

# Canadian Harambee Education Society

*We can't do everything . . . but we can do something*

## Winter 2022 Newsletter #75



### Mwahu Dormitory: Exciting News

**D**uring the Spring Break of 2019, 26 Grade 12 students from Stelly's Secondary in Central Saanich flew to Tanzania to help construct a dormitory for girls in the remote community of Mwahu, about 35 km from Katesh. CHES girls have attended this school since its inception. The logistics and coordination for this event was undertaken by Chris and Catriona Harker and the Katesh CHES team headed by Naomi Saulo.

The visit was an outstanding success in terms of international communication, understanding and relationships and in terms of getting the job done. By the time they left, the students, assisted by Mwahu students and local tradesmen, had completed the foundation and had the walls for this 100-girl dorm up to two metres. With the funds they left behind, local tradesmen completed building the walls and the local MP provided the funding to put the roof on.

For almost three years, nothing happened. Unusually heavy rains followed by a lengthy drought, along with the impact of Covid, have impoverished this subsistence community. The promised local funding has never materialised. Since then, the Mwahu girls have continued to sleep in their overcrowded squalid old dorm while 25 metres away, a burgeoning Angkor Wat was attracting undergrowth. The estimated \$33,000 required to complete the dorm was to be found neither in Tanzania nor Canada.

Then suddenly, things happened!

A couple who have been generous donors for many years and who lived and worked in Tanzania with the Harkers and Taylors in the early 1970s, donated shares valued at over \$16,000 with the request that the funds be used to benefit the girls in the CHES community in Tanzania. At almost the same time, we received a very generous bequest from a past donor. At a meeting in November, our board voted to use about 12% of this bequest to be added to the first supporter's donation and complete the dorm. The balance of the bequest will be added to our CHES Foundation.

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The cry of delight from Naomi in Katesh when we telephoned her with this news could probably have been heard in Mwahu!

Naomi will oversee the substantial “finishing touches,” which will include plastering, painting, ceilings, windows, doors, some plumbing and water service. The girls hope to move in as early as the end of February. Fingers are crossed.

Beds and mattresses too will have to be purchased. Each double bunk with two mattresses will cost \$192, or \$96 per bed. **Anyone wishing to “Buy a Girl a Bed” is welcome to contribute. Such donations are eligible for tax receipts and will be gratefully received.** This designated funding will reduce the amount needed from the bequest, which, in turn, will enhance our Foundation. Our office accepts cheques or e-transfers. Any such donations should mention Mwahu. (Many thanks to those who, at press time, have already purchased the first 19 beds.)

by Chris Harker



## Sincere Appreciation for Your Support

Rebecca Odhiambo is our office manager in Kakamega, Kenya. She sees, firsthand, the difference that a CHES sponsorship makes in the life of a girl. This message is a recent one we received from her as she wished to express her feelings about CHES and the work that we are able to do thanks to your ongoing support.

*Thank you so much CHES Canada and sponsors for giving such vulnerable girls in Kenya a chance to unlock the hidden potential within them through education. What I have seen your money do in Kenya is miracle after miracle for the years I have worked at this office.*



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# CHES Annual General Meeting on Zoom

November 20th, 2021

Once again, the CHES AGM was held on Zoom with 56 members attending. Members from as far east as Ontario and as far south as California attended. It was wonderful to see so many people from various areas. Having the AGM via Zoom Meeting enables more CHES Sponsors to attend.

Joy Ruffeski, the Executive Director, chaired the meeting with Lorrie Williams welcoming everyone. Three CHES Founders and current board members, Lorrie Williams, Maureen Polard, and Mandy Klepic, attended the meeting.

Joy went over the Financial Reports, which were reviewed by Cheryl Rodgers. We are doing well financially and have received several substantial bequeaths which have been put into an investment trust account.

The 2020 AGM Minutes and all 2021 Reports were sent to members prior to the AGM. Each Board Member who submitted a report spoke briefly and asked for any questions from those attending.

At present we have an agent going to Kenya in January, but this will depend on what is happening with COVID protocols at that time. The agent is planning to stay until April to help with the intake of new Form 1 students.

Anne Norman kindly chaired the Nominations for the 2021-2022 CHES Board.

The following will serve on the Board for 2021-2022:

Orrie Babiuk	Nancy Mann
Derek Dracek	Lorrie Rowena Mukarazi
Beverly Ford	Maureen Polard
Catriona Harker	Lorrie Sarah Okunyanyi
Chris Harker	Joy Ruffeski
Wendy Horan	Jeanette Taylor
Karen Kilbride	Robb Taylor
Mandy Klepic	Lorrie Williams

Joy thanked the Board, Julia Kambeitz, Anne Norman, sponsors, and contributors for doing what they do for CHES.

