



Mary's Pence News

Fall/Winter 2011 Edition

Love, the Universe and the Circulation of Money

Cycles, circles and circulation are symbols of life. Nature provides us examples... water cycle, seasonal changes, nutrients that provide growth to humans and animals alike, and then return to the earth upon death. Every function of our bodies depends on circulation. Nutrients flow in our blood and travel in the air we take into our lungs.

Good circulation is a sign of a healthy body, a healthy earth. And the circulation of money is a sign of a healthy economy, where all can earn a fair living and meet their needs, and governments can maintain infrastructure that supports healthy communities. Circulation of money supports the common good.

At Mary's Pence we frequently talk about the circulation of money and alternative ways to look at the economy. As U.S. citizens we are among the most affluent people in the world. ***We have an incredible power—even if our income is small—to shape our community and our world.***

Buying Goods

Every dollar and cent spent is powerful. Challenge yourself to increase the percentage of purchases that fall into these categories.

- Buy locally — More dollars stay in your community, less is spent on transportation, more goes to small businesses that are unique and support cultural diversity.
- Buy from women and minority owned businesses — At Mary's Pence the majority of our vendors are women-owned business — our printer, our design people, our newsletter layout and editor.
- Buy used products — Thrift stores and garage sales provide unique finds and are easier on the planet.
- Buy less — Owning less makes cleaning and maintenance easier, and provides more money to invest and give.

Investing Money

Saving and investing are the responsible things to do, to a degree. To make sure that your savings are working on things that are important to you consider the following:

- Invest in local banks — They invest in small businesses locally and are not “too big to fail.”



Women Moving Money
Women in El Salvador experience supporting each other in a workshop focused on the meaning of money in their lives.

- When buying stocks invest in companies supplying products or services needed by society rather than trendy or luxury items.
- Look for mutual funds that are SRI (Socially Responsible, Investments) and reflect your personal values, whether women, the environment, etc. Do your research and look at the stocks that are part of the fund.
- Use your proxy vote to ensure boards of corporations and funds have women represented — vote “no” to all-male boards.

Giving Funds

When giving to non-profits, consider balancing your portfolio to include:

- Organizations that focus on women and girls.
- International as well as domestic organizations.
- Small organizations that have the opportunity to be flexible and meet differing local needs.
- Organizations working on social justice — change for the long haul. These often get overlooked in favor of organizations that are meeting the immediate needs of the poor or disadvantaged.

In this country, even in these difficult times, most of us are blessed with abundance. It's important that we give thought to how we buy what we need, how we invest for our retirement and emergencies, and how we give to others. ***Each dollar spent not supporting our values is a dollar wasted.***

Circulation Rather Than Accumulation

by Gilda Larios, ESPERA Facilitator

Margarita O'Farrill is a Mexican psychologist who facilitated a workshop this year for the women of our ESPERA Fund in Suchitoto. Margarite titles her workshop, "The Unique Dynamic of Women Moving Money." Here she describes her experience:



"The women of the village awake before the dawn splinters their roughly slatted huts into the sun stripes of morning. By the time the rooster crows, households are prepared and women are afoot walking miles with babies strapped to their backs, the older women and young children alongside.

"Hours later these villagers gather with other women from similar places to experience the energy of women moving money. And who would have guessed? The spiraling of savings and loans among women is all about circulation rather than accumulation!"

"Culminating this three-day training is the dynamic of a trampoline: women together forming a rim holding the material reality all around while woman after woman takes her turn bouncing with the dynamic of the fabric. It can be work holding each other up so that money circulates to create energy and... surprisingly, it can be fun!"

How can each of us make these learnings real in our own lives ... to hold each other up, and to circulate money rather than accumulate it?

Complexity of Chiapas

Recently I visited with women in Chiapas Mexico to explore the possibility of starting an ESPERA Fund there. I was accompanied by Liliana Servin, a friend and Mexican business consultant. The trip was intended as an introduction to women's groups in a region rich with flora, fauna, history, culture and language. Mary's Pence wanted to listen closely to women's groups who had lived the long political struggle of the area and also to the fresh voices of younger women organizing in their villages. Liliana's reflection captures the complexity of Chiapas:

"Chiapas has the fastest growing Muslim community in Mexico. Many of its members grew up with Christian and indigenous roots. The reconciliation of these religious interests has, as you might well imagine, political overtones. This ever widening,

and in many places polarizing, political-religious reality has seeded, however, an ecumenical movement that the Catholic church is deeply involved in. How will the ESPERA Fund offer its pence to the women of the region, honoring their diversity rather than deepening their divide?"



