

# Right Sharing OF WORLD RESOURCES

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MEETING AND ASSOCIATION

*Yearly Meetings listed for  
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.

## RSWR READIES FOR 2008

This issue of the RSWR newsletter offers a package that we believe will be appreciated by Friends and supporters of RSWR – it immediately follows this introduction and report from the October RSWR Board of Trustees meeting. The “inside” of the package is our most recently approved projects, three continuing and twenty-two new. The package is “wrapped” first by an essay on Sabbath economics and Jubilee and last by an essay on simplicity. While the 25 new-approved projects are, of course, important, we lift up the two essays which hold them, as one statement which captures the essence of RSWR’s mission – the faith part of our right sharing practice.

### BOARD OF TRUSTEES

The RSWR Board of Trustees met October 19-20 in White Plains, New York, hosted by Board member Mary Eagleson and her husband Matt Scanlon. The two days were a rich time of worship, fellowship, and business, resulting in several decisions:

- Approval of the 2008 budget, which

includes a record \$250,000 in grants to projects;

- Engaged H. Freeman Associates to implement a feasibility study, towards an organizational capacity-building campaign;
- Re-appointed Sylvia Graves (Western) and Jennifer Walker (SAYMA) to an additional 3-year term, welcomed Ken Sheets (Western) as a new member, accepted the resignation of Susan Inglis (North Carolina, Conservative), and approved two new members, Mary Theis (Illinois) and Tai Spann-Wilson (Philadelphia). The Board also minuted its appreciation to Ted Hawkins (Baltimore) for six years of valuable service;
- Increased the maximum grant amount from \$5,000 to \$5,500, the first increase in the history of RSWR. This is necessitated by the continuing decline of the dollar against many currencies;
- Affirmed three continuing, multi-year projects and approved twenty-two new projects.

## THE FAITH PART OF RSWR PRACTICE – SABBATH ECONOMICS AND JUBILEE

From the perspective of the Christian gospel, the “good news” was first proclaimed by the angels of the Lord to the shepherds in the field, “... Do not be afraid; for see, I am bringing you good news of great joy for all people; to you is born this day in the city of David a Savior, who is the Messiah, the Lord” [Luke 2:10-11, NRSV]. Then, when Jesus is

*Continued inside*

ready to announce his ministry, he again proclaims the “good news”, quoting Isaiah 61:1, “The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord’s favor.” [Luke 4:18]. This portion of the “good news” is the Jubilee. Jubilee is the ancient tradition of debt forgiveness, rest, and release of captives. It happened every 49 (50) years, and can be seen as the Sabbath of Sabbaths. The Jubilee calls us to a standard of just living

“SABBATH LIVING IS A COMPLETE, HOLISTIC ORIENTING OF OURSELVES TO GOD THE CREATOR, TO BRINGING A PERSPECTIVE OF JOY AND DELIGHT TO THAT CREATION, AND TO LIVING IN A WAY THAT TRUSTS GOD TO BE SUSTAINER; OF US INDIVIDUALLY, CORPORATELY, AND OF ALL CREATION.”

that is also reflected in an understanding of Sabbath. What is that standard?

Sabbath living is a complete, holistic orienting of ourselves to God the creator, to bringing a perspective of joy and delight to that creation, and to living in a way that trusts God to be Sustainer; of us individually,

corporately, and of all creation [Genesis 2:2]. Sabbath is more than the one hour a week set aside for worship. It is more than the day a week sometimes set aside for rest. Sabbath living is a whole orientation for our lives, with many specific implications and applications, all of which add up to a path for modeling the realm of peace and justice that God desires. That path is called Sabbath economics and the Sabbath of Sabbaths, Jubilee.

While Jubilee is an ancient tradition, the clearest statement of it is contained in Leviticus 25. Leviticus was written shortly following the Exile and was a part of Israel’s effort to define itself as a people rather than a nation. There are four key components to the Jubilee; every seventh year the land shall lay fallow, every seventh year all debts will be forgiven, every seventh year all slaves and indentured servants will be released, every fiftieth year proclaim a general liberty and return to ones family and homeland.

Ched Myers, in the forward he wrote to the book, *The Biblical Jubilee and the Struggle for Life*, summarized the Sabbath and Jubilee in three axioms:

- The world as created by God is abundant, with enough for everyone — provided that human communities restrain their appetites and live within limits.
- Disparities in wealth are not “natural” but the result of human sin and must be mitigated within the community of faith through the regular redistribution of wealth.
- The prophetic message calls people to the practice of such redistribution and is thus characterized as “good news” to the poor.

It is precisely this faith-based Sabbath economics which makes a 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 ourselves as models of God’s realm on earth. The first is the question, “Whose wealth is it?” The second is the question, “What is the purpose of wealth?”. The third question is, “Is there a limit to wealth accumulation (not wealth creation)?”

In answering these questions we must keep in mind that Jubilee and Sabbath economics grow out of the experience of Hebrew faith communities and serve to provide an understanding of how a faith community could or should model the realm of God. Understanding Jubilee and Sabbath economics in this way is crucial because it places the focus on God, remembering that on the seventh day of creation the focus was not on humanity but on God

“...WE MUST KEEP IN MIND THAT JUBILEE AND SABBATH ECONOMICS GROW OUT OF THE EXPERIENCE OF HEBREW FAITH COMMUNITIES AND SERVE TO PROVIDE AN UNDERSTANDING OF HOW A FAITH COMMUNITY COULD OR SHOULD MODEL THE REALM OF GOD.”

and the joy and delight in creation [Genesis 2:2]. With this perspective, we can turn to an answer for each of these three questions.