Before the meeting adjourned a “social” was held for those attending to tell how they became involved in CHES. This is such a wonderful time for everyone to learn more about those who contribute to CHES.

## CHES' Investment Trust Fund

As mentioned in our Fall 2021 newsletter and at the AGM, several long term sponsors passed away recently and left legacies in their wills for CHES. As these monies were not specifically targeted for sponsorships, CHES directors decided to set up an investment trust fund. This fund ensures that CHES students would be able to finish their schooling should unforeseen events take place in Kenya or Tanzania and NGOs such as ours could no longer operate in those countries.

The directors examined various trust foundations available and decided to set up our own trust investment account. Using advice from registered financial planners, this was done in 2021. We are happy to report that the fund is doing well and we are already using some of the interest to sponsor additional students in 2022. On page 10 is an article from one of our financial planners on the benefits of leaving life insurance to a charitable organization. If you have not left a donation of some form to CHES in your will, please think of doing so as you know your monies will be well used to support girls' education in Kenyan and Tanzania.



## CHES - A Pool of Transformation

I was born into a family of five; three girls and two boys. I am the youngest. Our parents passed on when I was one year old so I had not even the slightest idea of how they looked. I was brought up by an uncle who has four wives. We were given to his first wife who couldn't bear children. Life was okay. We were given food, and relatives donated clothing.

My older sisters and brothers didn't finish school. I was lucky to be the last born and the brightest. I did class eight and scored 373 marks out of 500 and was the best in my primary school. This is when I discovered that I was not a member of that family. I was asked to go and stay with my sister who got married at the age of 15, so she could determine with her husband (then 20) how to get me to high school.



Lucky enough she stayed in a slum which was just about one kilometer from the old CHES office. My sister overheard one of the neighbours talk about CHES. The next day we were the first ones at the CHES offices for an interview. I was selected and placed at St. Mary's Girls High School from Form 1 to 4. I did my final exam and scored a B+ and later joined one of the best universities in Kenya. I pursued a degree in education and passed very well. I graduated last year in July and am now teaching Chemistry and Maths in my former school.

I am very thankful to CHES Kenya for believing I could go through the transformation from poverty to a state where I can afford to provide for myself and support my sisters' and brothers' families. I am also very grateful to CHES Canada for their tireless efforts to ensure that there were always funds available for my fees and uniforms for the four years I was in school. My last and most important appreciation goes to my sponsor Perry Kukurudz for donating funds towards my school fees even without seeing me. I admire all the sponsors of CHES for the big heart you have for us Kenyans. You have not seen us but have a strong belief in us and silently you help Almighty God to transform our lives here in Kenya. Sometimes this makes me cry in my small house in the teacher's quarters which the school has given me. I don't cry because of I am sad but because of the joy that you placed in my heart. God bless you all.

Petronillah Aluoko  
CHES Grad 2015

## Student Perspectives

*Here are excerpts from letters that two students wrote to their sponsors. Both students live at the Sara Williams hostel in Katesh, Tanzania.*

We have a new subject which is called Literature in English. It is a work of art that uses language creatively and imaginatively to express what is going on in society. A work of art means the process of creating and making beautifully. It uses language in a beautiful way. In this subject we read stories like plays, novels and poems. This helps us improve our language. Literature helps to improve knowledge of creating things like drawing pictures, making pots and mats. This helps to provide self-employment to a person. Students like this subject because it is very easy and very interesting.

Agricola, Form III



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In April, I went to an Easter Conference. I enjoyed it so much because I got much knowledge and skills about the word of God and also met many friends from different schools who gave me lessons about life and subjects. In the second week I visited my grandmother and helped her with some domestic activities.



I am always studying hard so as to achieve my dreams through group discussion, solving different past papers, doing revision in my own notes and also asking teachers something which is not understood.

The school is now under the second master, Madam Kavishe, who is so cool and humble but very strictly. Students and teachers obey her.

Our school is building three more classes. This is important because Form I and II classes are full with about 75 students sharing a single room. It is so terrible.

Angela, Form III

## My First Experiences in Kenya

I went to Kenya in 1984, to join my good friend Lorrie Williams and to teach at Ekambuli school, Western Province, near a small village. The nearest large city was Kisumu, a long ride away. I have many vivid memories of my wonderful year at the school. The school was in a rural farming area, and most of the students were very poor. They travelled great distances to get to school, most of them without shoes.



Lorrie and I each had two boarding students assigned to us, one to help in the house and the other in the garden. Although we didn't know it at the time, these students were the beginnings of sponsorship for students, and ultimately of CHES, which was started when we returned to Canada.

