

# A joint partnership

CLIFF AND ROSE RATKOVICH

It was a balmy night for an outdoor party in Newport Beach, Calif., as about a dozen Halftime-type couples mingled on the back patio of a French Country home with quiet music, fresh hors d'oeuvres and warm conversation.

I was standing to the side, almost in the shadows, because at the core I am somewhat shy. When I have a choice, I'd rather chat with one person about real issues than several people about the weather. But I wasn't alone for long. Cliff Ratkovich walked over with intentionality in his step: "I know what I want to do with my second half, Lloyd, but I am not exactly sure how it will all work."

After listening to what he had in mind, it seemed like a great idea. So I said, "I like to sail, Cliff, and one thing I know is that you can't steer a sailboat if it's tied to the dock. So, why don't you cut the lines and lift your sails and see where God takes you?" I'm not sure where I got that piece of "wisdom" or even if it was



particularly wise advice, but he took it.

As president of a division of one of the largest home-building companies in California, his life had been all about seeing an opportunity, buying the land and getting something built. But he was slow to set sail with his second-half adventure, despite the encouragement of his wife.

Rose Ratkovitch is a strong, professional woman and a leader in her own right. And when she returned from visiting family in Minnesota to discover her husband had found a new passion in life, she embraced a dream that would change her world forever.

Cliff's idea for using his "real estate development gifts" to serve people in poor living conditions came as he approached his 50th birthday. One Saturday morning after reading a book about using your talents "the light bulb really came on" and Cliff had an idea. Unable to focus on anything else, he wrote out a detailed plan for a nonprofit that would remodel homes for the underprivileged in Orange County, Calif.

"I just rolled out of bed, went right to the computer, turned it on, and hammered out a ministry vision," he says. "It

was one of those situations where the words just flowed, and I stayed there until I finished it. I went back and read it, and said there's nothing I need to change here. This is going to work."

Rose, whose professional background is restaurant operations and marketing with Coca-Cola, knew from the minute she heard the plan that she wanted to be involved.

"God, I think, just said this is right, and I felt that it was right because of the gifts I know I have," she says. "I'm very relational. I love communication. I love getting people together. I think I have that gift of hospitality. So I saw this ministry really as an extension of that, as a way to serve others. It was just serving a product I had never served, which was housing."

So not long after the party in Newport Beach, Cliff and Rose set sail with HopeBuilders Global. And Cliff's grandiose, not to mention unfunded, dream put the couple on a course that's taken them across the globe together. With Cliff serving as president and Rose as marketing director, it took only a few years to amass almost

1,000 volunteers in their database. From that organization grew the Tapestry Homes Initiative, a project that addresses housing needs for the extreme poor in other parts of the world.

"Maybe I was naïve in not thinking far enough along, but I just felt we could do this," Rose says. "It was something that God had equipped both of us to do, and as a team we could do it."

Most couples don't end up working side-by-side in their second-half projects, of course, but Rose points out that those couples still need to support each other's Halftime efforts 100 percent, even if one of them stays home with the children or works a different job or with other non-profits.