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 us. Rather, it is a gift of God. It is crucial to understand that this question, and its answer, are central to the new perspective of wealth and a resulting approach to ordering ourselves as just persons and communities of faith.

Second, what is the purpose of wealth? Sabbath economics says that the purpose of wealth is for

the “common good”. Certainly, there are differing understandings of what this means. However, understanding “the common good” in context of the household, from the individual family household to the household as God’s creation would be very helpful. Wendell Berry, John Cobb and Herman Daly are particularly helpful on this topic (see references below).

Third, is there a limit to wealth accumulation? Ulrich Duchrow, in his book, *Alternatives to Global Capitalism, Drawn from Biblical History, Designed for Political Action*, helps us see the answer to the third question, “Competitiveness for unlimited money accumulation is the objective and subjective basic structure, the ‘god’ of our market economy, which determines the whole. Accordingly, the core of what we must reject is the absolute value attributed to competition and the total absence of limits set on the cancerous growth of capital.”

The answer to the third question, then is, “Yes”. There is a limit to the accumulation of wealth. Biblical Jubilee states that the limit is to be found in what can be accumulated in seven years. 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 Sabbath economics and the Jubilee provide us, then, is a set of values. They provide two guidelines by which we can make judgements about a faithful life modeling God’s intention for creation at the corporate, family and individual level: 1) If economic activity is not directed to the common good, it is to be questioned; 2) The common good can be best supported when a community has agreed to a limit of wealth accumulation.

If there is a criticism of Jubilee and Sabbath economics, it is that they are only ideas, never having been really tried in practice. The reason that Jubilee and Sabbath economics are so important to understanding the work that RSWR supports is that the micro-enterprise projects, implemented by small, grassroots organizations working with the poorest of the poor is a practical application of Sabbath economics. In that, it is a profound laboratory from which we can learn. There are three basic lessons or challenges that micro-enterprise participants bring to those of us with wealth.

First, micro-enterprise is a cooperative exercise. Group is the heart of micro-enterprise, and it is in place long before any outside group (like RSWR)

becomes involved. What the women learn from this experience of cooperation is mutual support and accountability. What would this mean and look like for us Friends in the United States?

Second, micro-enterprise is local. All micro-enterprise projects produce goods and/or services for the local market. The reason is that micro-enterprise is geared to helping the poorest of the poor reverse economic oppression in their local context. Again, what are implications of this for us North American Friends?

Third, micro-enterprise must be sustainable. Sustainability here must be measured not only in environmental terms, but also social, cultural, and political. The changes that a micro-enterprise effort is designed to support 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. This reverses the downward push of oppression. The cooperative use of capital for the common good (as understood 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 a simple vehicle by which people who have accumulated wealth beyond our need, can release some of that wealth. That wealth is then transferred to a group of people who understand micro-credit as a cooperative exercise (a practical application of Sabbath economics) and who can implement this vision. Such an arrangement is the heart of partnership, and of the work of RSWR. 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

“THE REASON THAT JUBILEE AND SABBATH ECONOMICS ARE SO IMPORTANT TO UNDERSTANDING THE WORK THAT RSWR SUPPORTS IS THAT THE MICRO-ENTERPRISE PROJECTS, IMPLEMENTED BY SMALL, GRASSROOTS ORGANIZATIONS WORKING WITH THE POOREST OF THE POOR IS A PRACTICAL APPLICATION OF SABBATH ECONOMICS.”

persons helping poor people (“us” and “them”). Rather, we learn of our need to support and nurture each other as we work toward the restoration of God’s creation.

—Roland Kreager

**For further reading:**

Berry, Wendell, *Home Economics*. North Point Press. 1987  
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 Kinsler, Ross and Kinsler, Gloria, *The Biblical Jubilee and the Struggle for Life*. Orbis Books. 1999  
 Wirzba, Norman, *Living the Sabbath: Discovering the Rhythms of Rest and Delight*. Brazos Press. 2006  
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## CONTINUING PROJECTS —KENYA

### POULTRY FARMING

#### FAMILY ECONOMIC DEVELOPMENT WOMEN GROUP - \$5,100

20 women from Nairobi Monthly Meeting, members of the United Society of Friends Women (USFW) initiated this two-year project. 2008 is the second year of the project.

The women are engaging in poultry farming, beginning with 1,000 layers. Income is expected to begin after the fifth month when the birds start laying. Each day they expect 900 eggs, which sell at \$.05. The loan will be repaid in 30 months, after a 5 month grace period. The birds become uneconomical after 18 months at which point they are sold and proceeds are invested in buying more chicks. Anticipated monthly economics for the whole group are:

Gross Income	Expenses	Repayment	Net Income
\$1,450	\$340	\$160	\$950 (\$45-50 per woman)

From Africa Quaker Vision’s September 2006 site visit report, “The site visit was well attended by members of the group, comprised of well-determined women and whose focus is to make significant changes in their lives and that of the community specifically through poultry farming. The group has already demonstrated its ability in self-help activities by engaging in small-scale business, although not elaborate, i.e. the sale of cereals, fruits, vegetables and old used clothing. Being an urban-based group, poultry farming is viable and recommended. The women have sufficient

knowledge and a clear plan of implementation and sustainability plan. The project reflects the ability and expertise of the women, a well-informed group and coordinated by sound and focused leadership with capacity to manage funds.”

