

[The following is a transcript of the speech given by Steph Card at the HORCO Dinner on November 16, 2018, London, Ontario. Steph was appointed Executive Director of HORCO in the Spring of 2018. This was her first public appearance in this role.]

Last year's dinner was my first taste of HORCO in many ways, not to mention the food!

I was invited by Bob to come to the dinner as a guest, which I thought was a nice thing to do, but I'm pretty sure now that Bob had some ulterior motives. Not only was I at this table right at the front, but it was somewhat of a 'head table' with Bob and Linda and some of the invited guests from Ethiopia at our table and the table beside us, but we were also called to go first for dinner, which Bob now assures me was completely randomized. I started to think he was looking for more than just a new donor. I was convinced he was buttering me up to join the Board of Directors. I guess I was in the ballpark, but his vision for my future with HORCO was forming far before I would have even considered it.

You see international justice and development have been on my heart ever since my undergrad years when I first went to South America, and continued to blossom as I finished my Masters and decided to live in Ecuador for a few years working for a Christian Non-profit. I gained a lot of experience in Ecuador; I became fluent in Spanish, learned what the difference between relief and development is and quickly learned what a career working for a charity would look like. My least favourite part was raising my own support, and I'm pretty sure that a few times I wished that I could do this transformative work that I loved, without having to worry about money ...

"BE CAREFUL WHAT YOU WISH FOR"

I moved back to Canada to start checking off all the items on a typical North American's list of life accomplishments. I got my dream job at St. Joseph's Health Care, but not before doing a few other not so dreamy jobs like studying poop for a year at LHSC...that was a crappy job! Ha Ha
I bought a car and then a house and was happy to be home close to family in London and away from the violence and insecurity of Ecuador.

I think I was home less than a month when a large church took my experience in mission and put it to work taking teams to the Caribbean and slowly changing the paradigm of We (North Americans) go There to Help them (poor), to empowering local leadership and using slow, long term solutions to make sure that the transformation is permanent and not just another band aid solution. I was able to volunteer overseas doing health and community development training during my vacation time and joined the Board of Medical Ambassadors Canada, where I am still serving on the Board as their Chair . This helped grow my understanding of development, keep my Spanish current and see much of the rest of South America at the same time. Looking back, I'm amazed that I was able to teach leaders from local churches and missions organizations about transformative change, and do it in Spanish.

If HORCO had been looking for an Executive Director 5 years ago, I would have had all the credentials and experience to be a natural fit, but I had a job that paid well, and well, HORCO wouldn't have been able to afford an ED that needed a salary, whether it was me or someone else, and I had a mortgage to pay, so I wouldn't have even considered it.

Then on New Year's Eve 2013, just hours before the start of a New Year, I was in a car accident. Not just any car accident either, the most deadly kind. I was in my little Honda Civic and was hit head on by a

minivan. I recently read somewhere that head on collisions are only 3% of all Motor Vehicle Accidents yet they account for 37% of all accident related deaths.

I don't remember much of the first two weeks in the ICU, and had many surgeries, but I'm told that I couldn't remember one of my sister's names and apparently got a bit flirty with one of the male nurses. I blame it on the drugs ;) I also don't remember any part of the accident itself, as I was unconscious at the scene for upwards of 30minutes, which I'm sure, is a blessing.

A friend once told me that it would be easier for me to name the body parts that weren't injured in the accident, so for the most part I usually say that my lower half got the brunt of the force and as a result I'm full of metal. I'm now a magnetic person, and I don't necessarily mean my personality.

So, the right side of my body, from my knee down had multiple breaks and closer to my ankle, the kind of fractures I had have been described as mush, or like splitting fire wood by my physiotherapists. On the left, my femur or leg bone went back through my hip, dislocating it and shattering part of my pelvis. I broke a few vertebrae, my sternum, tore my right rotator cuff and yet surprisingly had minimal damage to my internal organs...and the spleen doesn't really count anyway right?

Above all my orthopaedic injuries, the worst injury I sustained was to my brain. I suffered a Diffuse Axonal Brain Injury, which means the damage is spread all over my brain but the biggest clusters are on the frontal and temporal lobes which we can't really do without unless you want to live without **motor** function, problem solving skills, short term **memory**, speech, judgement, and impulse control. It is one of the most devastating diagnoses for a brain injury and the doctors knew this when they told my mother, who had a long career in healthcare, not to look it up on Google, as many of the examples there show patients that never come out of a vegetative state. It was a miracle that I was alive, but it would be even more of a miracle if I were to have a full recovery.

After 6 months in Hospital, including 3 months in a Retirement home for convalescent care (as I was unable to put any weight on my legs for that entire time), I was finally discharged to my parents' home as I couldn't care for myself. My driver's license was suspended due to my limited brain function so I couldn't drive to my 100's of appointments. I couldn't live in my own home as I was unable to navigate the stairs, let alone take more than a few steps without my walker.

Where not long before, my goals were to grow in my job, possibly do another MA in public health to inform my development work, pay off my mortgage and compete in higher levels of sport, I now had much simpler goals like learning to walk again. In fact, one of the ways my family dealt with all of this was with humour and an example of that is the bets they all made as to whether I would take my first steps before my niece who had been 6 months old at the time of the accident.

Previous to the accident, I enjoyed my job and found a lot of my identity in being a 'thinker' or expert on certain subjects, but now I couldn't read without getting dizzy. I went from being someone who designed curriculum and taught it, to learning how to read with eyes that were constantly in a fight with my brain. I was a very independent person who soon learned that I had to depend on others to help when my brain was overwhelmed or dizziness and migraines had me unable to leave bed for days at a time.