We could see the evidence of poverty: girls had to walk to rivers near their home to collect water for the day and then walk great distances to school. They seldom had shoes to wear. Most girls did not have the opportunity to go to high school, or to finish if they started, as priority was given to boys. Girls were married off young, often for the bride price or because families could no longer afford to keep them. As a result, Lorrie was instrumental in establishing a charity to support girls' education in Kenya. This endeavor has grown since 1985 to include Tanzania and to become the CHES organization you see today.

I am amazed to see how far CHES has come. It is an amazing network stretching across the country and even to the south of Canada, a network of very special people who support education for girls and believe so strongly in the work CHES does.

by Maureen Polard



## The Story of My Life

In 2004 when I sat for my local primary school exams, I had no idea that someone somewhere with a merciful heart will change my entire life. I had the top marks and so qualified to go to secondary school but my family had no money.

My mom never gives up easily; she visited many government officials, homes, churches but nothing came through. My Maths' Teacher one evening visited us and told us about CHES. He took me to CHES house in Kakamega the following day for an interview.

But when the school term began I had heard nothing. My teacher later told me I failed to receive a scholarship. My family and I resorted to doing menial jobs like ploughing for our neighbours just to earn a day's meal. It was so painful to see those pupils whom you've been leading in school join High School while I had no hope for joining.

On Thursday, March 24, 2005, my mom had gone to work and I was washing clothes in the nearby stream. Around 11 a.m. a grey car came to halt. My elder brother got out. I thought there was a bad problem.

Then he ran to me smiling saying, "Sis, kneel down, let's pray". In shock I complied. The prayer was short, "Thank you God for awarding my sister a CHES scholarship." That was it! I couldn't believe it; I had received a scholarship from loving Canadians.

I joined Musoli Girls and told myself that I had to do something about my life and family at large. My sponsor Gerda Suess, wherever you are, may God bless you; you turned my life around, gave it a meaning and made it worth living.

I completed my Form four examinations which enabled me to enter Moi University. My education at the university was facilitated by the CEDAR foundation. Knowing where I had come from, I couldn't joke around. I focused and earned my Bachelor's Degree in Business Management in December 2013.

I secured a sales job at the best commercial bank in Kenya. Honestly speaking I couldn't have achieved this without CHES family. CHES means a lot to me, CHES is basically who I am today.

CHES made someone out of a desperate girl. I have schooled my younger siblings and am currently schooling a niece at college. I am married and blessed with two children. I'm confident I can take good care of them because I am enabled; I have been given wings and nothing can stop me from achieving more.

What would have become of me minus CHES?

God Bless Lorrie Williams for starting CHES. God bless Guerda Suess for sponsoring me. God bless CHES Kenya and every sponsor and contributor of the CHES family; may you never lack.

Cecilian Ngesa



## Who is Sara Williams

*(Just who is Sara Williams and how did the CHES hostel in Katesh, Tanzania come to be named after her? Excerpts from an article by Bre McAdam in the Saskatoon Star Phoenix tells a little of her history with Tanzania.)*

Sara Williams joined the Peace Corps in 1963, when she was 22 years old, and ended up teaching at a boarding school for girls just outside the town of Mbeya, Tanzania. At the time, she says she didn't even know where Tanzania was on a map.

The contract was for two years, but she stayed for a third. Without any formal training, Williams taught Geography, English and Science. She remembers an experiment in which she "made rain" for her students using ice cubes. She taught in English, but learned Swahili — a language she says expresses hospitality, thankfulness and sympathy: "the underlying values of the people who live in Tanzania."

Williams physically left Tanzania after three years, but a piece of her stayed. In 2004, she helped establish the Sara Williams hostel and garden for underprivileged girls in the village of Katesh, which she's visited every two years since 2008 (except during the pandemic). The project is part of the Canadian Harambee Education Society (CHES), a registered charity that supports girls through high school in Kenya and Tanzania.



*Sara Williams (l) and Josephine Shirima (r)*

Naomi Saulo, who works for CHES Tanzania, affectionately calls Williams *Mama Sara*. "Mama Sara is so special; I learned many things from her: A loving heart, her generosity, her care and belief in what she is doing. To tell the truth, we thank God for bringing Mama Sara to our CHES life," Saulo wrote in an email.

She said Williams initially returned to Tanzania to visit a girl she was sponsoring. After that, she asked what more she could do. Numerous fundraising endeavours followed to build four furnished rooms, a dining room and kitchen, washrooms and a study hall that could accommodate 100 girls. Williams and her friends helped put solar power in the dormitories, and got a group to make quilts for the hostel beds.

