

# Right Sharing OF WORLD RESOURCES

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identification purposes only*

GOD CALLS US  
TO THE RIGHT SHARING OF  
WORLD RESOURCES,  
FROM THE BURDENS OF  
MATERIALISM AND POVERTY INTO  
THE ABUNDANCE OF GOD'S  
LOVE, TO WORK FOR EQUITY  
THROUGH PARTNERSHIP WITH  
OUR SISTERS AND BROTHERS  
THROUGHOUT THE WORLD.

## LEARNING BROUGHT HOME

RSWR is most known as a practical, detail-oriented Friends organization which works to improve the lives of some of the poorest people in the world via the support of micro-enterprise projects. That is certainly true, but not the whole truth. An additional aspect of RSWR is learning from project partners and then interpreting that wisdom to American Friends. That is the learning focus of this edition of the newsletter. With a visitor's experience in India, a RSWR interpretation of an economic path, to implications for deeply practiced simplicity, we invite you to learn along with us.

First, Vivian Hawkins, a Friend from Philadelphia Yearly Meeting who, along with RSWR Board member Blake Lipsett, traveled among RSWR projects in south India in February, distills the wisdom she received from the experience in her article *50 Rupees a Month: Bringing It Home*.

The second article is an excerpt from the address I gave at New York Yearly Meeting in July. It lifts up the vision of Jubilee and Sabbath economics as a means of ordering our economic selves, and looks at RSWR projects as a model from which we can learn.

Third, Jackie Speicher, RSWR field staff, shares thoughts, and an excerpted article, about the truly radical nature of simplicity.

—*Roland Kreager*

## 50 RUPEES A MONTH:

### BRINGING IT HOME

The report I completed about my February site visit trip to 18 south India RSWR projects took several days and 20 typed pages to synthesize project digests and personal notes capturing facts and life stories. As I reviewed these powerful real-life examples of transformation, I wondered what I could communicate in only a few words..

In the Faith to Follow workshops I offer, we talk of "faith the size of a mustard seed". 50 rupees (\$1.25) is the amount most self-help group members save monthly. Collected in a cooperative account, expanded by a RSWR grant, and shared through revolving loans, this seed money grows into a shelter in which the members can live and breathe and thrive. Let me share some of their stories.

- ☞ Bhagoda, one of 16 members of the four year-old Rising Moon self-help group, is a widow with two 2 year-old girls. She earns their livelihood tailoring. She bought her sewing machine with a loan from her self-help group.
- ☞ Daily wage work in the mountains near Kodaikanai pays \$1.00-1.75 a day, an income insufficient to feed the

*Continued inside*

#### PLEASE NOTE:

*As of August 27 the long-standing (ten years) RSWR email address of [rswr@earthlink.net](mailto:rswr@earthlink.net) will no longer be operative. Please change the RSWR entry in your address file to [rswr@rswr.org](mailto:rswr@rswr.org).*

family. Self-employment allows the women monthly savings and to be at home to care for their children. Nine self-employed mountain village women process coffee fruits from October-January and April-June. Two bring fruit to the machine, one feeds the hopper, two hand crank removing the bean from the fruit, two collect the fruit for compost, and two remove the coffee beans to sun dry. In 30 minutes, they process 10 kg of coffee fruit.



*Vivian and Blake Lipsett meet with the leadership of Rural Community Foundation*

- ☞ Since her childhood, Pushpam's family has made their livelihood from agriculture. The sustained drought in her state of Tamil Nadu is driving many people to sell their land and seek daily wage work. Industry pays \$1.00 for a 10-11 hour day, abuses the local resources, and exports many products. Helped by a RSWR partner, Pushpam, a Hindu, is using even pig waste in her compost since finding that eggplant seedlings can bear fruit faster by removing their leaves at 15 days and adding pig waste to their growing bed.
- ☞ A landless woman composts leaves and dung she collects from common land; her chickens feed in her garden on insects and compost; she mixes cow urine from her neighbor with kitchen waste water and bitter leaves to fertilize and protect her plants. Her kitchen garden provides income of \$12-15 a month. When people ask why her vegetables, limes, pomegranate, and papaya taste so much better, she tells them it is because they are organic. Neighbors are copying her methods.
- ☞ Ellilinder, a member of the apex party which fosters the work of 225 self-help groups, began the Greenbelt Center, a cooperative of organic farmers which exchange traditional seed and

sell their products. As a result of their collective, organic produce retails for approximately 15% more than conventionally grown produce.

