

Right Sharing OF WORLD RESOURCES

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Right Sharing of World Resources is a Quaker organization which supports grassroots income-generating projects in the developing world and encourages economic discipleship in the United States.

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.

A PANORAMIC VIEW BRINGS FOCUS

There is the old saying that we often “can’t see the forest for the trees.” The intended meaning, I assume, is that we become so focused on details and what is immediately before us that we are unable to get the big picture, the forest. Certainly we are all guilty (if that is the right word) of this. If we wanted to change this situation, it seems that we have two options. One is to focus on the forest, the big picture, so we can learn about forests. The second is to focus on the forest so that we can then turn our attention back to the tree and its place in the forest. It is this option that is the focus of this newsletter.

Before getting lost in metaphors let me be clear that when I am speaking of tree, it is RSWR as a program and organization which supports micro-enterprise. The forest is the array of organizations and programs working via micro-finance to alleviate extreme poverty. For the most part, in past issues of this newsletter we have spoken almost entirely about RSWR and its specific work. That is,

RSWR the tree. With this and future issues, however, we will begin to look at the range of micro-finance and return to RSWR with a clearer sense of who we are, what we do, and what our unique place is as an organization which supports micro-enterprise.

The first article is my attempt at an overview of the financial crisis of very poor people, the micro-finance response to this crisis, and the unique place of RSWR in that response. Cindi Goslee, RSWR’s Proposals Coordinator, reminds us, using the metaphor of planting a row of crop, that while the crisis is severe, it is not insurmountable, and that the success of project partners is inspiring and empowering. Finally, Jackie Speicher, RSWR’s Field Staff, reminds us that our own response to the crisis can also be inspiring and empowering, especially when we understand it to be our part of God’s work to heal creation.

—Roland Kreager

RSWR’S “BOTTOM LINE”

A few years ago, during a discussion of the RSWR board of trustees, one member stated, with a sense of both frustration and relief, that RSWR doesn’t have a bottom line. He was reflecting the idea that it is for-profit businesses that have to worry about a “bottom line”. Of course, in business, the bottom line is financial. The mission of a business is to make a profit. The measure of success is simple, are we in the red, or black? Over time a business can only operate if it remains in the black, above the bottom line. From the perspective of the RSWR board member non-profits, RSWR included, by nature of being non-profit didn’t have these same concerns.

My response was that it was more complicated than he imagined. In fact, it seemed to me that RSWR, like all non-profits, has two bottom lines. The first, which is the mission of a non-profit, is social. The measure of success is less simple. For example, an organization must be acting to fix the social problem it is in existence to address. Over time, a non-profit’s success is measured by the extent to which it has addressed the problem or, in some instances, fixed it.

Continued inside

The second bottom line, like that of for-profits, is financial. That is, is the work to address the social bottom line (the organization's mission) being done effectively and efficiently, and within the budgetary constraints within which the organization must work? More specifically, the organization is to be evaluated not by whether it has done **some** good, but whether it has done the **best** good possible, within its budgetary constraints. For non-profits, there is a constant struggle to find the best means of measuring up to both bottom lines. RSWR is no exception.

In the past 40 years RSWR has done **some** good, having made 865 grants, totaling \$3.25 million, to 433 organizations in 41 countries. However, the question which is much more important is, "Is it the **best** good?" In order to come to some reasonable



Above and right: Everett Trust - India

enterprise in the context of the planet-wide

movement of micro-finance¹ which was started 35 years ago by Dr. Mohamed Yunus in Bangladesh.

The awarding of the 2006 Nobel Peace Prize and the 2009 Congressional Medal of Honor to Dr. Yunus was a recognition of the importance of micro-finance as an effective means of addressing poverty, especially in assisting the poorest of the poor. Currently micro-finance is a planet-wide phenomenon and is, relatively speaking, very popular. In order to understand RSWR's place in this broad spectrum of programs, we need to be clear about what micro-finance is and isn't.