### INCOME GENERATING PROJECT FOR WIDOWS

#### MUKUYU VILLAGE FRIENDS WIDOWS - \$5,400

20 women from Ndal, East Africa Yearly Meeting - North, initiated this three-year project. 2008 is the third year of the project. Each member receives \$165 for establishment of her business selling such items as maize, sorghum, millet, beans, onions, milk and eggs. Members will be given a grace period of two months before repayment at an interest of 2% per month. Ten monthly payments of \$21.50 will repay the loan in ten months.

In addition to the seed money to start their individual businesses, the group will use \$665 for a joint, small-scale farming project. It is anticipated that each woman’s income will increase \$60-65

per month as a result of their participation in the project.



*Mukuyu Village Friends women tend their poultry project*

# CONTINUING PROJECTS —INDIA

## POSITIVE CHANGE IN TRIBAL WOMEN THROUGH INCOME GENERATION

UDAYAM CHARITABLE TRUST - \$4,400

50 tribal women initiated this two-year project, an expansion of a project begun in 2005. 2008 will be the second year of this two-year project.

Loans of \$90 each are given to the women for bee-keeping, broom stick-making, and goat raising. The loans are recovered in monthly installments at 12% annual interest. Training is conducted in the following areas: 1. General awareness on leadership, empowerment, micro credit; 2. Human Rights focusing on indigenous and tribal rights for the women as well as the male community leaders; 3. Legal Aid camp on sexual exploitation, filling petitions with government, police rules, court procedures, equal property rights; 4. Health Education. Training will be in conjunction with the department of Gandhigram Rural University and district legal aid. The project will be monitored by the executive committee appointed by UCT (2 beneficiaries, one outside expert in tribal development and 2 UCT staff) and will have review meetings with staff and beneficiaries. Anticipated economics are shown in the chart above.



UCT member family

Activity	Gross	Expenses	Net Income	Loan Repayment
Broom stick-making	\$17 <sup>1</sup>	\$13	\$4	\$8 per month
Bee-keeping	\$110 <sup>2</sup>	\$90	\$20	\$8 per month
Goat raising	\$450	\$175	\$275	\$8 per month

<sup>1</sup> Daily; <sup>2</sup> Per collection; <sup>3</sup> Annual

From Dr. R. Kannan's September 2006 site visit report, "Udayam Charitable Trust is continuing their good and constructive work with the tribal people. All the proposed income generation activities are viable and suitable to the existing conditions. Beneficiaries have the knowledge and skills in the proposed activities."

# NEW PROJECTS—KENYA

## SMALL-SCALE VILLAGE MICRO-ENTERPRISES

VOMBI FRIENDS WOMEN GROUP - \$5,375

27 members of the women's group, members of Lwanda Friends Church, Bware Yearly Meeting, are participating in this one-year project. The women have been participating in a merry-go-round sav-

ing project, with each woman contributing \$.50 per month. The project has three components; dairy, poultry, selling of cereals and grains. Each income-generating activity will have nine members involved. The loans are given with two months grace period and collected with 2% per month interest. A committee will be identified from the group to be responsible for implementation and management of the project.

Activity	Total Loan	Income	Net IncomePer Month
Dairy (3 cows. \$370 per cow)	\$1,585 (cows, feed and treatment)	\$5.50 per day	\$95
Poultry (280 layers)	\$1,080 (hens, feed, treatment)	\$11 per day	\$335
Grains	\$1,770		\$340

## CEREAL MARKETING

### MASABA "A" WIDOWS GROUP - \$5,225

22 members of the group, from Elgon East Yearly Meeting are participating in this one-year project. The members propose to open a store for buying cereals and grains.

Their proposal stated, "in most cases during the harvesting seasons, prices are extremely low. Some farmers are forced to sell farm produce at little or no profit. It is this dilemma that has led to the proposal to buying and selling cereals in bulk. The goal is to stockpile the cereals until later in the year when the prices are at their highest, and then sell for maximum profits." Participants will be in groups of five to guarantee each other for loan security, effective management, transparency and accountability. MWG will hire a staff person skilled in small business management to help with running the project and will also seek technical assistance from other NGOs in the area and Common Ground Program [past RSWR partner].

During the harvesting season each group will generate an income of \$375 per month (\$75 per member). At the end of the peak season each group will have additional 300 bags of maize to be sold when prices are higher, generating an additional income of \$2,070 (\$415 per member). After grains are sold the group will repay loans at 10% interest annual interest.

### SMALL-SCALE MICRO-ENTERPRISE

#### KALIYESA FRIENDS WOMEN GROUP - \$5,000

The 21 group members, from Vokoli Yearly Meeting, are participating in this one-year project.

Income-generating Project	Loan	Quantity Purchased	Yield	Monthly Income Per Group (Woman)
Poultry	\$600	100 each of broilers & layers	85 eggs per day Broilers sold at three months	\$310, \$185 from eggs and \$125 from broilers (\$45)
Cereal and firewood sales	\$1,970		50 Kg maize and 60 Kg beans per day	\$3,365, \$2,070 from cereal sales and \$1,290 from wood sales (\$480)
Tree Nursery	\$785	Seedlings and Supplies	250 seedlings sold per day	\$1,260 (\$180)

The members currently engage in a merry-go-round in which each member contributes \$3.00 per month and loans are returned at 5% per month interest. The group has chosen three income-generating projects; poultry, cereal sales and tree nurseries. Seven members will engage in each project.