- ☞ A self-help group member was elected unanimously as Vice President of the local government body on which she represents her community's concerns. She said the training she received through RSWR funds helped her identify the issues of importance.
- ☞ A delegate from Gramiya's integrated farming project met with India's Prime Minister to advocate organic farming and to discourage distribution of genetically-modified seeds. She carried with her some of the organic produce her self-help group produces to show that organic farming is possible. In response, the Prime Minister took action which discontinued the sale of bio-engineered eggplant seed in Tamil Nadu.

The list goes on with lives being changed: in women's families - the woman who stood on the roadside in front of her house proudly displaying the paperwork she had completed which allows her child to attend school; in their communities - when self-help groups offer training to their neighbors in such areas as agro-forestry, farm management, water cultivation, and cattle management.

The solidarity engendered by the self-help group experience is phenomenal. A member of a group who will make and market sanitary napkins said, "Our collateral is the faith we have in each other." This is in stark contrast to the moneylenders who suck the life from others by asking 60-120% interest and demanding as collateral government papers that entitle people to rice, sugar, and cooking gas. The personal testimonies of women are powerful affirmations of the value of micro-loans in saving and improving their individual lives, the vitality of their families and communities. They witness to this fact. One member said, "The self-help group is not for individual gain, it is to build up the group and, thereby, the village." These stories of women surviving and succeeding shine in the context of a culture where girl children are perceived as a burden requiring dowry and male to female ratios signal very low female population, in some instances as a result of female infanticide. They shine in a global economy where maximization of share-holder profit results in the rape of our mother Earth and all our relations.

These stories are made possible by the faith of

these women, the non-profit RSWR partner organizations who work with them, and NGO leaders such as Mr. Ramachandran, director of Gypsy People Society for Youth, who now works in the same 60 mile radius area where, as a child, he and his family lived from forest resources. When he became an adult, he lived and studied in a government hostel, worked seven years as a traveling vendor in villages, and now holds a Bachelor of Science degree in Education. He uses the government house allotted to him as a hostel for gypsy children whose parents are the least likely to support their school attendance. There, this year, the government funds three meals a day and provides teaching staff. This agreement (which provides about \$0.60 a day for each child) may not be renewable next year. He feels responsible to help others and has been working in this area for 20 years. With a glow of gratitude, Mr. Ramachandran remarked that RSWR is the first to respond with funding support.

These stories are also made possible by people like us, people with the resource to share. RSWR is not charity. It is “right sharing.” It is a hand-up to people to whom life has given too little. The extra boost through RSWR reaches them often in the form of training, a loan, and the help of local, skilled non-profit professionals such as Ramachandran.

As the stories above tell, lives are changed by having enough to survive, to cooperate with one’s neighbors, to repay what has been lent and gain the self-respect which comes from that, to care for one’s children’s future, to positively affect one’s community, nation, and world. Loaves and fishes multiply as self-help groups’ loans are made and repaid.

As I prepared for and engaged in these visits, I was conscious of many new things. The clothes in my suitcase amounted to more than those owned

by many of the women I would visit. I grumbled about the hotel’s dirty sheets; some women we met live in tree trunks or caves. The \$75 domestic flight I booked to save travel time cost as much as some self-help groups’ total savings. My emphasis on self-empowerment smacked of my blindness toward basic survival needs. Even as I know this trip has changed me, I don’t know the full extent. I was powerfully inspired to see how a little bit can bring a piece of heaven to earth.



*Vivian Hawkins (left) visiting Skill for Development*

Mohandas Gandhi said that in times of famine, we all might eat a little less so our brothers and sisters might also eat. I tell you this not to inculcate guilt but to communicate a fact: our brothers and sisters around the world have insufficient housing, employment, medical care, education, and food. One of the gypsy women served by Ramachandran explained, “If I and my family have three meals a day, I am happy.” She then added, “If we get food this morning, we may not tomorrow.” My heart broke. I don’t know a time when I realistically feared not having enough to eat. What about you?

I believe there is enough for all of us. I’ve seen how a little bit can change a person, their family, and the community. Might you have a “loaf” or “fish” to share with a brother or sister who has less? Keep in mind, a mere \$1.25 a month sustains hope for some among us.

