

*Thrivent Builds Worldwide
El Salvador Community*

JOURNAL



Thriventbuilds.com

NAME

Thoughts. Reflections. Realizations.

We are excited that you have chosen to be part of this special Thrivent Builds Worldwide—El Salvador Community!

This week you will see the difference that you and other Thrivent Financial for Lutherans members are making through Thrivent Builds with Habitat for Humanity. This unique partnership between Thrivent Financial and Habitat for Humanity International is an example of what is so powerful about membership in Thrivent Financial. When Lutherans and their families invest in Thrivent Financial's products, it supports Thrivent Financial's mission of helping members assist others. Through these programs, you—and countless members like you—are changing lives and helping communities like this one in El Salvador. By entrusting your financial security to Thrivent Financial, you are also helping others reach economic independence through homeownership.

This journal gives you a place to reveal your thoughts, share your feelings, reflect on the values that brought you here, and record special memories and moments you'll never forget.

Key thoughts for this week are to be flexible and to have a servant's heart. In El Salvador, we will be doing things a different way and at a different pace. We will make mistakes and experience forgiveness. We may experience frustration from unexpected difficulties but we will also laugh with each other, sing, dance and experience *joy!*

Working gives us an opportunity to serve others and build relationships. One danger on these trips is that some team members want to work, work, work and get the job done as quickly as possible. Please try to remember that this experience is also about building relationships. As we carry buckets, mix concrete, or paint with the local people of the community, we begin to relate. It is important during breaks to learn the Salvadorans' stories and share ours, to visit with them and learn from them. People are important—so keep in mind that this trip is not just about the construction job.

Thank you for being an active member of Thrivent Financial for Lutherans, and for making a heartfelt decision to be part of the Thrivent Builds Worldwide—El Salvador Community. Together, we are making a difference not only in one family's life but in the entire community.

SATURDAY

iBienvenidos! or welcome to El Salvador

FACTS OF THE DAY

Thrivent Financial for Lutherans®

- Through Thrivent Builds with Habitat for Humanity, more than 500,000 volunteers—most of them members of Thrivent Financial and other Lutherans—built 1,500 homes in partnership with low-income families in the United States.
- Also through Thrivent Builds with Habitat for Humanity, more than 3,000 people traveled to build more than 1,000 homes on Thrivent Builds Worldwide trips. More than 75% of the trip participants were members of Thrivent Financial.

Habitat for Humanity International®

Habitat has built more than 60,000 houses in 23 countries throughout Latin America and the Caribbean. The first Habitat houses in all of Latin America and the Caribbean went up in Guatemala in 1979. These homes were Habitat for Humanity's second overseas project area, following only construction in the Democratic Republic of Congo.

Habitat for Humanity El Salvador

- One-third of the population of El Salvador lives in substandard housing, whether that means in shacks built from plastic, scrap lumber, and corrugated sheet metal or in overcrowded conditions in an apartment.
- Poverty, difficulty in purchasing buildable land, and natural disasters—earthquakes, tropical storms and volcanic eruptions—have created a deficit of nearly 360,000 homes in El Salvador. And the problem gets worse each year as the population grows and access to affordable housing does not.
- Habitat for Humanity El Salvador has historically built approximately 600 homes a year and now aims to provide more than 1,000 housing solutions a year.

What does the LORD require of you? Do justice, and to love kindness, and to walk humbly with your God.

Micah 6:8
(New International Version)

SUNDAY

Faith

FACTS OF THE DAY

Thrivent Financial for Lutherans

Members of Thrivent Financial for Lutherans are organized into more than 1,300 local groups, called chapters, to plan and execute benevolent, social and educational activities to help their congregations and communities. Whether pounding nails at a local Thrivent Builds home site or raising funds for a family struggling with medical bills, members of Thrivent Financial work through their chapters to meet grassroots community needs every day.

Habitat for Humanity International

While Habitat is a Christian ministry, partner families are not required to be Christian. Habitat has an open-door policy: all who desire to be a part of this work are welcome, regardless of religious preference or background. Habitat's ministry is based on the conviction that to follow the teachings of Jesus Christ, we must reflect Christ's love in our own lives by loving and caring for one another.

Habitat for Humanity El Salvador

"We believe that from the transcendence of the Gospel, we can assess what the life of the poor consists of and we also believe that placing ourselves on the side of the poor and attempting to give them life, we will know what the eternal truth of the Gospel consists of."