## FIREWOOD-SELLING, GRAIN-SELLING, AND POULTRY-KEEPING

### MUKONYI FRIENDS WOMEN GROUP - \$4,950

21 members of the group (including six widows) are participating in this one-year project. The women have already established a savings program, contributing \$2.00 per month. There will be three groups, with seven members each. A committee of six members, including the group officers, will implement and oversee the project. Loans will be repaid at 2% per month interest. Loan repayment starts on the third month, and are to be repaid within 12 months after grace period.

Activity	Loan	Quantity	Daily Sales	Monthly Income
Firewood	\$1,590	5 trees, cutting and marketing	\$35	\$1,080
Poultry	\$775	200 broilers, 200 layers	\$12.50 (avg)	\$375
Grains	\$980	50 Kg of maize and 60 Kg of beans per day	\$45	\$1,345

## MUSHROOM FARMING

### FRIENDS INTERNATIONAL CENTRE - PARADIGM SHIFT - \$5,450

Ten youth from Friends International Center will begin this project. 50 youth will be trained in mushroom production, processing and marketing. Initially, 10 will borrow \$360. The loan term will be 12 months with a grace period of three months and nine monthly installment payments at 3% per month interest. Each member is expected to deposit \$3.00 per month into a group savings account. The market price for mushrooms is \$5.75 per Kg (\$2.60 per pound). 160 Kg of seeds will be planted quarterly.

Income Per Planting	Expense Per Planting	Net Profit Per Planting	Monthly Income Per Person
\$4,600	\$1,750	\$2,850	\$95

## NEW PROJECTS—INDIA

### CULTIVATION OF PLANTAIN TREES AND SALE OF PRODUCTS

#### NEW EARTH TEAM - \$5,500

75 women from Tamil Nadu will be trained in the formation of a small scale producer's federation and 50 women from two villages will receive loans. Each woman will receive a loan of \$190.

On average, 700 plants will be raised. Vegetables will yield in three months, plantain in 10. When the plantains are ready for harvest, the farmers sow the seeds of cotton between rows. Cotton yields in three months. Several parts of plantain are sold; the fruit, outer leaves for fibers, flower, and stem.

Gross Annual Income	Expense	Annual Cost	Net Annual Income
\$1,625	\$380	\$575	\$670

NET is a part RSWR partner. From R. Kannan's site visit report, "New Earth Team is one of the well known organisations in the field of women development and agriculture. NET has good rapport with people. The groups are active and pioneering innovative methods of cultivation like inter-cropping, organic pest, and disease management. New Earth Team has 7 trained staff."

### AGRICULTURAL INCOME-GENERATING PROJECT

#### YUVAK VIKAS KENDRA - \$5,500

40 Dalit and tribal women from two villages in Theni District, Tamil Nadu, are participating in this one-year project. They will lease one half acre of land for five years and develop a tree nursery, cultivate jetropa [vegetable oil for bio-diesel, Ed] and make compost using coconut waste. A project implementation committee will consist of seven members. Trainings will be as follows; one day on nursery operation, two days on compost production from coconut waste, cultivation of jetropa. Each woman will receive a loan of \$125, to be repaid

Gross Income Per Year	Expenses Per Month (Year)	Loan Payment Per Month (Year)	Net Income Per Month (Year)
\$1,595 (\$500 from the nursery, \$1,000 from jetropa, \$95 from compost)	\$40 (\$480)	\$11 (\$132)	\$80 (\$960)

within one year. 5,000 nursery saplings will be produced and 400 jetropa saplings will be planted.

From R. Kannan's site visit report, "YVK is small voluntary organisation with two trained staff. They have formed 50 self-help groups. The groups are enthusiastic about this project. Coconut waste is abundant in this area."

### BANANA-BASED PRODUCTS

#### SNEKITHI - \$5,450

20 women self-help group members from Karur District, Tamil Nadu, are participating in this one-year project.

The women will process bananas into products such as jelly, jam, dry chips, powder, and vermicelli. They will be trained for a month and \$250 per woman will be given as seed money.

Loans will be repaid at 12% annual interest, beginning the sixth month after the loan. Monthly payment will be \$12.50 for 22 months.



NET members harvesting bananas

Income Per Day	Expense Per Day	Net Per Day (Month)	Loan Payment	Net Income Per Month
\$35	\$30	\$5 (\$125)	\$12.50	\$110-\$115

From R. Kannan's site visit report, "Snekithi has five trained staff. They have formed 50 self-help groups, and are running two creches and helping dropout children to continue education. The project is viable due to the availability of bananas. Snekithi has good connection with the Banana Research Centre for trainings and technical backup."

### CALF-REARING AND BICYCLE SEAT COVER PRODUCTION

#### RURAL WOMEN'S DEVELOPMENT TRUST - \$4,925

80 women in four self-help groups in Vellore District, Tamil Nadu, are participating in this one-year project.

The women will first receive two trainings; a three-day training in the production of

bicycle seat covers, and a four-day training in animal husbandry. Each group will receive \$1,000 to match their own savings. The project coordinator, in collaboration with the group leaders, will purchase 160 calves. Each woman will rear two calves which will be ready to be impregnated after one year. The calf dung will be used to make vermi-compost, selling for \$17.00 per month.

Each group is able to produce and sell \$125 in seat covers per day. Based on 26 days per month, the group's gross income will be \$3,250 per month (\$160 per member). Of this, each woman will get \$55, with the balance used for reinvestment. With compost and seat cover production, a woman can earn \$75 per month. From this, a loan payment of \$5.50 will be deducted, leaving a net monthly income per woman of \$70.