—Vivian Hawkins

## JUBILEE AND SABBATH ECONOMICS

There is an image which, I think, captures an important truth in our experience as overly blessed persons on the planet. The first part of the image is of a shallow, fast-flowing, mountain stream somewhere along the Columbia River in Washington. Let me name this fast-flowing stream. It is the often overwhelming amount of suffering and injustice that we see in the world around us. We live in this stream. We as Friends have decided to move upstream, against the strong current of injustice, rather than be swept downstream in a torrent of indifference and apathy. How often, however, do we feel that no matter how hard we struggle we are still being swept downstream? We experience ourselves to be losing our way. Even if we have felt some measure of success, it has come at a terrible price. We are exhausted, drained of life.

The second part of the image is of a deep, slow-moving river flowing underneath this very same stream. Let’s say that this river is the aquifer that supplies much of the water in the area, the stream included. In

the midst of the fast-flowing stream do we even know that the aquifer is below us? Most often, we do not. The name I will give this aquifer is Sabbath. Stepping into this aquifer is called Sabbath living. It is the practice of honoring God and the creation. It begins as the spiritual discipline of viewing the creation and, more specifically our place in it, from the perspective of God. Sabbath living is a whole orientation for our lives, with many specific implications and applications. The one application that I want to focus on now is the implication related to economics. Not surprisingly, this has been called Sabbath economics. It is also known more popularly, and is captured biblically, as the Jubilee.

The basic message of Jubilee is that there is a limit to wealth accumulation. It is precisely this faith-based Sabbath economics which makes the radical critique that is needed in these times. There are three points at which Jubilee and Sabbath economics bring us to a new understanding of our economic selves. The first is the question, “Whose wealth is it”. The second question is, “What is the purpose of wealth?”. The third is, “Is there a limit to wealth accumulation? This is not the question of limiting the creation of wealth. It is the question of accumulation.

First, whose wealth is it? Sabbath economics says that all wealth is God’s. Wealth is not finally created by individuals and to be owned by them. Rather, it is a gift of God. It is crucial to understand that this question, and its answer, are central to the new understanding of wealth and a resulting approach to ordering our economic selves.

Second, what is the purpose of wealth? Sabbath economics would say that the purpose of wealth is for the “common good”. I would point those interested in investigating this to look at resources which understand economy in the context of the household, from the individual family household to the household being God’s glorious creation. Wendell Berry has, of course, written a good deal in this area. I would also point to the groundbreaking book, *For the Common Good: Redirecting the Economy Toward Community, the Environment, and a Sustainable Future*, by Herman E. Daly and John B. Cobb Jr.

Third, is there a limit to wealth accumulation? The answer to the third question is, “Yes”. Biblical Jubilee states that the limit is to be found in what can be accumulated in seven years. Of course, we should not hold to this specific standard any harder

than we hold to the idea that the Jubilee was an historical event. The point is to affirm the basic value that there is a limit to wealth accumulation. As a faith community and as persons of faith, we are called to model and proclaim this truth.

What is the point is to understand that all creation is God’s; all wealth comes from creation; wealth is necessarily to be used for the common good; and that one means of making that happen is a mechanism of limiting wealth accumulation. The Sabbath and Jubilee are wonderful ideals, which have some specific application in providing some basic guidelines for faith communities and persons of faith. However, we often assume that there has never been a time when either have been practiced as normative social and economic law. Are we then left simply to dream of ideals, even though they do provide some help to those of us who are trying to make sense of what to do with our wealth? We are not.

There is a world-wide movement of small grassroots organizations which, through some form of micro-enterprise, are practicing Sabbath economics and the Jubilee. This movement is to be found among the poorest people on the planet (those 1½ billion souls earning less than \$1 per day), most of whom are women and children. It is not often seen, though it was recently recognized in the form of Mohammed Yunus receiving the Nobel Peace Prize. It is part of that wide, slow-moving aquifer that is moving towards the restoration of creation.

This is a humbling truth. The restoration of creation does not depend on us. God is active all around the globe, empowering very poor people in the simple, concrete work of restoring individual lives, the lives of families, the lives of villages, communities, nations, and all of creation. The work is micro-enterprise. What does it look like and how does it work?