*Archbishop Óscar Romero, February 1980
Speech at Louvain University, Belgium*

*The apostles said to the Lord, "Increase our faith!"
He replied, "If you have faith as small as a mustard seed, you can say to this mulberry tree, 'Be uprooted and planted in the sea,' and it will obey you."*

*Luke 17:5-7
(New Revised Standard Version)*

MONDAY

Language

FACTS OF THE DAY

Thrivent Financial for Lutherans

Thrivent Financial for Lutherans is often described as a “fraternal benefit society”—language that can be confusing to those who don’t know what this means. A fraternal benefit society is a specific type of not-for-profit membership group formed to provide social, insurance and other benefits to its members who often come from a common ethnic, religious or vocational background. Today, Thrivent Financial is the nation’s largest fraternal benefit society. Thrivent Financial and other fraternal benefit societies are exempt from certain state and federal taxes, so the funds that would be paid in taxes can be used to help carry out the organization’s mission. In Thrivent Financial’s case, members carry out the mission of caring for others through national volunteer alliances like Thrivent Builds with Habitat for Humanity as well as grassroots initiatives.

Habitat for Humanity International

Habitat for Humanity has a presence in nearly 90 countries. Languages range from Armenian, spoken in Armenia, to Zulu, spoken by the Zulu people in South Africa, Malawi, and Mozambique.

Habitat for Humanity El Salvador

Spanish is the official language in El Salvador and is therefore spoken by virtually all inhabitants. Some of the indigenous people still speak in their native tongues, but all speak Spanish as well. English is also spoken by some Salvadorans, including many who have studied or lived in English-speaking countries (primarily the U.S., but also Canada and Australia). This group also includes many young Salvadorans who were deported from the United States, many of whom had grown up speaking only English. Furthermore, today all Salvadoran public schools teach English as a required course in both primary and secondary school.

MONDAY

Language

The most common greetings in Spanish are: ¡Buenos días! (Good morning), ¡Buenas tardes! (Good afternoon), and ¡Buenas noches! (Good evening). ¡Adiós! or ¡salu/saludos! are used when saying goodbye. When addressing people older than oneself, a Salvadoran will show friendly respect by saying Don (for men) or Doña (for women) with the person's first name (Doña Rosalia, for example). It is important to address a formally educated person by his or her professional title: Doctor(a), Ingeniero(a), Arquitecto(a), or Licenciado(a), for an individual with a university degree.

Look in your *Easy Spanish Phrase Book* that was included in your orientation kit for more commonly used expressions in Spanish. Then try them out with your new amigos!

When the day of Pentecost had come, they were all together in one place. And suddenly from heaven there came a sound like the rush of a violent wind, and it filled the entire house where they were sitting. Divided tongues, as of fire, appeared among them, and a tongue rested on each of them. All of them were filled with the Holy Spirit and began to speak in other languages, as the Spirit gave them ability. Now there were devout Jews from every nation under heaven living in Jerusalem. And at this sound the crowd gathered and was bewildered, because each one heard them speaking in the native language of each. Amazed and astonished, they asked, 'Are not all these who are speaking Galileans? And how is it that we hear, each of us, in our own native language?... in our own languages we hear them speaking about God's deeds of power.' All were amazed and perplexed, saying to one another, 'What does this mean?'

Acts 2:1-8; 11-12
(New Revised Standard Version)

TUESDAY

Family

FACTS OF THE DAY

Thrivent Financial for Lutherans

More than 100,000 volunteers give over 500,000 hours to complete hundreds of homes each year to help families across the country and around the world through Thrivent Builds with Habitat for Humanity.

Habitat for Humanity International

More than 350,000 families all over the world are living in safe, decent Habitat homes. These families were all chosen by Habitat affiliate selection committees based on their level of need, their willingness to become partners in the program and their ability to repay the loan. Every affiliate follows a nondiscriminatory policy of family selection.

Habitat for Humanity El Salvador

Family is the basis of Salvadoran society. It is a patriarchal culture, and the father is typically the head of the household. However, single parent families are common, first as a result of the civil war (1980–1992) and now due to emigration of many men who are hoping to be able to better support their families. Most young adults remain at home until they marry, and unmarried adults with children usually continue to live with their parents. Children are expected to care for their aging parents. Women care for the children and the household, but they often farm, clean homes, sew, tend a small store in their own homes, or work as skilled laborers or professionals.

*Let us not become weary
in doing good, for at the
proper time we will reap a
harvest if we do not give up.*

*Therefore, as we have
opportunity, let us do good
to all people, especially
to those who belong to the
family of believers.*

Galatians 6:9-11

(New International Version)

TUESDAY

Family

TEAM MEETING REFLECTIONS

1. When I get home, I can't wait to tell my family ...
2. I think the family that will move into the Habitat house we're building will ...
3. An example I saw today about what it means to be brothers and sisters in Christ is ...
4. This week I realized the following about my own family ...