Micro-finance is a curious amalgam of the financial and social bottom lines. On the one hand, its origin, with the Grameen Bank in Bangladesh, is with a for-profit bank designed to address a specific social problem, extreme poverty. This model is exactly the reverse of what we might expect. We would most expect to see non-profit organizations working (in some instances using financial means) to reduce extreme poverty. Today, micro-finance is practiced by a full spectrum of organizations. For some few, their sole aim is to address the social problem of extreme



Mabuloh Farmers Association - Sierra Leone.

poverty. For another few their sole aim is to address the financial problem of maximizing profit. Most organizations, however, are non-profit and can be placed somewhere between these two extremes.

To further understand what micro-finance is, it is necessary to understand the problem it addresses. All people have three essential financial needs; income, a means to save, and access to credit. Virtually all people, including the poorest of the poor, have an income, even if it is begging.

The second financial problem that poor people face is the means to save. Stuart Rutherford, in his book *The Poor and Their Money*, states "Although their incomes may be tiny or irregular, there are many times when poor people need sums of money that are bigger than what they have in hand ... the poor *can* save, *do* save, and *want* to save money ... much tougher [than physically finding a place to put saved money] is keeping the cash safe from the many claims on it — claims by relatives who have fallen on hard times, by importunate neighbors, by hungry or sick children or alcoholic husbands, by your mother-in-law (who knows you have that secret hoard somewhere) and by landlords, creditors and beggars." The problem, then, is how poor people can save.

No financial institution will help poor people save, there is not enough profit. Poor people, and the community around them, have developed their own methods of saving. We will note three, each of which are ubiquitous in poor communities all over the world.

The first is a deposit collector (Rutherford calls this "saving up"). A deposit collector is a person in the community who receives regular payments from clients. At some pre-determined time, the collector gives the collected funds back to the client, minus her fee for service. The deposit collector does not pay interest, resulting in a *negative* interest (the collector's fee deducted from the collected funds) to the client. Why do poor people use deposit collector's services, knowing that there is a negative interest? It is often the



only, and when there is an option, the cheapest way to safely save money. This brings us to the second means of saving, and the deposit collector's competitor, the moneylender.

In Rutherford's terms, the moneylender is a service provider who helps clients "save down". That is, the client receives a lump sum and repays it in installments. Unlike in the case of deposit collectors which have a negative interest rate, moneylenders charge very high, positive interest rates (75% and above is not extraordinary). Again, why do poor people use moneylenders?, because it often remains the only means of gaining access to a lump sum of money.

The third means of saving is a system which is operated by poor people among themselves, for free. It is called a Rotating Savings and Credit Association ("saving through" in Rutherford's terms). In Kenya, for example, ROSCAs are locally known as merry-go-rounds. A ROSCA is a group of people who agree to put a certain amount per month into a common pool. Each month one of the members, chosen most often by lottery, gets the pooled money. ROSCAs have at least three identifying characteristics: 1) They are only for the purpose of saving; 2) They are generally comprised of men and women; 3) They are non-formal, organized and operated without outside assistance.