From R. Kannan's site visit report, "RWDT is headed by a post-graduate woman, and has formed 55 self-help groups. RWDT has good rapport with people. Beneficiaries are poor rural women who have a good knowledge about this project."

## INTEGRATED FARMING AND ORGANIC FOOD PROCESSING

ANNAI MARY FOUNDATION - \$5,500

50 women from ten village self-help groups in Madurai District, Tamil Nadu, are participating in this three-year project.

New self-help groups will be formed in the target villages with 15-25 women in each group. Four leaders from each group will receive a two-day leadership training. 120 women will receive training in record keeping, and 50 women will receive a three-day skill training. The women will engage in various income-generating projects; vegetable and fruit sales, vermi-compost production, calf-rearing, and organic pest management. \$250 will be given to each group to begin the income-generating projects. The loans will be repaid at 12% annual interest.

Activity	Gross Monthly Income	Monthly Expenses	Net Monthly Income
Fruit and Vegetable sales	\$40-\$45	\$6	\$35-\$40
Vermi-compost production	\$75	\$20	\$55
Calf-rearing <sup>1</sup>			
Goat-rearing	\$50	\$3.50	\$45
Organic pest management	\$50	\$12.50	\$35-\$40

<sup>1</sup> A calf is purchased for \$12-\$25. It will be raised to sell as an impregnated cow at 14-18 months and will sell for \$250-\$375. A bullock calf will sell at 6-9 months for \$200-\$250.

AMF was a project partner in 2004 and 2006. From Kannan's site visit report, "AMF has successfully completed all the previous RSWR projects. AMF has extended its activities to neighboring villages. The women continue to practice vermi-composting and organic agriculture. Self-help group are active and regularly hold meetings."

## WOMEN EMPOWERMENT THROUGH INCOME GENERATION PROJECTS

SOCIETY FOR RURAL DEVELOPMENT - \$5,225

50 women from three self-help groups in Vellore District, Tamil Nadu, are participating in this one-year project.

To strengthen the self-help groups, continuous training will be given and special training will be given to upgrade their skills, especially micro-credit management, and entrepreneurship. Three income-generating projects have been chosen: coir [rope]-making, bee-keeping, and cloth



AMF's 2006 herbal production project

sales. Loans will be repaid at 12% interest. It is expected that rope-making will earn the women \$27-\$28 per month, bee-keeping will earn them \$30 per month, and \$35 from cloth sales.

From R. Kannan's site visit report, "SRD has a tailoring training center, and has formed 20 self-help groups. SRD has two staff. They have implemented two programmes sponsored by the state social welfare department. The nearby towns of Ambur and Vaniampaddi are known for bamboo and coir [coconut] products. The proposed projects have good marketing potential.

### CALF-REARING, HERBAL CULTIVATION, AND JUTE PRODUCTS

SOCIO ECONOMIC EDUCATIONAL DEVELOPMENT SOCIETY- \$4,925

70 women, 30 tribal women and 40 adolescent girls from two self-help groups in Chittoor District, Andhra Pradesh, are participating in this one-year project. The women will rear calves and cultivate herbs. The girls will produce jute-based products. The women and girls will each elect four among themselves to form a steering committee to coordinate the project.

The women will receive skill training from a veterinarian and a Sidha [traditional medicine] practitioner. From the veterinarian they will learn fodder production, animal husbandry, and utilization of manure for vermi-compost. The Sidha practitioner will teach them about varieties of herbs, curing, processing and utilization. They will rear the calves individually and cultivate the herbs as a group. They can expect to earn \$20 per month from compost sales and \$75 per month from the sale of herbs. Totally monthly income per woman will be \$95.

The girls will receive a one-month training in the making of jute products (hand bags, gunny bags, fancy items). 20 sewing machines will be purchased. Half of the girls will sew and the other half will cut materials and package finished products. The entire group can produce 600 bags per day selling at \$.50 per bag. In 26 days (one working month) they can earn \$7,900. The steering committee will disburse \$100 to each girl, keeping \$3,850 for reinvestment, refunding and savings. Each group will repay a total of \$1,555, \$7.50 per person per month.

### ECO-FARMING

RIGHTS TRUST - \$5,000

25 women, five from each of five groups in Pudukottai District, Tamil Nadu, are participating in this one-year project.

The women will receive a two-day training eco-farming and in vegetable cultivation and pest control. Each group will then lease three acres of land. Two vermi-compost pits will be dug on the land, seeds, inputs for compost pits and two cows per group will be included in the seed money. Loans will be \$310 per group or \$62 per woman, and will be repaid at 3% monthly interest.

Gross Monthly Income - Group	Monthly Expense - Group	Loan Payment - Group	Net Monthly Income - Group	Net Monthly Income - Woman
\$760	\$165	\$75	\$520	\$104

From R. Kannan's site visit report, "Rights Trust is a small organization. It has 7 trained staff. Rights Trust is running a village knowledge centre, a farmers forum, children's clubs and 20 self-help groups. Target people are well informed about this project. There is good scope for the project."

### INCOME-GENERATING PROJECTS IN BORDER VILLAGES OF THE WESTERN GHATS

VILLAGE IMPROVEMENT VOLUNTARY ASSOCIATION - \$5,125

30 women from 6 self-help groups in Madurai District, Tamil Nadu, are participating in this one-year project.

The women will receive 10 days of training in their income-generating project. 10 women, working as a group, will be engaged in floriculture and preparation of bouquets. 20 women will be engaged in herbal collection and bee-keeping. Each woman will receive a loan of \$150, to be repaid at 12% annual interest.