"Mama Sara's legacy left in Tanzania is, when you plant your field, choose good seed and care (for) your field, then see what you are going to harvest," Saulo wrote.

## Josephine Shirima

Josephine Shirima, a wonderful friend of CHES Tanzania, died of Covid19 in June.

Josephine was born near Mt. Kilimanjaro. She spent two years in Saskatoon while her husband (since deceased) worked on a Masters degree in Agriculture from the University of Saskatchewan. Josephine obtained a two-year diploma in agriculture.

The couple returned to Hanang to become involved with the Canadian-Tanzania Wheat Project. When that project came to be seen as one of Canada's greatest "aid-errors" and was closed down in 1989, they remained in town.



The Shirima's bought and ran the centrally located COLT Guest House, a two minute walk from where the CHES office was until we moved to our new compound in 2011.

Whenever safari clients came to Katesh to visit their girls or merely to learn more about CHES or simply village life, they stayed at the Colt.

Josephine would regularly invite groups over for “bites”, tea, and “the best popcorn ever” - from her own shamba! There guests would note her large photo of the U of S proudly displayed in her living room. Part of the complex included a dress shop where materials and sewing supplies were on hand. Few left empty-handed after a visit.

Josephine was a friendly, jovial soul, always willing to help out or to provide helpful advice when needed and a frequent visitor to CHES House during any of our many welcome and farewell parties.

She will be missed and it is doubtful that the Colt will ever be quite the same.

by Chris Harker

## Faith Masoso

Faith Masoso was one of the top 100 students in Kenya when she graduated from school in 2014. In December 2021 she acquired her Bachelor of Engineering. She plans to now get her Masters and later to become Kenya's youngest Minister of Energy, with a special focus on nuclear and solar energy. Her university years have seen her aspire to multiple leadership positions; at present she's vice-chair of all female student leaders in Kenya.

“I'm grateful to CHES Kenya because I wouldn't be here without their support. I'm also indebted to Mrs. Rebeccah Odhiambo for the constant support, advice, and guidance through my educational journey since 2011.”



## CHES Tanzania: Over the Years

In 1991, Kamloops residents Linda Breault and Don Fraser were sent to Katesh in Tanzania as Community Development workers with CUSO. Their assignment, in part, was to initiate programmes that would support the Barabaig people whose lives had been so tragically disrupted by the ill advised Canadian-Tanzanian Wheat Programme.

They established several community economic development projects but at one point realized that one of the problems holding back the Barabaig was that few of their boys and none of their girls made it through primary school and hence never got a secondary education. With the financial help of Canada Fund, and the labour of Hanang Community Development workers and local Barabaig herders, they built the first Barabaig elementary school in a remote area populated by numerous Barabaig homesteads. Don, who was a teacher in Kamloops, had brought with them the BCTF information on Foreign Aid programs and found information on CHES in Kenya. Taking a chance, they wrote to Lorrie Williams and invited her to Katesh to form a similar program. Only a few months later Lorrie and Karen Kilbride arrived in Katesh and firmly committed to establishing CHES Tanzania. To these four, a huge vote of thanks is due.

A local committee of supporters of education for girls was formed in Katesh while, at the same time, CHES directors in New Westminster supported the idea of expanding into Tanzania from Kenya where CHES had been established a decade earlier. A small unused room was given to CHES by the local government, and a Board of Directors set about selecting the first CHES girls. Chosen to run the office was our one and only





CHES boy, Samwel Mwasha. The greatest problem was how to get money from Canada to Tanzania because at the time, CHES had yet to be a formally registered NGO in Tanzania. They solved this by having the funds sent to a small group of teaching missionary nuns in remote Singida. They in turn transferred the funds into a privately held CHES account in Katesh.

By 2001, CHES was a formal NGO and funding transfers were no longer an issue. More and more girls were being selected each year and CIDA had given CHES a substantial grant to increase the educational opportunities for Barabaig girls.

Chris and Catriona Harker were sent as agents for three months to oversee this programme. Three important steps were taken during this period. The CHES office was moved from the “room up the hill” to a full (rented) house near the centre of town. Sam, being of an inconvenient gender for an organization that supported females, was encouraged to attend teacher’s college while Paulina, his assistant, took over his administrative duties. More importantly, Catriona inspired the Primary Initiative programme. This supported and encouraged Barabaig girls and their families to not only attend school, but to remain there until completion of Standard (Grade) 7 thus making them eligible to continue on to secondary school. Today approximately 50% of all our girls come from Barabaig families!