I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess.

Martin Luther

WEDNESDAY

Service and Stewardship

FACTS OF THE DAY

Thrivent Financial for Lutherans

Through chapter fundraising events and direct gifts, Thrivent Financial members contributed, raised and donated \$175 million in 2009. In 2010, members of Thrivent Financial, other Lutherans and additional supporters volunteered an average of 1,500 hours of time each day to build more than 180 Thrivent Builds homes in the U.S., and more than 100 teams helped build homes worldwide. Thank you for sharing your time, talent and treasure!

Habitat for Humanity International

Contrary to popular belief, Habitat for Humanity does not give away houses, but rather builds in partnership with families, who will then buy their home using a 10- to 30-year mortgage.

Habitat for Humanity El Salvador

Like Habitat affiliates throughout the world, Habitat El Salvador builds simple, decent, affordable housing with low-income families, offering all people—regardless of religion, political party or race—an opportunity to put their faith and love into action. For each day of construction, at least two members of the partner family must help build in order to contribute the “sweat equity.”

“Come and build with us! You will not only build a house or a community, you will be builders of hope, you will be builders of peace, and you will be builders of a better world. That’s why we are inviting you. Come to build all those elements so that we may live in a better world.”

Jorge Molina

Executive Director

Habitat for Humanity El Salvador

WEDNESDAY

Service and Stewardship

TEAM MEETING REFLECTIONS

The dictionary defines service as an act of help or assistance. Stewardship is defined as the careful and responsible management of something entrusted to one's care.

1. Many of you wanted to experience a week of “giving back” through service. Do you feel you are giving or receiving more through this experience?
2. What is stewardship to you and how has this week's experience influenced your thoughts on stewardship?
3. How can we serve and be good stewards?

How are you going to share your experience or continue your involvement?

- Donate—Make a donation or fundraise for an additional donation to Habitat El Salvador.
- Advocate—Recruit future participants or share your story.
- Volunteer—Become a team leader, come back to El Salvador, or volunteer locally through your Thrivent chapter or Habitat affiliate.

WEDNESDAY

Service and Stewardship

MY PERSONAL REFLECTIONS

I am going to **donate, advocate, or volunteer** in the following ways...

THURSDAY

Culture

FACTS OF THE DAY

Thrivent Financial for Lutherans

Aid Association for Lutherans and Lutheran Brotherhood, the organizations that merged in 2002 to become Thrivent Financial for Lutherans, were originally created in the early 1900s by new immigrants to the United States. These German and Scandinavian Lutherans had little money to live on if the main person working to support the family passed away or became disabled. So the Lutherans came together via these organizations to pool their money so that families could be taken care of through insurance. They also enjoyed coming together for social reasons. Today, Thrivent Financial is still a membership organization helping Lutherans and their families achieve financial security and give back to their local communities and congregations.

Habitat for Humanity International

From the tropical islands of the Philippines to the mountains of Chile, Habitat for Humanity builds houses designed for the local setting. Habitat affiliates build with locally available materials, reducing costs and making it easier for homeowners to maintain the houses. People of different countries use their houses in different ways, so Habitat's house designs reflect these cultural considerations.

Habitat for Humanity El Salvador

According to the 2007 Census, El Salvador has a population of 5.7 million. More than 30% of the population lives in the 10 most populated municipalities, the top four being San Salvador (316,090), Santa Ana (245,421), Soyapango (241,403) and San Miguel (218,410). The majority of Salvadorans are mestizos (mixed Spanish and Native Central Americans). Due to the effects of war and natural disasters as well as the current government policy on health care, education, and economic systems, only a small portion of the population has the opportunity to advance and prosper.

THURSDAY

Culture

“And who is my neighbor?” Jesus replied, “A man was going down from Jerusalem to Jericho, and fell into the hands of robbers, who stripped him, beat him, and went away, leaving him half dead. Now by chance a priest was going down that road; and when he saw him, he passed by on the other side. So likewise a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan while traveling came near him; and when he saw him, he was moved with pity. He went to him and bandaged his wounds, having poured oil and wine on them. Then he put him on his own animal, brought him to an inn, and took care of him. The next day he took out two denarii, gave them to the innkeeper, and said, ‘Take care of him; and when I come back, I will repay you whatever more you spend.’ Which of these three, do you think, was a neighbor to the man who fell into the hands of the robbers?” He said, “The one who showed him mercy.” Jesus said to him, “Go and do likewise.”