ESPERA Funds could enable these women in Chiapas (above) to increase their incomes. (R) The women of the ESPERA Fund in El Salvador.

Changing Destinies

Liliana Servin and I also visited El Salvador. Here Liliana relates part of a conversation with the women of Palo Grande:

"We visited a group from Palo Grande who, thanks to credit from the Fondo ESPERA and other groups, have slowly but surely developed themselves as a group. The women told me about the fears they had at the beginning with credit. I asked them how they had become so enthused and their response was immediate: The institution that gave them confidence was Mary's Pence."

Later Liliana and I visited with Sr. Peggy, the woman responsible for setting up the contacts which led to the relationship with Mary's Pence and the Concertación. She said that the work of the Concertación was very important (human rights work); however, access to money for women was and continues to be a big problem and that initiatives like Fondo ESPERA are the ones that change destinies.

In these encounters I relish the spark of adventure and sisterhood that the ESPERA Fund engenders. Connecting women in North America with our partners to the south in mutually life-changing projects is what Mary's Pence has always aspired to. When successful, we also get a taste of the mutations that crop up – encounters open into new and meaningful possibilities of deepening sisterhood, creating new space within our work together. Mentoring, energizing talented contributions – who would have guessed that this is what circulating money can generate?



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Mary's Pence is a grassroots community that promotes Catholic social change by directing donated resources to small women's projects in the Americas.

The Mary's Pence newsletter is published twice a year.
Your comments and suggestions are welcome.

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Ministry Grants Highlights

Healing Community Among the Housed and Homeless

by the Women's Housing Equality and Enhancement League

The Women's Empowerment Center is a self-managed day organizing, education, and arts center, hosted in a downtown women's shelter space in Seattle, Washington. They have received three grants from Mary's Pence. In this article they write about their work.

Our Women's Empowerment Center makes homeless women leaders in their own lives and their own community. Homelessness is not just loss of housing, it is loss of community. Our activities heal community. Women who gain housing stay connected and help their sisters. This reduces the isolation that is one of the most painful and crippling aspects of homelessness, and aids transition from homelessness to housing.

We work in partnership with other organizations and individuals in the housed community, who have learned to respect the leadership of homeless women. This cross-class organizing is also important to healing the community and building a social system that will *not allow* homelessness, because we all recognize the humanity in each one of us.



Teri Boyer prepares a meal at the Women's Empowerment Center.

Teri's Story

Teri Boyer has been involved with WHEEL since the beginning in 1993, although she's just taken on leadership roles in the past year. In 1994, she was horrified to see that the entry to the Downtown Emergency Service Center was in the alley – Crack Alley – out back. She heard that WHEEL was working on changing this, and came to get involved. "It is so enjoyable to stand up and fight for something you believe in, to make a difference. Now, whenever I pass the street entrance to DESC (on 3rd Avenue), I feel proud."

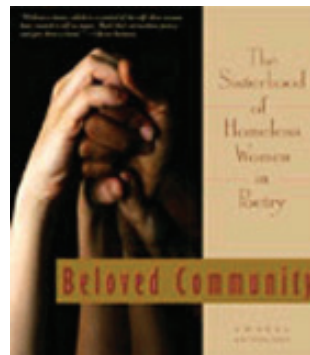
Life was "up and down" for Teri in 1993. She was going back and forth between staying at home and staying in a shelter, not knowing what she wanted to do with her life. She had a great need to stay active. Now, she has her own studio apartment,

a stable place, "and it's nice." She volunteers widely, including as an Executive Committee Member with WHEEL's Women's Empowerment Center. "I can stay active, and don't have to worry about having something to do."

All the women love to see Teri, who is always bright and cheerful and *fast-moving*! "I have women counting on me," she says. "That has helped me stay stable, and stay sober, and keep going. I am more focused and stronger this year than I was last year. It keeps getting better."

For more information about WHEEL, visit their website at <http://www.sharewheel.org/Home/wheel>

Beloved Community: The Sisterhood of Homeless Women in Poetry



Recently the women of WHEEL published a beautiful book of poetry, all written by homeless or formerly homeless. The poems are moving and provide a peek into the lives of our sisters.

Published by Whit Press

Man About Town

By Liz Smith

When you meet a man about town
A man of the world, with bedroll and worn out shoes
There are some things you must not say.
Don't speak about warm satin floors
Your new espresso machine
Or the doors you use to shut out the world.
He longs for your privacy
Dreams of nothing on his back but
The effortless air.