First, micro-enterprise is a cooperative exercise. The first step in this work is to form individuals into a group. There are three key functions of the group: 1) Trust building so that members see individual problems as group problems; 2) Group action to solve individual and group problems; 3) Economic activity via a commonly held fund (to which they all contribute) from which small loans are made to members. Group is the heart of micro-enterprise, and it is all in place long before any outside group (like RSWR) becomes involved. What the women learn from this experience is mutual support and accountability.

Second, micro-enterprise is local. Once additional capital is added to the existing group, there are sufficient funds to enable loans to members to start small income-generating projects. At this point, the laws of market economy take over. Each income-generating activity is a small business with a plan, income and expense projections, a marketing plan, loans, and a loan repayment schedule. All micro-enterprise projects produce goods and/or services for the local market.

Third, micro-enterprise must be sustainable. Sustainability must be measured not only in environmental terms, but include all factors which would allow the project to continue indefinitely. It must be economically sustainable. It is for economic reasons that RSWR supports organic agriculture, which is the only sustainable option available to very poor farmers. Micro-enterprise must also be socially, culturally, and politically sustainable. The changes that it supports must not be so radical or rapid that the repercussions (which do come) overwhelm the advances.

When these three principles/factors are in place, and kept in balance, the members of a self-help group can increasingly become economic factors in their household and in their community. The cooperative use of capital for the “common good” (as defined by the self-help group) and the limiting of wealth accumulation by adding new members or providing extra funds to members who are needier, is a superb example of Sabbath economics at work.

RSWR is simply a vehicle by which people who have accumulated wealth beyond their need and have an understanding of Sabbath economics, can release some of their wealth. That wealth is then transferred to some people who have experience with the details of Sabbath economics and who can implement this vision. This is the heart of partnership. American Quakers receive the practical example of Sabbath economics at work. Project partners receive the capital necessary to make their Sabbath economic experiments possible.

As I say in the letter sent to all approved project partners, “together, we can build the world of peace and justice that God desires”. Together. This is a part of Sabbath economics that we can not lose sight of. With this experience of partnership we are long past any idea of wealthy persons helping the poor people. Rather, we know that we need to support and nurture each other.

—Roland Kreager

## VERSIONS OF SIMPLICITY

Over the past year, in various settings in the East and Midwest, we have led workshops and retreats on simplicity as a spiritual discipline. These events offer the occasion to examine the burdens of affluence and the fruits of simpler living. One thing quickly becomes apparent in these gatherings—defining and practicing simplicity in this complex world is not simple! Simplicity means very different things to different people, as Richard Foster observed years ago in *Freedom of Simplicity*. We have invited participants to enter this struggle with us, believing that we can all learn from each other.

I recently discovered the following article at the Hermitary website ([www.hermitary.com](http://www.hermitary.com)). I believe it contains helpful insights about the challenges of implementing simplicity into our daily lives, observed through the review of two books presently available on the subject. It is reprinted with the permission of author Meng-hu.

“On the path to simplicity, who can quarrel with the advice of Joe Dominguez and Vicki Robin in *Your Money or Your Life*: quit shopping, control debt, develop “financial intelligence.” Nor with their rehabilitation of the meaning of frugality as a golden mean, a sufficiency of material things balanced with an enjoyment of their virtues. Nor even with the equation ‘money equals life energy’ and the need to realize how much of one’s life and energy goes into the acquisition and use of money.

But the pragmatism of this approach quickly makes frugality an end to itself. Restoring control of spending once achieved using the book’s nine-step program, the reader’s efforts soon devolve into a miser’s game of scrimping. The authors offer advice such as cutting out coupons, attending cheaper matinee movies, or hosting pot-luck instead of dinner parties ... These are not advice for someone who has left all this behind and is seeking deeper roots to simplicity.

Most books on simplicity ... never rise above the level of seeking more clever ways to consume. The simplicity advisors undermine themselves by the desire to coexist—even cooperate with—modern culture. They skirt the crass commercialism but never challenge the ethos of the culture itself or not enough to ascend to some universal principles behind the idea of simplicity. Hence the paradoxical

titles and subtitles of so many of the books recommending simplicity:

- *1,500 Simple Ways to Make Your Life Easy and Content*
- *32 Ways to Do Less and Accomplish More*
- *Frugal Luxuries*
- *100 Ways to Slow Down and Enjoy the Things that Really Matter*

These books do not go to the core of spiritual or psychological change. In contrast, Thoreau used the phrase ‘voluntary poverty’ ..., identifying a philosophy of simplicity with sages ancient and modern... There is no dearth of philosophical and spiritually-minded models for simplicity. However these models are never built into the core of the popular simplicity books because that would challenge the prevailing assumptions of modern culture, and we may suspect that their readers really don’t want to go that far.