Luke 10: 29-37

(New Revised Standard Version)

FRIDAY

Relationships

FACTS OF THE DAY

Thrivent Financial for Lutherans

Millions of lives are touched each year by Thrivent Financial members who see a need in their congregations and communities—and respond with action. Thrivent Financial can multiply the good we do together for an even greater impact.

Habitat for Humanity International

All Habitat affiliates are asked to “tithes”—to give 10 percent of their undesignated contributions to fund house-building work in other nations. Tithing provides much-needed funds for international building, and it also gives affiliates the opportunity to demonstrate the spirit of Christian partnership.

Habitat for Humanity El Salvador

With the objective of helping landless families, Habitat for Humanity El Salvador is developing a more holistic way to help poor Salvadoran families improve their quality of life. Each community project will provide the families with land, a house, basic services and “social” infrastructure, such as green areas and, in some cases, a community center and even a daycare. The goal is that these communities serve as models, not only in the physical infrastructure, but also in the way neighbors treat each other and work together to improve their communities.

FRIDAY

Relationships

MY PERSONAL REFLECTIONS

*A new command
I give you: Love one
another. As I have loved
you, so you must love
one another. By this all
men will know that
you are my disciples, if
you love one another.*

John 13:34-35
(New International
Version)

SATURDAY

Preparing for the transition back home

FACTS OF THE DAY

Thrivent Financial for Lutherans

Because of the Thrivent Financial contracts they own, it is Thrivent Financial for Lutherans members that are generating the funding for programs like the Thrivent Builds Worldwide El Salvador Community, as well as meeting local needs. Spread the word that being a member of Thrivent Financial not only benefits you, but also has far-reaching benefits for others ... even as far as El Salvador!

Habitat for Humanity International

Habitat for Humanity has shown that building homes does more than put a roof over someone's head. In clean, decent, stable housing:

- Families can provide stability for their children.
- A family's sense of dignity and pride grows.
- Health, physical safety, and security improve.
- Educational and job prospects increase.

Habitat for Humanity El Salvador

“One of every three Salvadoran men and women does not have an adequate place to live. Habitat for Humanity El Salvador is the bridge so that people with resources, the central government, local governments, and international institutions can help families live in decent conditions.”

Jorge Molina

Executive Director

Habitat for Humanity El Salvador

SATURDAY

Preparing for the transition back home

TEAM MEETING REFLECTIONS

When we arrived in El Salvador, you may have felt some “culture shock” traveling to a different country and experiencing new things. As we prepare to go home, we may feel a mixture of thoughts—excitement to see family and friends, sadness that we are leaving new friends, frustration with issues of poverty, etc. Most people don’t realize that once we transition back into our everyday lives, “reverse culture shock” in your home environment after a trip can also present challenges. Don’t be surprised with your response to life at home, including feelings of excitement, avoidance, frustration, depression, and understanding.

1. What, if anything, will you do differently when you get home?
2. What are your expectations for returning home? How do you think you will feel?
3. What will be difficult about leaving?

When you get home, remember to give yourself time to reflect on the journey, to rest, and to share with others about your experiences. Use your journal to capture your thoughts and to help you process the experience. Also, reach out to your team leader or to your fellow team members should you want to talk.

SATURDAY

Preparing for the transition back home

TEAM MEETING REFLECTIONS

Four Stages of Reentry

One helpful tool to understand people's responses to the new environment and culture is the U-curve developed by Lysgaard in 1955. It defines the four emotional stages team members may go through following a Thrivent Builds Worldwide trip.

Fun

Immediately following the trip, team members are on an emotional high. Visions of home, hot showers, and hamburgers may be unrealistically glorified, but it's HOME!

- Fascination, appreciation and excitement over home, people and their environment.
- Feelings of rejuvenation and being fulfilled by their work.
- They are in the limelight, reliving the experience through videos, slides and nonstop stories.

Flight

Before long, the high begins to wane and team members may:

- Begin experiencing reverse culture shock.
- Realize that life is relatively unchanged.
- Notice that people ask sincere questions, but don't linger long enough to hear the whole story.
- Begin to distance themselves emotionally/physically.
- Become frustrated, confused or irritated.
- Daydream of the host country, team and host community.
- Have trouble readjusting to the fast pace, individualism and affluence of home.
- Begin to feel disappointment.

Fight

The fight stage often is followed by the desire to lash out. Team members:

- Feel undefined anger at affluence and apathy toward the people around them.