Activity	Gross Monthly Income	Loan Payment and Expenses	Net Monthly Income
Floriculture	\$2,150 (group)	\$1,520	\$530 (\$53 per woman)
Herbs and bee-keeping	\$200 (person)	\$150	\$50

From R. Kannan's site visit report, "Village Improvement Voluntary Association is a newly formed organization. It is run by Ms. S. S. Sudarmathi, a post-graduate in social work. VIVA has formed 15 self-help groups. All the proposed income generation activities are in tune with target area and environment. The target people are aware of this project. VIVA has a good rapport with the people."

## DAIRY FARMING

### ARANGARAJAN KUMARAMANGALAM MEMORIAL TRUST - \$5,250

16 women from two self-help groups in Tiruchirapalli District, Tamil Nadu, are participating in this one-year project.

The women will receive a 3-day training on modern techniques in cattle management and disease control, followed by a 1-day motivational training". Each member will receive \$315 as seed money, to be repaid at 12% annual interest. As the women are landless, they will enter into agreement with 50 farming women who are members of the self-help group so that ½ acre of waste land will be sowed in fodder. Each woman will care for that land through applying cow dung in exchange for grazing rights. Each cow will yield 10-12 liters per day, to be sold for \$.30 per liter or about \$3.50 per day. The first born calf will be given to a new beneficiary. If it is a male, it will be given to the farmer on whose land the cow grazes.

Gross Monthly Income	Loan Payment	Net Monthly Income
\$110	\$25	\$85

From R. Kannan's site visit report, "AKM has a good, resourceful managing trustee, Mr. N. Raja Chidhambaram. The staff are well trained. They have good exposure in novel agriculture and allied activities like mint cultivation, organic farming and animal husbandry. All the beneficiaries have good knowledge about the proposed project."

## MICRO-ENTERPRISE FOR MOTHERS OF STREET CHILDREN

### WINGS TRUST - \$4,250

20 mothers of street children in the city of Madurai, Tamil

Nadu, are participating in this one-year project.

Wings Trust has been running a small home for 30 homeless children in Madurai. The families of these children are the poorest among the poor. Some of the families of these children are without male adult. The home is run with local donations and, due to lack of funds, the children are returned to their mothers. This proposal is for those families who have had children in the home. They will engage in one of four income-generating projects; palm leaf basket-making, candle-making, vegetable vending, and garment ironing [see chart at bottom of column].

## CULTIVATING MUSHROOMS AND VEGETABLES

### PEOPLE'S ACTION IN DEVELOPMENT - \$4,275

60 Yandi tribal women from six self-help groups in Chittoor District, Andhra Pradesh, are participating in this one-year project. Members of the self-help groups have been provided training on saving, linkages with government and other financial institutions. 30 women will receive training in vegetable cultivation using vermi-compost. 30 will be trained in mushroom cultivation. Each group will receive a 2-day training. After training each group will elect three women to serve as an action committee to implement and oversee the project.

Several varieties of vegetables will be grown and will begin to yield after 45 days and continue yielding for 40-45 days. There will be a total of four plantings per year. Approximately \$3,800 will be earned by the group. The action committee will disburse \$110 to each woman every three months and will keep \$380 for reinvestment and refunding. There will also be an inter-crop planted, which will yield an additional \$50 per woman every three months. Average monthly income per woman will be \$50-\$55.

Income-generating Project	Loan	Gross Monthly Income	Monthly Expense	Loan Payment	Net Monthly Income
Basket-making	\$150	\$225	\$140	\$15	\$70
Candle-making	\$150	\$165	\$35	\$15	\$110
Vegetable sales	\$150	\$215	\$135	\$15	\$65
Ironing	\$200	\$125	\$30	\$20	\$75

The 30 women growing mushrooms will use one acre for cultivation. In a two month period the acre will yield an income of \$3,025 for the group. The action committee will give each woman \$100 every two months. All women will make loan payments of \$5.50 per month, or about \$65 per year.

From R. Kannan's site visit report, "Peoples

Action in Development has formed 79 women self- help groups. They have 6 trained staff. PAD has good experience in organizing women's groups and income generation activities. The proposed income generation activities are feasible due to the climatic conditions and good marketing potential at Tirupati."

## NEW PROJECTS - SIERRA LEONE

### VARIOUS INCOME GENERATING PROJECTS

#### WOMEN IN NEED - \$4,000

Forty poor rural women from Mile 91 will receive funds to expand their respective enterprises; vegetable and fruit sales, red palm oil sales, fish sales, broom sales, firewood sales, petty shops, and street vending. Women in Need will establish a three-person credit committee, organize a workshop on micro-credit and small-scale business management, supervise the beneficiaries with their projects; collaborate with local groups with the same objectives to promote project activities, organize reflection meetings with the beneficiaries to share experiences gained; monitor and evaluate the project and report to the donor as required.

Each woman will receive a loan of \$65 with monthly interest of 5%. Loans and interest due are repaid at the end of the sixth month to the credit committee. It is expected that every woman will be able to have monthly sales of \$270. \$70 per month will pay the loan and interest. \$100 will be used for expansion, reinvestment and sustainability of her project. Each woman will earn a net of \$100 per month.