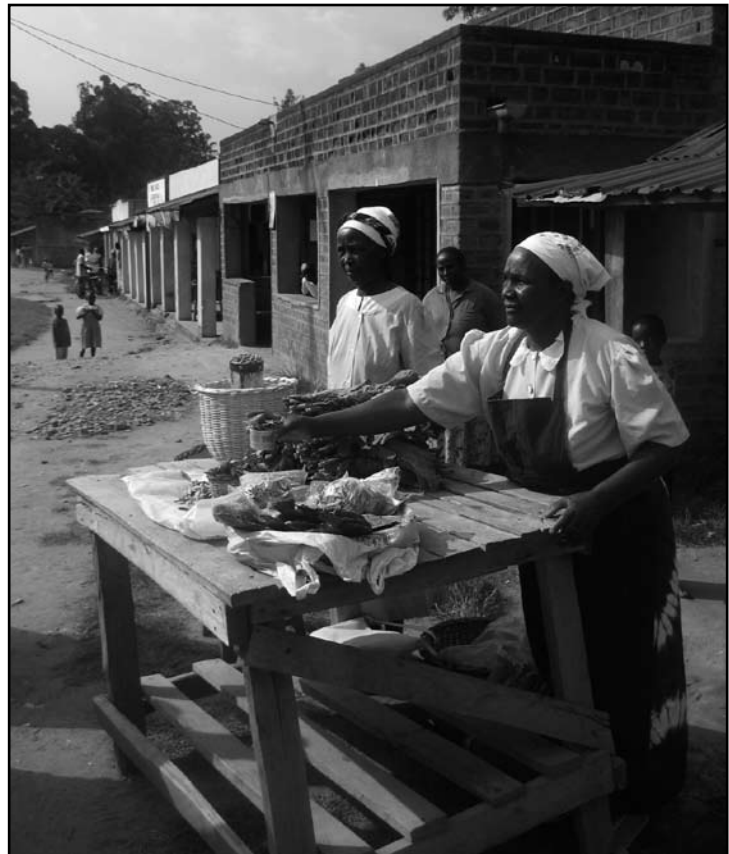
The third financial problem faced by poor people is lack of access to credit. Making credit available to very poor people is what micro-finance is all about. There are two needs to make this happen, capital and the expertise to operate a high volume banking operation. Let's look first at who provides the banking expertise. Rutherford calls these entities "providers".

There are many models for providing banking services to the poor, but they can be grouped into three types. One is a bank established for the purpose of providing banking services to the poor. Examples would be the Grameen Bank or the Equity Bank in Kenya. The second type of provider is an NGO which supports the establishment of small-scale banks. This is the village banking model, originally designed 20 years ago by the Foundation for International Community Assistance (FINCA). The third type of provider is an NGO which works with self-help groups to manage their own money, using the services of local banking institutions.

Where do these providers get the capital with which they can operate? Most often, it is loaned to them. The source of the funds could be multi-lateral, international organizations (e.g. the World Bank), national government sources, or investors. Investments can be fairly direct and individualized (e.g. KIVA) or collated into one fund (e.g. Oikecredit, Calvert). In all cases, the original capital that providers use must be repaid with interest.

In most instances of micro-finance the goal is simple, make credit increasingly available to very poor people. Implementation is via a banking model. The clear result is that more and more very poor people are able to obtain loans which are used to enhance the economic well-being of their families. An indirect benefit of micro-finance is improvement in other areas such as increased education, better health and nutrition, better medical care, and an overall increase in the family's well-being.

It is important to note again that most of what we see, hear and know about regarding micro-finance is described in the above three paragraphs, and can be summarized as a banking model which is being implemented to see financial success of very poor people, as well as some other, ancillary, social benefits. There remains an additional level of engagement in micro-finance which is designed to address more than the financial needs of very poor people, Rutherford calls these groups "promoters". To distinguish between promoters and providers, he says, "*Promoters* are those who help the poor set up their own poor-owned or poor-managed systems, while *providers* are those who sell their financial services to the poor". We now turn to promoters, of which RSWR and many other faith-based organizations (World Vision, Christian Aid, Oxfam, Catholic Relief are only a few examples) are practitioners.



Senende Friends Women Group.

The key factor that promoters add to the financial problem of access to credit, is a commitment to address a range of issues beyond access to credit, or more generally, financial problems of very poor people. The range of issues is, of course, virtually infinite. However, there are a few key issue areas that would be addressed by many promoters, including RSWR. They are: 1) Development of social skills to address social problems; 2) Participatory management; 3) Leadership; 4) Solidarity; 5) Business acumen. In short, we often simply call it empowerment.

Here, we see the difference between finance-only efforts (ROSCAs) which are organized only for the purpose of saving, are comprised of men and women, and are operated without outside help, and programs implemented by an NGO functioning as a micro-finance promoter. In this instance, there are several purposes (noted above), the groups are virtually comprised only of women, and the NGO is providing initial leadership, training, and support.

