

Happiness Spreads Through African Villages Thanks to Growing Contributions from Long Term Care Insurance Professionals

Small "Bootstrap" Program Mushrooms in Spite of Down Economy, Cheering U.S. Givers as Well as African Recipients

KIRKLAND, Wash., Nov. 22 (SEND2PRESS NEWSWIRE) – AIDS-plagued Kenya isn't on the big-bailout list, but an efficient, grass-roots movement is afoot that could produce more results than mountains of poorly-managed money. The movement is powered by human spirit and enough cash to ignite self-sufficiency and unstoppable progress. Called the Rabuor Village Project (RVP) (rabuorvillageproject.org), it's funded in part by LTC Financial Partners, LLC (LTCFP), one of America's most experienced long term care insurance agencies and a few of the nation's top insurance carriers.



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RVP began in 2003 as a Seattle-based campaign to help one small village bootstrap its way from disease and poverty to health and vitality. That village – Rabuor, in West Kenya – has become a model of holistic self-

regeneration, and the program has spread to 14 nearby villages. In time the Rabuor model could transform villages throughout Kenya and countries beyond. While global poverty may take billions to eradicate, the RVP magic happens one village at a time. And it shows signs of growing exponentially, like the Internet. RVP was started by Loyce Mbewa-Ong'udi, who emigrated from Rabuor in 1996 to work as a professional woman in America's non-profit sector.

RVP's impact is best seen in the spirits of the children, many with a single parent or no parents thanks to HIV/AIDS. When Megan Clark of LTCFP arrived on a recent visit, "I was greeted by 125 nursery students singing me a welcome song," she says.

Others in the long term care insurance business, who now support RVP as well, include John Hancock Life Insurance Company (A unit of Manulife Financial Corporation); and Online Insurance Services (Olins) of Salt Lake City, Utah. Kent Merrell of Olins, who visited Rabuor with Clark, says, "I was bowled over. The happiness of the kids was uplifting." This is in contrast to the hopelessness of malnourished, sickly kids before the aid began.

Beyond the smiles and singing, other visible signs of success include:

- * Cleaner and more abundant water through installation of delivery pipes and storage cisterns;
- * Less disease thanks to a travelling nurse and a new pharmacy with free anti-retroviral drugs;
- * Better education through construction of classrooms and establishment of scholarships for secondary-school education (school is not free in Kenya);
- * Better health and mental alertness through a school nutrition program, where children get two meals and a snack every day;
- * HIV/AIDS prevention through talks given by the Rabuor Youth Group (dealing forthrightly with a topic that's taboo elsewhere);
- * Electricity through cables laid in underground trenches; and
- * The start of economic self-sufficiency through a vocational center and new local businesses. The ventures include hybrid goat breeding, a commercial brick works, bee keeping for honey production, and sunflower growing for the production of sunflower oil and other products.

The Rabuor model works for two key reasons. First, it's bottom-up. No government or outside agency dictates the program, a big reason many top-down programs show scant results for the millions expended. The villagers themselves set things up, dividing their needs into three broad categories:

- * Children & Education, providing opportunity to the growing ranks of youngsters who have lost one or both parents to HIV/AIDS.
- * Water & Health, securing a reliable supply of clean water for human

consumption and agriculture; and supporting wellness through a community pharmacy and HIV/AIDS education.

* Economic Development, supporting entrepreneurship through micro-loans and technical assistance.

The second big reason RVP works is that it aims at self-sufficiency. There are no handouts that invite complacency. Fund allocations are investments in sustainable activity or infrastructure that can be maintained by the village itself. An exception is a truckload of teddy bears, one for each child, donated by John Hancock. But these, in a way, are investments too. "In these challenging economic times there is nothing more rewarding than helping those in need, and John Hancock's Long Term Care division is honored to be a sponsor of this important project," says Scott Williams, Vice President of Sales for John Hancock. "We're trying to let them know that someone cares, someone thinks you have a future."

The RVP model might have implications for America's own recovery following the financial crisis. Helping hands for a resurgence of self-sufficiency, bottom-up. Who would not take heart from that?

In 2006 the people of LTCFP decided to donate 2% of their profits, year after year, to RVP. The amount could become quite substantial since LTCFP, like RVP, is growing rapidly. This year Inc. Magazine ranked LTCFP No. 1,353 among all companies, and No. 12 among companies in the insurance industry, in its annual ranking of the 5,000 fastest-growing companies in the nation. Among insurance agencies, LTCFP is the fastest-growing one focusing exclusively on long term care insurance sales. LTCFP plans to add 500 agents over the 2009 calendar year.

Olins, a growing organization in the direct mail business, is donating a portion of its revenue as well. The insurance carriers and others are donating "gratifying amounts also," reports Cameron Truesdell, CEO of LTCFP.

Truesdell feels a special rapport with the needy children of Africa. Like many of them, he grew up without parents, dependent on the caring of others. "We'd like more people in our industry to support RVP," he says. "The need is so great, the program should grow 100-fold, 1000-fold." Contributions are welcome from anyone. Companies and individuals wishing to help will find information at www.ltcfp.us/rabuorvillage.

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