From *Beloved Community: The Sisterhood of Homeless Women in Poetry*. The Women's Housing, Equality and Enhancement League is a non-profit and non-hierarchical group of homeless and formerly homeless women working on ending homelessness for women. WHEEL is all about empowerment and action.

ESPERA Profile

Resilient Women of Haiti

by Renate Schneider, Haiti ESPERA Liaison

September 12, 2011 the five women from L'Atiboliere near Jeremie, Haiti met and welcomed two new members to their group thanks to extra capital from the ESPERA Fund. New to the group are Jocelyn Mazur, a 48-year-old mother of five. She will sell sugar cane syrup which can be turned into kleren, a local rum. Rosline Bernal is 42-years-old and she will sell kleren, an item that always has buyers. Both women are happy that they were invited to join the group, because they saw how the other women in the group not only were managing better economically, but also how all the members in the group support each other.

Summer time is slightly more difficult for business. People have little to sell so they buy less. But what is impressive is that the women adjusted to the different market conditions by changing what they were selling. For example, Maggie who was selling goat meat switched to selling clothes and cosmetics. In fact, she travelled to Port au Prince to get items that would make her stock more attractive. The group also decided to stay with seven members. They feel this is a good size.

The second group of ESPERA Fund beneficiaries was started in the community of Deschamps. The group began initially with three women, but thanks to additional capital from ESPERA Funds the group quickly expanded to five women. Edit St. Louis, a 50-year-old mother of seven, is selling fish and charcoal.



Ester Jean Jaques, a 25-year-old mother buys cosmetic in Port au Prince and then sells them locally.

Imaya Chery is also 50 years old. She has one daughter and three adopted children. She will sell flour, sugar, and charcoal as well as used clothes. She is looking forward to being able to better her life through her business. Marie Renise Pierre is the wife of the local Baptist pastor and a driving force in the community. She has three children and will be selling sodas and goat meat. Tanis Marguy has a 12-year-old daughter. She will buy a goat or a pig, keep it for several weeks and then resell it for a better price because the animal will have put on more pounds. She will also sell gasoline, tennis shoes and sandals. Elize St. Claire, who has five children, will also sell goats, chickens and pigs at the market in Leon. That is a pretty good moneymaker, and she already has experience in this area.

We envision the ESPERA Funds growing in our area of Haiti through the formation of more small groups of 5 to 8 women. Because the various locations are not really connected easily we plan to have a general assembly once or maybe twice a year, so that they can get together and exchange experiences, and also to form a tighter network of mutual support.

In the News

Mary's Pence Turns 25!

For nearly 25 years Mary's Pence has funded small women's projects to increase women's well-being – physical, social and economic. Our anniversary is coming up this April, and over the course of the year we will be celebrating the work of our grantees and all the people involved with Mary's Pence. Look for stories and videos throughout the year.

Save the Date – April 28th in Chicago!

To celebrate our anniversary, we are gathering in Chicago, the city of our birth 25 years ago. One of Mary's Pence founders, Edwina Gateley, will speak, and we'll host a reception for sharing and celebration. Mark your calendars and look for more details soon.



Out and About

Call to Action – Milwaukee, November 4-6
Mary's Pence was present at CTA! We had an exhibit booth, hosted a prayer session and held a reception in our suite. Thanks to all the Mary's Pence supporters who

stopped by to visit, including former board member, Diann Neu, pictured here with Katherine Wojtan.



A Gathering of Graces, Spring 2011 Retreat in NYC

Judy Schiavo, a Mary's Pence supporter and a spiritual director, volunteered to lead a spring retreat for Mary's Pence. Many strong connections were made.

Mary's Pence Featured in NCR

We hope you enjoy the article on Mary's Pence featured in the September 2, 2011 issue of National Catholic Reporter. We've included one with this newsletter. Pass it on and spread the word.

Of Interest at Catholic Worker in NYC

Gilda Larios and Katherine Wojtan were on the program on June 17th at the Catholic Worker. The audience was very engaged. Discussion evolved to include the moral aspects of charging interest and using banks. There is much to think about.

Compañeras are the Salt of the Earth

Compañeras are people who commit to supporting Mary's Pence throughout the year by making regular contributions. Gifts can be made by check, online on our website, or by automatic withdrawal from your bank or credit card. As a compañera you will receive our newsletter twice a year and our annual calendar, but no other solicitations.