In general, micro-finance providers have financial development as their end, with social development as a means. Micro-finance promoters, however, generally see financial issues as the means to a social development end.

While RSWR is not unique as a promoter of micro-finance, there are at least three key points at which it is unique. First, we have a deep commitment not only working with the poorest of the poor, but also to working with the smallest grassroots organizations working “on the ground”. Most promoters make **minimum** grants of \$25,000. RSWR makes a **maximum** grant of \$5,500. There are hundreds of thousands of indigenous organizations which do not have, and often do not want, the organizational capacity to administer a \$25,000+ grant. RSWR is committed to being available to these groups.

Second, based on our understanding of the Biblical Jubilee and Sabbath Economics, RSWR is a program of wealth re-distribution. With the biblical Jubilee, debts are forgiven, captives are released, the land rests, and wealth created in the previous 50 years is distributed to those in need. The Jubilee is a part of our faith tradition which calls us to economic justice by making some of our wealth available to those most in need. Unlike all micro-finance providers and most promoters, who retain the capital used to start a revolving loan fund, RSWR believes that those of us who



Village Improvement Voluntary Association - India.

have been blessed with more than enough should give some of that wealth to very poor people.

Third, our work is based on the idea of expecting the best of partners, not the worst. That is, we establish a personal relationship with partners, based on mutual integrity. We do not assume that partners are intending ill and then set up controls to assure

safety of the project. Rather, based on mutual trust and a solid proposal and business plan, we empower partners to proceed, adapting a project as needed, and reporting the results at the end.

Does this work? Don't partners take advantage of this approach? Very rarely. For the most part, integrity and mutual respect “works”. In fact, the level of trust which we are able to establish with partners is itself empowering. The women participants hold their heads higher knowing that there is not a parental figure glowering over them, seeing that the donor's money is well spent. NGOs and their leaders are released to experiment and adjust a project as problems arise (as they always do). The end of this part of RSWR's work is the completion of a successful project, the increased capacity of the NGO, and a boost to the NGO to increase and enhance its work.

In the end, though, there is still the question of what difference each specific project makes, especially over time. We will turn to that question in the next issue.

¹ Micro-finance is generally recognized as a more general term than micro-credit or micro-enterprise. In recent years products such as savings programs, life insurance, and crop insurance have become a part of the program to aid the poorest of the poor. Micro-finance, then, refers to the full array of financial services.

—Roland Kreager

WHAT DIFFERENCE DOES IT MAKE?

Perhaps like everyone, there are times that I wonder what difference my life efforts are making in this vast universe in which we live. It is so large, the needs are so great and I am so small. As a new grandmother, what difference will I make in my granddaughter's life? What will she learn from me? How can I add to her world so that she grows safe, strong and secure? As a psychotherapist what difference does my sitting with

my client make in her/his life journey? As Proposals Coordinator for Right Sharing of World Resources what difference does this work make in the lives of women (and men and children) in Kenya, Sierra Leone and India?

When I first visited India a few years ago, and really began to learn of the great economic needs of the people, and the powerful impact of micro credit in addressing those needs, I felt overwhelmed by the need and the limits of this little North American organization, RSWR, in addressing the enormous need. We can't address it all. We can address no more than a small portion. Just look at the small number of countries in which we are working! What about Darfur, Sudan, Pakistan, Tanzania and so many more?

However, lest we despair and fear we can make little difference, I will share with you some of the life changing differences our project partners

tell us about in their project reports. To do so, I will focus on two former project partners who were approved for funding in the fall of 2007. Each of these organizations have completed their original projects and have submitted project reports.

SNEKITHI, Tamil Nadu, India: The original proposal was for 20 women Self Help Group members to engage in processing bananas into "value added" products such as jellies, jam, dry chips, and powder. The women were to be trained for one month and expected to earn a net income of 6,375 Rupees per month (\$128.78).