The contradictions of simplicity are at the heart of our task to acquire wisdom. In the Western world, for example, spiritual practices are increasingly marketed not to change a person’s life but to make it easier to carry on with it, relieving the stress that makes the rat race so hard to run. This is not to deny the benefits of stress management, for many people do achieve incremental changes that lead to a more open mind and heart. But as long as the premises of our culture are challenged only as excesses and not as false premises, a person will not achieve a breakthrough in thinking or daily living. Hermits and solitaries offer insights into escape from this ‘affluenza’:

1. Consumption is a very social phenomenon: keeping up with one’s neighbors or colleagues, jealous and envious competition, is essentially a social and contrived behavior.
2. Most consumption is psychological: to assuage a hurt, to relieve stress, to serve as self-reward, to indulge a desire for pleasure or greed.

These insights can be more readily available to those who value solitude than for those who do not. And this solitude must not be merely a pragmatic

tool for stress reduction. Unfortunately, the path of simplicity by the best-intentioned use of solitude may not be very convincing. Consider Paula Huston in *The Holy Way: Practices for the Simple Life*. Huston lists ten virtues for the path:

1. Solitude
2. Silence
3. Awareness
4. Purity
5. Devotion
6. Right livelihood
7. Confidence
8. Integrity
9. Generosity
10. Tranquility

She then chronicles her experiments in each category... experiments in that her busy life (as wife, mother, professor, etc.) never affords her time or space to practice them regularly. To a degree the simplicity Huston advocates means increased study and faith, but following her prescription does not work for everyone nor change the context of society. While the spirit is willing the flesh is weak...”

In this portion of her review, Meng-hu articulates challenges and questions that arise when the best intentioned of us strive to address the burdens of affluence in our individual lives, our meetings, and our communities. She expresses what we have experienced—there are most decidedly no easy answers. But our spiritual, mental and physical

health requires us to wrestle with the questions. And the survival of the planet and our species requires us to find solutions. Next issue we will look at additional parameters of the dilemma through more book reviews by Meng-hu, including ones by Quaker authors.

In the meantime, have you or your meeting been struggling with these questions, and have you found

insights, answers, or practical tips for living more simply in our complicated world? If so, we would love to share them with our readers. Please send them to [jackie@rswr.org](mailto:jackie@rswr.org) and we will use and share them. Blessings to you on your spiritual journey!

—Jackie Speicher

“BUT AS LONG AS THE PREMISES OF OUR CULTURE ARE CHALLENGED ONLY AS EXCESSES AND NOT AS FALSE PREMISES, A PERSON WILL NOT ACHIEVE A BREAKTHROUGH IN THINKING OR DAILY LIVING.”

# HOW TO SUPPORT RIGHT SHARING

## FINANCIALLY

### ***MAKE AN OUTRIGHT GIFT***

A) Cash; B) IRA distribution (newly passed law, available until December 31, 2007); C) On-line. See the RSWR website, [www.rswr.org](http://www.rswr.org), for details; D) Publically traded stocks (please inform us if you are making such a gift); E) Publically traded bonds; F) Privately traded securities; G) Tangible personal property<sup>1</sup>; H) Real estate<sup>1</sup>. Contact the RSWR office details regarding transfer of stock, bonds, securities, and property.

<sup>1</sup> Upon acceptance by RSWR

### ***MAKE A GIFT WHICH PROVIDES AN INCOME TO YOU***

A) Charitable Remainder Trusts; B) Charitable Gift Annuities. Done in coordination with the Friends Fiduciary Corporation.

### ***MAKE A DEFERRED GIFT***

A) Bequests (include RSWR in your will); B) Designate RSWR has a beneficiary of your life insurance; C) Designate RSWR as a beneficiary of your retirement plan (annuity, pension, Keogh, 401-k, 403-b, or IRA).