Over time it has become apparent that far too many Tanzanian girls (30% in one survey) suffer sexual abuse (and often pregnancy). The need to provide girls not only with a classroom but also a safe after-school-hours hostel was evident. Thanks largely to Sara Williams from Saskatoon we now, since 2010, have a 100 bed hostel plus dining/study hall plus kitchen plus agent’s quarters plus office space plus matron’s quarters plus water storage plus shamba complex on the outskirts of town. The majority of CHES girls assigned to schools outside of Katesh are also billeted in small hostels or with trusted families.

by Chris Harker

## Do You Every Wonder?

Often, many years later, former students appear at the CHES compounds in both Kenya and Tanzania and re-establish contact with our personnel there. Occasionally we get an email here in Canada as, with cell phones becoming more common in Africa and consequently internet access, they reach out to us. Here is one we recently received.

It may not be from the girl you sponsored but the sentiments expressed are ones I’ve heard so often when I have visited both countries and talked to CHES alumni!

*Good morning. My name is Caroline. I’m a Kenyan now aged 43 years.*

*I would like to take this opportunity to pass my gratitude to the kind Canadian lady who paid my school fees in high school and at the university after I was left orphaned at the age of 14 years and with no one else willing to take the responsibility of paying my school fees. Tears roll down my chin whenever I look at myself now and from my background and I sincerely thank God for Ms. Olive Peace. I never met her. Only read a card from her but will in my life remember her always.*

*Thank you so much Canadian Harambee Education Society. You have made me who I’m today.*

*May Almighty God bless Canada.*

*Caroline*



## Using Life Insurance to Leave a Charitable Legacy

When we donate to a charity, we typically do it with a direct contribution. Either through someone knocking on your door or calling you asking for a donation. Most of us have given our change at the cash register to a cause or attended a fundraiser. Some of us leave part of our estate to a charity in our will.

Utilizing a life insurance policy for charitable giving is much different. The biggest difference and most attractive benefit is it allows for a much larger donation to your chosen charity. Another benefit is the tax savings.

When using life insurance for charitable giving, it is important to consider different strategies and the different tax benefits.

### Designate a charity as the beneficiary of a life insurance policy

With this approach, you designate the charity as the beneficiary, while you maintain ownership of the policy. Upon your death, the charity will collect the death benefit. The death benefit qualifies as a tax credit on your final income tax return. Using this option, the life insurance premiums are not eligible for a tax credit. With the charity named as beneficiary, the death benefit bypasses estate and any probate fees. If you have an existing life insurance policy in place, you can change the beneficiary to your charity of choice.

### Name your estate as the beneficiary

Similar to the above scenario in that you are the owner of the policy. However, you name your estate as beneficiary and simply leave instructions in your will that the proceeds of the life insurance policy will be paid to your choice of charities. Like above, life insurance premiums would not be eligible for a tax credit. However, the death benefit would qualify as a donation giving your estate a tax credit on the final income tax return. It is important to note that the proceeds would not be protected from probate fees, as the death benefit becomes part of the estate.

### Transfer ownership of the policy to the charity

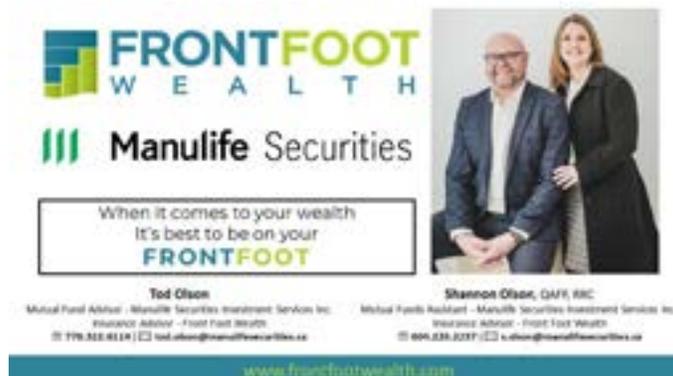
The last option is where a life insurance contract is set up where the charity owns the policy. The premiums for the contract will qualify for a tax credit. However, since you are no longer the owner of the policy, the future death benefit will not qualify for a tax credit. As you've relinquished control, you will no longer have any rights (such as the right to change the beneficiary) in the policy. Transferring an existing policy has many tax implications, it is imperative you speak with a planner and accountant to see if this option is best for you.

### Which solution is best for you?

Everyone's situation is unique to them. Each option has its own benefits. Whether it's having the tax benefits while you are alive, or, attributed to your estate; maintaining control of the policy; or, bypassing estate and probate, there is no wrong answer for leaving a long-lasting impact on the charity of your choice.

by Tod Olson

Insurance Advisor – Front Foot Wealth



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When it comes to your wealth  
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