Snekithi reported the following: "All the project beneficiaries are members of a women's empowerment network (We Can Network - [which focuses on ending violence against women]). Group cohesiveness seems to be high. The team work makes the marketing easier. The sales are higher than anticipated. Market places are open stalls in front of schools, tea stalls, weekly rural markets, petty shops and bakeries. Banana powder and jam are not demanded, hence the women have been manufacturing the faster moving products only. [The resultant learning is] Product demand and supply studies should be done well in advance of applying for the project. Market study is very important."

This summer Snekithi has applied to RSWR for funding for another project for another 20 women in Karur District of Tamil Nadu. In this project, to be

consider by the RSWR board this fall, they propose to "train [the beneficiaries] in organic agriculture to begin farming in this manner. Also, [the women beneficiaries] will purchase an indigenous local calf with their loans and will use the dung to begin vermi compost units."

SOCIO ECONOMIC EDUCATIONAL DEVELOPMENT SOCIETY (SEEDS), Andhra Pradesh, India: Thirty tribal (indigenous) women and 40 adolescent girls were the identified beneficiaries of the project. The women beneficiaries reared calves and cultivated herbs. The girls produced jute based products.

The tribal women were from two SHG. They received skill training through a veterinarian and a Sidha (natural traditional medicine) practitioner. They learned fodder production, and animal



Selling product at provisionary shop - Nangavaram.



SEEDS Tailoring Training.

husbandry as well as utilization of calf manure for vermi

compost. The Sidha practitioner taught them about varieties of herbs, curing, processing and utilization. The girls received one month of training on the production of jute products (hand bags, gunny bags and fancy items). Twenty sewing machines were purchased and the girls worked together in teams. Half of the girls sewed and the other half cut materials and packaged finished products.

SEEDS reported the following: "We have successfully completed the project and made the tribal women self sufficient to remove the dependency and prevent migration. We have arranged the linkage with Government sources and local banks to enhance the business for more profitability. Important events to help forward the project were skills training to the women and girls. The women are getting sustainable income through the RSWR initial funds."

SEEDS has also applied for funding for the fall cycle. This project states: "This NGO is working with Sugali tribe members, many of whom are HIV/AIDS victims and many are exploited by prostitution and child trafficking. SEEDS is conducting HIV/AIDS awareness camps, medical camps and AIDS education. For this project they have chosen two IGP: tamarind processing and tomato processing." Thirty women are identified beneficiaries of this project.

These reports from SEEDS and Snekithi indicate the enormous difference that even a small infusion of money can make in the lives of the very poor. The women beneficiaries in each of these organizations have developed new skills and established sustainable incomes for their families. As women repeatedly tell us in our visits to India, Kenya and Sierra Leone, they have also developed increased confidence in themselves and increased respect from their husbands and their communities. These reports remind me of the folk song: “Step by step the longest march can be

done. Many stones can form an arch, one by one” (“Step by Step” by Pete Seeger). RSWR’s micro credit grassroots development work and partnership with women in India, Kenya, and Sierra Leone is making a difference in their lives. The women beneficiaries are making a difference in their villages and in the lives of their children as they develop greater confidence and economic stability. Their partnership with us makes a difference in our lives as we build this arch across our universes together.

—Cindi Goslee

JUBILEE JUSTICE AND RIGHT SHARING

1 Corinthians 12:26a

If one member suffers, all suffer together with it

In the U.S. today, no matter what our good intentions, it is extremely difficult not to get caught up in the practice of over-consumption. Like fish in a fish

bowl—they are so fully immersed in the water I doubt they even notice it, much as we seldom think about the air that surrounds us and gives us life—we are so immersed in our consumer culture that we take it for granted as “just the way life is.”



Jackie speaking during worship.

When we count the cost of the “typical” American life-style, we often look at the toll on the environment, but less often consider the human side of the inequitable distribution and use of our world’s abundant resources. We can lose sight of the fact that we are all part of one human family and when one member of the body suffers, in fact, we all do.