SATURDAY

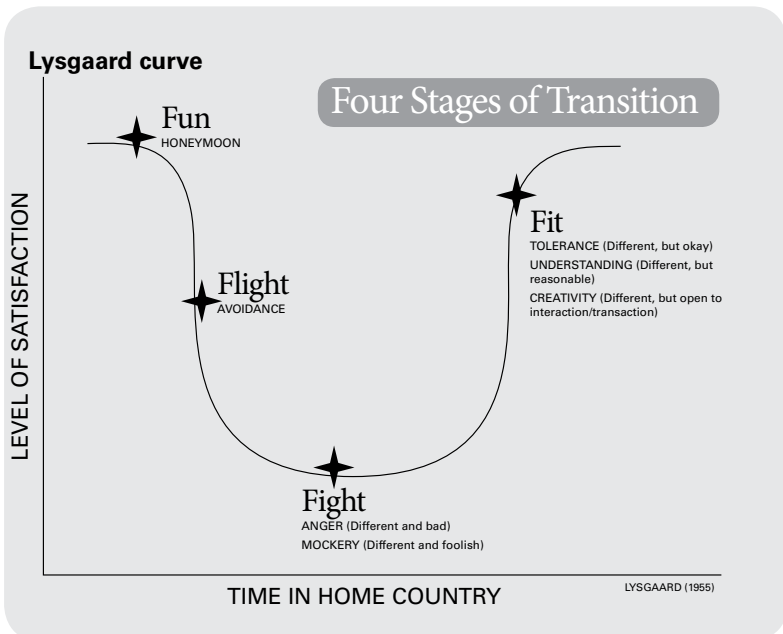
Preparing for the transition back home

- Return with more compassion, a more tender conscience and a bigger world view.
- Feel spiritually superior.

Fit

The final stage is returning to reality, but not quite the way things were before the Thrivent Builds Worldwide experience. Team members:

- Begin to return to tolerance, understanding and creativity.
- Realize that they have choices once the emotional high has waned.
- Determine changes they want to make and acknowledge the things they cannot change.
- Accept affluence but commit to a simpler lifestyle.
- Accept indifference but keep the fire burning by seeking ways to serve.



When You Get Home

I want to learn more about:

Thrivent Financial for Lutherans

How can I find a Thrivent Financial representative to talk with?

Visit Thrivent.com and click on the “Find a Representative” tab on the right hand side of the screen.

I’d like to learn more about how I can live my retirement dreams.

Visit thrivent.com and click on the “Tools and Planning” tab at the top of the screen, then under that select the “Retirement” option.

I’d like to know more about the programs Thrivent Financial offers that provide opportunities to do more good in my community.

Visit thrivent.com and click on the “Thrivent Community” tab at the top of the screen.

Habitat for Humanity

I’d like to continue to advocate for and donate to Habitat for Humanity El Salvador.

Visit habitatelsalvador.org.sv for updates on all Habitat for Humanity El Salvador’s projects.

I’d like to volunteer with my local affiliate.

Visit habitat.org and click on “Volunteer Locally” under the “Get Involved” heading.

I’d like to advocate for the elimination of substandard housing.

Visit habitat.org and click on “Be an Advocate” under the “Get Involved” heading.

I’d like to donate to my local affiliate or Habitat’s work globally.

Visit habitat.org and click on “Donate to Habitat” under the “Partner with Habitat” heading.

More About Thrivent Builds with Habitat for Humanity and Our Organizations

Thrivent Builds with Habitat for Humanity

is a multi-year, multi-million dollar partnership between Thrivent Financial for Lutherans and Habitat for Humanity International. The program makes Thrivent Financial one of Habitat's single largest allies and aims to increase Habitat's annual house production by hundreds of U.S. homes per year and more around the world. For more information, visit **Thriventbuilds.com**.

Thrivent Financial for Lutherans is a not-for-profit, Fortune 500 financial services membership organization helping approximately 2.6 million members achieve financial security and give back to their communities. Thrivent Financial and its affiliates offer a broad range of financial products and services including life insurance, annuities, mutual funds, disability income insurance, bank products and more. As a not-for-profit organization, Thrivent Financial creates and supports national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, **visit Thrivent.com**.

Habitat for Humanity International is an ecumenical Christian ministry that welcomes all people dedicated to the cause of eliminating poverty housing. Since its founding in 1976, Habitat has built more than 350,000 houses worldwide, providing simple, decent and affordable shelter for more than 1.75 million people. For more information, visit **habitat.org**.

Habitat for Humanity of El Salvador began its work in El Salvador in 1992, in the Department of Santa Ana. Since then, the national organization has facilitated the construction of 7,100 housing solutions, through which more than 35,500 low-income Salvadorans have improved their standard of living. Habitat El Salvador has invested an estimated \$32 million, and has directly generated 14,000 jobs, and indirectly generated 56,000 jobs throughout the country. For more information, visit **habitatelsalvador.org.sv**