### ***BECOME A RSWR REGULAR DONOR -***

Your gift (of at least \$10) can be made to RSWR regularly (monthly, quarterly, or other donor-definition) by either a withdrawal from your checking or savings account, or your credit card (Mastercard, Visa, Discover). Contact the RSWR office or the RSWR website for a brochure and authorization form (also available on the RSWR website).

### ***MAKE AN INTEREST-FREE LOAN***

Loans can be recalled within 30 or 180 days. Current interest-free loans provide RSWR with income from interest of over \$17,000 per year. Contact the RSWR office for details and a loan form (also available on the RSWR website).

#### **LAST NOTICE!**

*As of November 1, only individual Friends households which have ever made a contribution to RSWR will continue receiving the newsletter. This does not apply to monthly and yearly meetings, or any other group such as schools, pastors, USFW chapters, conference centers which currently receive the newsletter. If you would like to continue to receive the newsletter, but have not contributed, contact the RSWR office.*

## SPECIAL EVENTS & ACTIVITIES

### ***HOST A RSWR PRESENTATION***

RSWR staff are available for presentations on Right Sharing's grant-making work and on simplicity as a spiritual discipline. Contact Roland Kreager, [rswr@rswr.org](mailto:rswr@rswr.org) or Jackie Speicher, [jackie@rswr.org](mailto:jackie@rswr.org).

### ***HELP WITH OUTREACH***

Assist RSWR to gain permission for a one-time use of monthly or yearly meeting mailing lists.

### ***SAVE STAMPS***

Send them to Quaker Missions Project of Mat-tapoisett Monthly Meeting. Stamps should be sent to Brad Hathaway, PO Box 795, Mat-tapoisett, MA 02739-0795. This project has provided over \$50,000 to RSWR and other Quaker organizations.

### ***REMEMBER RSWR AT SPECIAL TIMES***

In lieu of gifts at Christmas, birthdays, marriages, or other special times, ask that a gift be made to RSWR. Make a gift to RSWR in honor of the life of a person who has recently died.

### ***HAVE A SIMPLE MEAL***

Contact the RSWR office or RSWR website for resources to do a Simple Meal. The Simple Meal is a wonderful way to have fun raising money and awareness at the same time.

### ***HAVE A SIMPLIFY LIFE GARAGE SALE***

Contact the RSWR office or website for details about doing a Simplify Life Garage Sale. It's fun to do, raises money, and helps you, your family and others learn about what is enough.

## PERSONALLY

### ***EVALUATE YOUR LIFESTYLE***

Take steps in your family to use fewer resources and to reuse and recycle more of what you do use. Encourage these practices in your meeting or church and in your community.

### ***PRAY***

For Divine guidance in understanding how our focus on the material clouds our vision of God's will for us as individuals, our families, and the Religious Society of Friends, that the extremes of poverty and wealth, which are genuine hindrances to right relationship with God and each other, may be reduced and that God can, therefore, be more present to all of us.

# THANK YOU!

Right Sharing of World Resources is a program which is "owned" by many people. The Committee and staff have certain responsibilities but the program would not be successful if it were not for contributors, people who send in ideas and those who are critical or give encouragement. Your suggestions and comments are welcome.

**RIGHT SHARING OF WORLD RESOURCES**  
*projects are supported by individuals, monthly meetings and yearly meetings. Contributions are tax-deductible in the USA and may be sent through your own meeting or church or directly .....Right Sharing General Secretary and newsletter editor: Roland Kreager.*

# TO OUR DONORS

Approved project support for 2007 totals \$242,500. We currently have 52 project partners, and welcome your gifts to meet the needs of all of these projects. **There are 13 projects for which 100% of a contribution restricted to that project will go directly to the project.** For a complete list of these projects, and a description of their work, go to the RSWR website, [www.rswr.org](http://www.rswr.org). Meetings and churches which would like to be involved in any special way with any of the projects should contact:

## Right Sharing of World Resources

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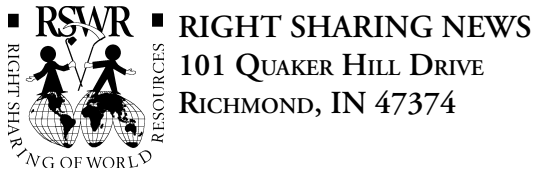
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