Nearly 3 billion persons live on less than \$2 a day—almost half the world’s population. These families lack the essential basics that they need to survive and thrive. The numbers are large, but the situation is not impossible—solutions are well within our reach given the abundant resources with which this world is blessed. The Millennium Project estimates basic health and nutrition could be provided for \$13 billion. That sounds like a huge amount of money until one realizes that globally it is not a lot—in fact,

it is only about ¼ of what we Americans spend on soft drinks annually and of what we spend on fast food. Clearly, eradicating global poverty isn’t about lack of resources, but rather about reexamining our priorities and redistributing the earth’s resources. It is a move toward reestablishing a state of economic justice in the world.

Economic justice and regular redistribution of resources to prevent poverty were a critical part of the ancient Judeo-Christian heritage that Quakers share with other faith communities in the world. It is the Jubilee justice of the Old Testament that appears again and again in the teachings of Jesus. It is also a key component in bringing about the Kingdom of God on earth, that longed-for state of *shalom*—total well being of body, mind and spirit for all.

Looking at this Biblical tradition together can be a new way to inspire creative dialogue and approach the many, sometimes difficult questions of economic justice today. As a result of our work with yearly meeting gatherings this summer we have some new educational materials on the Biblical tradition of Jubilee justice:

- a four-session Bible study curriculum suitable for adult First Day Schools or other small groups, and
- a three-part introduction to Sabbath Economics, a comprehensive, seven-point plan for living a more intentionally just and faith-full lifestyle as individuals, families and communities. This could be used as three two-hour workshops or a day-long retreat or it could be broken up to be used as six one-hour sessions.

These materials will soon be posted on our website, but if you are in need of them sooner, contact me. They can be an excellent introduction to a longer, more in-depth study for which we can suggest several



Group discussion at Earlham School of Religion.

excellent books and resources. Some meetings are choosing to combine such studies with a simple meal or even a year-long emphasis on Jubilee justice and fund-raising activities to support the work of Right Sharing and local hunger and poverty initiatives.

I am available to help you in any way that I can including offering presentations, workshops and retreats for monthly, quarterly and yearly meeting gatherings on Jubilee justice, Sabbath economics, simplicity, and the work of Right Sharing. I would also be glad to conduct a training workshop for peace

and social concerns committee members so that they would feel prepared to lead such educational activities in their own setting.

I applaud you all for the great work you are doing to educate your meeting members and to get them excited about working to bring about a better world. Please send me your success stories so that I can share them with our readers. Your great ideas and successes can help encourage and inspire others as they seek to find new ways to continue this vital ministry.

—Jackie Speicher

HOW TO SUPPORT RIGHT SHARING

FINANCIALLY

MAKE AN OUTRIGHT GIFT

A) Via the mail; B) On-line, see the RSWR website, www.rswr.org, for details; C) At age 70½, distributions from IRAs must start, consider RSWR; D) Publically traded stocks; E) Publically traded bonds; F) Privately traded securities; G) Tangible personal property¹; H) Real estate¹. Contact the RSWR office details regarding transfer of stock, bonds, securities, and property

¹ 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) can be made be 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.

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.

SPECIAL EVENTS & ACTIVITIES

HOST A RSWR PRESENTATION

RSWR staff are available for presentations on Right Sharing's grant-making work, simplicity

as a spiritual discipline, and Sabbath economics. Contact Roland Kreager, rswr@rswr.org or Jackie Speicher, jackie@rswr.org.

SAVE STAMPS

Send them to Quaker Missions Project of Mattapoisett Monthly Meeting. Stamps should be sent to Brad Hathaway, PO Box 795, Mattapoisett, 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.



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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 directlyRight Sharing General Secretary and newsletter editor: Roland Kreager.

TO OUR DONORS

Approved project support for 2009 totals \$277,500. We currently have 56 project partners, and welcome your gifts to meet the needs of all of these projects. **There are 14 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. 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 via email. Contact the RSWR office to request an electronic version (PDF format) of the newsletter.

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