### FARMING

#### ISHAAK MUCKSON INTEGRATED RURAL DEVELOPMENT PROJECT - \$5,500

75 people, 45 women and 30 youth, seven miles outside the town of Mile 91 are participating in this one-year project. All the participants are victims of a wild fire which burned 29 houses in the village, displacing 400 villagers. The victims organized themselves into five farming groups and developed

a proposal to cultivate 20 acres of cassava, 10 acres of vegetables, 25 acres of groundnut [peanuts, Ed.] and 30 livestock (goats). Seeds, tools and equipment will be provided through the grant. Loans will be recovered in 12 months at 15% annual interest.

Activity	Participants	Loan Amount	Total Income	Monthly Income Per Person
Groundnuts	2 groups (30 people)	\$675 (25 bushels of seed)	\$3,390 (125 bushels per group)	\$55
Goats	1 group (15 people)	\$915	After 9 months the off-spring will repay the loan	Breeding stock remains for future income
Cassava	2 groups (30 people)	\$1,120	\$3,050 in 6 months.	\$35

### FOUR INCOME-GENERATING PROJECTS

#### WOMEN'S PARTICIPATION IN GRASSROOTS DEVELOPMENT - \$4,425

65 self-help group members (young widowed women) from the village of Potahun are participating in this one-year project.

The women formed the self-help group after the war, and have already engaged in several income-generating activities. For this project they will engage in one of four projects; garie [rope], wood fuel, palm oil, and vegetable sales. Each woman will receive a loan of \$65, and is expected to earn. They will receive trainings (unspecified). Each woman is expected to earn \$10 per month. From this income, she will pay \$3.50 for her loan, save \$3.50 and use the other \$3.50 for daily living expenses.

Harold Johnson adds from his site visit report, "Indeed women are more industrious these days

than men. These women are so committed in their work. They said to me, ‘We have suffered so much in the hands of our husbands, we too now need some changes in our lives, please ask our husbands to allow us to work so we can support them. They continue to say that two is better than one’. With such determination, I recommend them for funding.”

## FORMATION OF NEW COOPERATIVE SOCIETY

### UNITED WOMEN’S MULTIPURPOSE COOPERATIVE SOCIETY - \$4,000

50 rural women from Mile 91 are participating this one-year project, the final year of four years of funding to UWMCS.

In the previous three years, 705 loans have been made. This final year is necessary because of the growing

number of applications. This project would establish a new cooperative society in Congo Water Village and would strengthen the already established cooperative society. The beneficiaries of this project will engage in petty shops (30 women) and fruit/vegetable sales (20 women).



Harold Johnson (middle) visits UWDP in 2006

Income-generating Project	Gross Monthly Income	Monthly Expenses	Loan Payment	Net Monthly Income
Petty shops	\$135	\$17	\$18	\$100
Fruit and vegetable sales	\$150	\$17	\$18	\$115

## NEW PROJECT - PHILIPPINES

### AGRICULTURE PROJECT

#### AGAPE MULTI-PURPOSE COOPERATIVE - \$5,350

43 people, 29 women and 14 men co-op members, from Manila are participating in this one-year project. Taguig Christian Fellowship is the 5th oldest Quaker church in the Philippines. Agape Multi Purpose Cooperative is one of the ministries run by Taguig Christian Fellowship. All members of the AMPC are Quakers.

This project is vegetable farming for current cooperative members. They can expect 5-7 harvests per year if there are a lot of typhoons, 8-10 in milder years. Each beneficiary is lent \$55 to purchase tools and seeds. They can expect an income of \$160 at harvest. Each participant is

required to pay at least 20% of the total loan after harvest and \$5.00 for monthly cooperative capital share. After a participant fully pays back all loans, he/she may request another loan. The money will serve as a revolving fund for the same group of people and also available to everyone who would like to become a member of the cooperative.

John Irving Ocol and Lois Lydia Tabingo (daughter of Jaime and Lydia Tabingo, Superintendent of Philippines Yearly Meeting) were representatives of PYM to the FWCC Triennial this past August.

## VERSIONS OF SIMPLICITY, PART 2 —

A FRIENDLY “OUTSIDER” LOOKS AT TWO FRIENDS’ BOOKS ON SIMPLICITY

An unusual flurry of e-mails was received in response to last issue’s book reviews by author Meng-hu, reprinted with her permission from the Hermitary website ([www.hermitary.com](http://www.hermitary.com)). Readers shared their personal journeys or those of their meetings around the theme of simplicity. Meng-hu is not a Quaker, but as a contemplative she feels an affinity for other like-minded persons. As you will see in the following reviews of two books by Friends, she also has some challenges to offer us and some queries for us to consider.

This article in its entirety—as presented in our last issue and this one—might provide excellent fodder for an stimulating First Day School discussion of both the testimonies of simplicity and of integrity. These topics seem particularly appropriate for review as we go into the highly commercialized holiday season. Again, we invite you to share with us your thoughts and experiences, and those of your meetings. Blessings on you and your families as you seek to live out these counter-cultural testimonies of simplicity and integrity in the coming weeks!

“Quakerism ought to promise a tradition and clearer commitment to simplicity. A popular book, *A Quaker Book of Wisdom: Life Lessons in Simplicity, Service and Common Sense* by Robert Lawrence Smith does refine the ten virtues of [Paula] Huston [in her book, *The Holy Way: Practices for the Simple Life*] and make them ten foundations:

1. Silence
2. Worship
3. Truth
4. Simplicity
5. Conscience
6. Nonviolence
7. Service
8. Business
9. Education
10. Family

Smith tells us that...[Quaker] simplicity follows the form of worship. However, ‘...If I were asked to define Quaker simplicity in a nutshell, I would say that it has little to do with how many things you own and everything to do with not letting your possessions own you.’