I did therapies of some sort almost every day for the next 4 years of my life, and my friends, family and church community all became a vital part of my recovery. I wouldn't have made it as far as I have if it weren't for my parents and extended family. A number of friends weren't really sure how to help or interact with me in this new state, and so I have lost some friendships as a result, but then there were those

people that would know the dates of my upcoming surgeries or would ask how I was doing knowing it might take me a while to get it out, and even then might forget what I'm saying in the middle of the sentence. One of these couples was Bob and Linda Kline. They would ask how I was doing, offer to take me to appointments and bring me a lovely meal after one of my surgeries, like the delicious turkey dinner I had a few weeks ago after surgery number 7.

According to Bob, just before the banquet last year, one of their check ins with me yielded a different response. Apparently I said "I'm starting to feel like I can look towards the future and what I want to do". I can't quite say when that moment hit, but I began to accomplish things that Drs never thought I would be able to do, and I was finally able to look outside myself. It was no longer 100% about Steph and recovery, but was morphing into thinking about what I could do to give back, and find purpose again.

There was one other milestone that happened around the same time that gave me an incredible sense of freedom and closure. My lawsuits were finally settled. I could do therapies that helped me and not just what my insurance company dictated. It was an immense weight lifted off of my shoulders in more ways than one. Amazingly, even though St. Joes had let me go 9 months after the accident, I wouldn't have to worry about finding a job as the settlement has me covered in that way. All that I was still lacking was something that would fill the void left by 'work', but if I did find something it would have to be flexible with time and understanding that many of injuries still dictate a lot of what I can and can't do. HORCO is that kind of organization, and Bob saw it much sooner than I did.

A few years into the lawsuits, I had the realization that my new situation made it possible for me to find work without the need for a salary. I immediately connected it to memories of struggling to work for a non-profit overseas, and what I would have given to not have the worry of personal finances and just do the work I love. A coach friend asked me once, "What would you do as 'work' if money wasn't an issue?" (I think everyone should ask themselves that question.) And now I was actually in that situation.

Let's go back to HORCO for a minute. Bob knew that by the end of 2018 he would be ready to re-retire. In other words, after almost 13 years, Bob would stop being the do it all man for HORCO, and although he gave the Board lots of notice, closing down this organization was a very real possibility. The other issue before the leadership, like many charities, was that they could not afford to hire people with the experience and education like Bob has, or like I have. It wasn't looking good for the future of HORCO. And then our stories intersected as was always the plan God had for us.

And now, if you haven't heard the clear God theme in my story, I'll spell it out a bit more clearly.

- My pain and loss was significant and yet God saved my life for something big and beautiful.
- HORCO's time is not over, there is much more to be done and God provided for HORCO in a miraculous way as well.
- Both came together when I accepted the Board's invitation to become the Executive Director.

This 'job' is important work and it is important for me as well. I have something else to focus on, as well as my continued recovery, and having this important role encourages me to keep up with my recovery so that I can do this work with the excellence it deserves. Just because it doesn't cost HORCO \$100,000 a year to have me overseeing clean water initiatives doesn't mean that the quality of work shouldn't be at that level. With every accomplishment of HORCO, I am able to enjoy the sense of pride I get from doing what I love and being able to do things that my x-rays, scans and diagnosis suggested would be impossible.

The best part is that the people in Ethiopia who have endured suffering beyond what I could imagine, gain some dignity, health and greater sense of community, all because God is in the business of making beautiful things out of the dark and painful parts of the world.

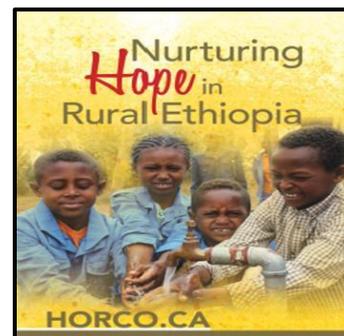
One of the things I admire about HORCO is that it has never charged a percentage as an overhead that eats away at the funds that are sent to Ethiopia. As I have heard Bob say a few times now, all donations given here tonight will go to the clean water projects in Ethiopia. ALL OF IT! Some charities take up to 30% off your donation to pay for the Big wigs, their fancy offices and marketing campaigns. HORCO has never done that, and with me coming on as ED, it won't change in the foreseeable future either.

So tonight, you have come for a few reasons, one of which in all honesty is to have some amazing Ethiopian food. Maybe you come to hear Howard's jokes which I doubt, or you come to get updates on what your donations are doing overseas, but I know many of you are here because this is the only fundraising event HORCO has this year. You have come prepared to give and we are thankful for that.

Bob has already shared that we are consistently raising enough money to do one project/yr or a larger project over two years but I'd like to see that grow. There is no shortage of places that need clean water and sanitation teaching in Ethiopia, we just adjust the size of the programs our partners on the ground in Ethiopia suggest for us.

Clean water is one of the greatest human needs, and it's no wonder there are hundreds of organizations building wells or filtration systems, but without the education about how to keep it clean, the efforts of any well project will fall flat. People in Ethiopia don't necessarily know that if you were bathing your child (who has a parasite) in a basin and then collect clean water from the well in the same basin without sanitizing it, the water will no longer be clean, and the family will not have the transformative benefits of having clean water. With clean water, men are less often home sick from work, which means they get paid every day instead of say 3/5 in a week. Children get to school more consistently and as a result may continue with their education past elementary. It's more about whole body health and how that effects whole communities, then it is about one well or reservoir built with HORCO funds.

It's about transformation and "nurturing Hope". Will you join us tonight in giving hope to thousands of rural Ethiopians in the form of clean water and health? Perhaps take a long refreshing gulp as you consider this. We have no idea what it's like to go without water. Take a moment to be thankful for clean water that is accessible to us here tonight, and consider how you will partner with us to make that happen for the beautiful people of rural Ethiopia.



November 16, 2018