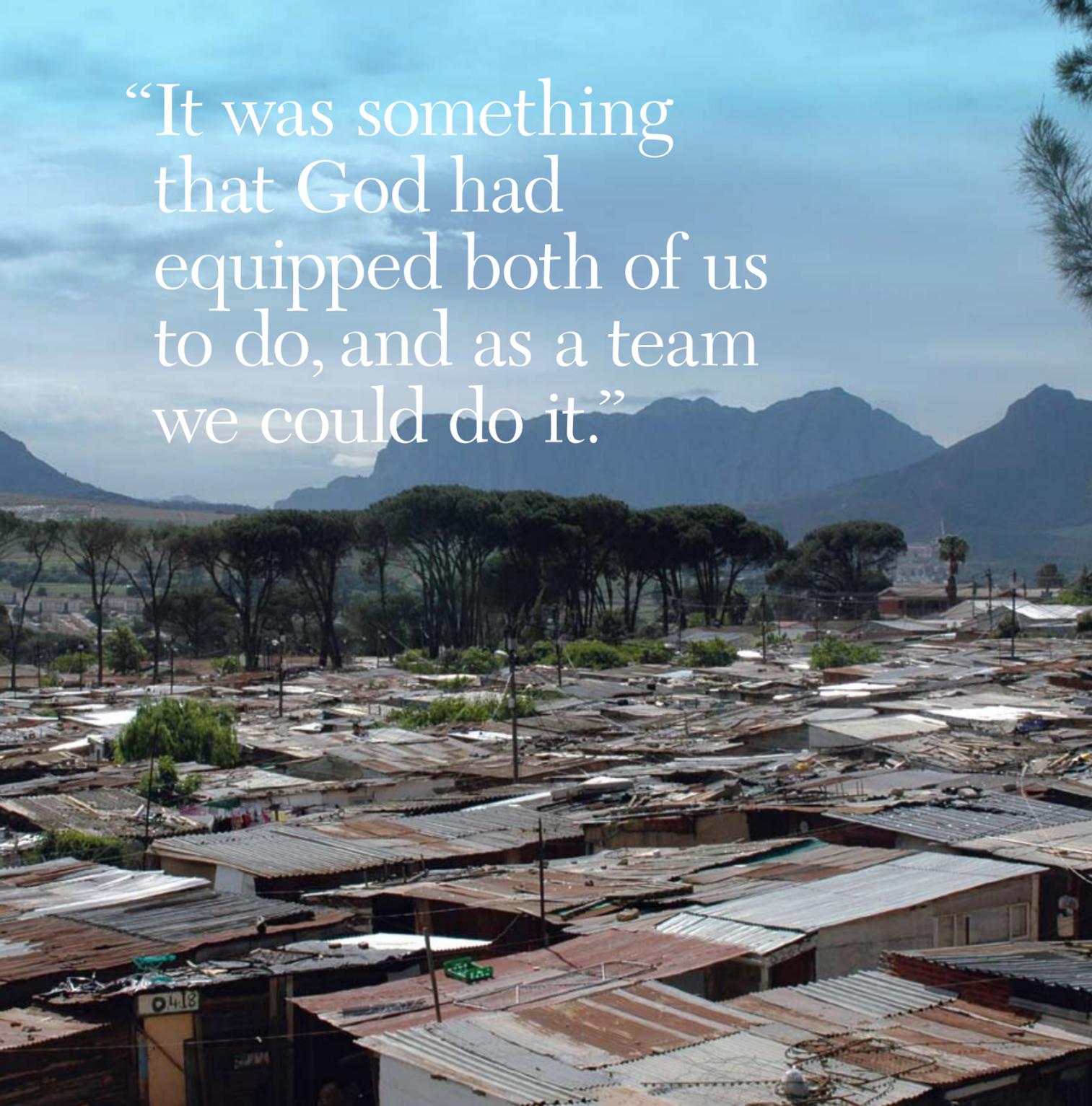
Cliff and Rose are like many Halftimers in that, while they have been successful, they are not financially independent.

"The thought had occurred to me that you really are not in a position to retire, so maybe you should postpone this tugging at your heart and jumping into your Halftime moment," Cliff recalls. "But what struck me was if you don't do it now, when



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are you going to do it? If you wait five years or you wait 10 years until you've got everything that you want financially, it's a fool's game because at that point your Halftime moment has passed you by."

HopeBuilders began as a way to mobilize people and resources from their church to help individuals and families who are living in deteriorated housing. In an effort that pre-dates but is similar to the TV show *Extreme Makeover: Home Edition*, HopeBuilders brings in a volunteer team of carpenters, plumbers, electricians and

painters for a quick-turn remodeling effort. "We use it as an opportunity to be the hands and feet of Jesus," Cliff explains, "to share God's love with these people."

Their second initiative, Tapestry Homes, addresses inadequate housing in the slums of foreign countries. In squatter communities around the world, families live in one-room homes with mud floors and walls pieced together with scraps of wood, plastic, corrugated metal and street signs. The fire-prone shanty houses stand inches from each other in places like Kayamandi,

South Africa, where 30,000 people live within a one-square-mile area outside of Cape Town.

Tapestry's original plan called for buying land near squatter communities, building pre-manufactured homes and moving families.

"We quickly learned that in the midst of this chaotic life experience ... there is tremendous community and interdependence," Cliff says. "You might have a family here and the mother, if she is still living, because unfortunately most people are



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dying of AIDS, needs to run an errand or go to work, and so her children need to be taken care of by her neighbor while she is away. To take people out of their community would be wrong.”

The availability and cost of land also made relocation plans difficult, so Tapestry Homes switched to a “shack replacement” strategy. In one day, they can take out an existing shack and replace it with a home that is elevated off the ground and has insulated, fire-resistant panels for walls.

“That’s what distinguishes Tapestry Homes from other housing relief organi-

zations,” Cliff says. “We’re not pulling them out of the community, and we’re much more than just relief housing. We’re building housing that will endure for a number of years, but make an eternal difference.”

The organization eventually wants to start an in-country manufacturing plant that will provide jobs while building the components of the homes. As the vision expands, of course, so do the challenges. But those faith-stretching challenges make the rewards of helping others all the sweeter.

“It gives you more energy to go on,”

Rose says. “For me, it strengthens my faith and confirms that we’re doing the right thing, that we’re going down the right path. While there are hiccups along the way, this is the path we’re supposed to be on because it’s those little signs that say, ‘Keep going, keep going. You’re going to help another person. Keep going.’” HT

For additional information and helpful Web links related to Cliff and Rose’s journey from success to significance, visit [www.halftime.org/thesecondhalf](http://www.halftime.org/thesecondhalf) and click on their names.