But is this not the typical rationale that the

wealthy and the ‘haves’ offer to defend not merely possessions but luxuries? ‘My possessions don’t possess me,’ people will insist, even people far from wealthy.

Is this really Quakerism? ...Despite his critique of shopping and material excess, Smith does not speak as plainly as his Quaker ancestor John Woolman, who wrote in the 1750’s of the commerce of his day: ‘...How lamentable is the present corruption of the world! How impure are the channels through which trade is conducted!’ Of course, Woolman was thinking of slavery, but can we say that the premises of economics have changed since then?

“PRESUMABLY SIMPLICITY WILL COME EASIER, BOTH MATERIALLY AND SPIRITUALLY, WHEN PHYSICAL CIRCUMSTANCES HELP REINFORCE VALUES, WHETHER IN A PHYSICAL SETTING LIKE WILDERNESS, A RURAL HOMESTEAD, OR URBAN/SUBURBAN SOLITUDE. ... PHYSICAL CIRCUMSTANCES CONDUCIVE TO SIMPLE HABITAT ARE AT A PREMIUM THROUGHOUT THE MODERN WORLD.”

—Meng-hu

Scott Savage, author of *A Plain Life: Walking My Belief* and editor of *A Plain Reader: Essays on Making a Simple Life*, is a bit more down to earth than Smith—who runs the Sidwell Friends School in northwest Washington, D.C., a decidedly un-simple place. Savage is a convert to Quakerism, and more specifically to a ‘plain’ version akin to the practices of Amish. So he and his wife have, as he puts it, ‘... gone from being dual-income-no-kids urban professionals to being Amish-like rural folk with a third of the money, a tenth of the possessions, and a household of blessed children.’

Meng-hu’s conclusion, after reviewing *Your Money or Your Life*, *The Holy Way*, and the two books above is:

“Presumably simplicity will come easier, both materially and spiritually, when physi-

cal circumstances help reinforce values, whether in a physical setting like wilderness, a rural homestead, or urban/suburban solitude. This is the opportunity of the Amish and the homesteaders of today. This was

the experience of the Chinese recluses centuries ago, who were not automatically hermits because they brought their entire families into the reclusion of village or mountain life. Physical circumstances conducive to simple habitat are at a premium throughout the modern world.

The key factor to simplicity is not so much the material circumstances, however, as the integrity of the person... Integrity must be measured by our progress toward sustainable living. At any given time the material circumstances will vary among well-intended individuals, and fluctuate even in the progress of one person. We will not be able to judge, therefore, on a snapshot but on a continuum. Even then, there will always be someone who has more possessions than us (inviting our pride in our supposed simplicity) but also always someone with less (inviting guilt and despair in the possibility of progress in integrity).

“THE KEY FACTOR TO SIMPLICITY IS NOT SO MUCH THE MATERIAL CIRCUMSTANCES, HOWEVER, AS THE INTEGRITY OF THE PERSON.”

—Meng-hu

“RATHER THAN MANIPULATE OUR POSSESSIONS AND BECOME EXPERTS IN AESTHETICS... WE SHOULD BEGIN PURSUING SIMPLICITY AS A PHILOSOPHY OF LIFE.”

—Meng-hu

A clear set of values, as a tradition or as a personal assemblage of perennial wisdom, obviously helps on the path to simplicity, but the integrity of the individual may be unconscious or understated. Yet it is the only standard. Indeed, integrity may come later than outward signs of simplicity. So, [we must] start practicing, then see what happens.

Possessions are projections of the self. In turn, possessions contribute to our psychological state. Rather than manipulate our possessions and become experts in aesthetics, as magazines like *Real Simple* or books about [Eastern] design suggest, we should

begin pursuing simplicity as a philosophy of life.

The ancients counseled a reduction of ego and self first (i.e., “practice”), which then made it easier to reduce possessions and possessiveness. Slowly, simplicity can blossom in our lives without consulting the well-meaning but half-hearted efforts of writers on simplicity who still think in terms of

whether we are still able to partake of modern culture instead of thinking in terms of integrity.”

—Jackie Speicher

## RSWR INTERNS

Kim Hardy and Jonathan Jenner are returning interns at RSWR this fall. Both are in the Bonner Scholar program at Earlham and began service with us for one hour per week last year. This year we are fortunate to have them work on our grant proposals process for a total of 9 hours per week.

**Jonathan Jenner** is a sophomore at Earlham College majoring in Economics and Peace & Global Studies. He comes to us from Harrisonburg, Virginia in the Shenandoah Valley. Jonathan appreciates music, friends, and swapping stories.

**Kim Hardy**, from Cambridge, MA, is a second year Peace and Global Studies major with an interest in social movements, community-building, and economics. She is planning to spend next semester in Chiapas with Mexico Solidarity Network. Kim enjoys creativity in painting, photography, silver smithing and cooking.



Kim Hardy



Jonathan Jenner

# 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 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).

## 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. 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:

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*Right Sharing News* is available electronically. Contact the RSWR office to request an electronic version (PDF format) of the newsletter.

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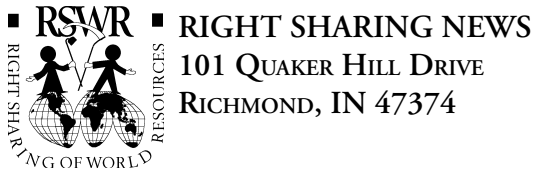
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