



THE PARISH POST

First Parish Church United
Westford, MA 01886

FEBRUARY 2012

WORSHIP SCHEDULE

- February 5** Band-Aid Communion. Sometimes it's the bruises and scrapes no one can see that hurt the most. We'll reflect on the power of these wounds, and the greater healing we can receive from each other and from God.
- February 12** D-I-V-O-R-C-E. Too often people who have been through the struggle of a divorce feel that their community of faith – and perhaps even their God – shun them. All this at a time when they need the community more than ever. Let's look at this painful reality in so many lives. Randy Steere is our guest musician.
- February 19** Intergenerational Worship. All ages gather for a 45-minute lively worship service! We'll focus on a children's story that preaches without being a sermon.
- February 26** FPCU's Universalist Heritage with guest preacher, former student minister, Melinda Green. FPCU has the rare distinction of having roots in the Orthodox/Congregational, Unitarian, *and* Universalist traditions. Of the three, the Universalist heritage is probably the least familiar to many people. Melinda will share stories of FPCU's Universalist heritage. Come hear how the Universalist message remains timely to the FPCU of today! The Cameron Music Makers will be our guest musicians.

OPEN AND AFFIRMING/WELCOMING COMMITTEE

At our most recent meeting, it was decided to designate the restrooms located on the first floor of the Meeting House "gender neutral." This meeting, however, began on a more important subject: Transgender, the "T" in GLBT. We knew our work would not be done with the (unanimous) vote taken last June. Our path was cleared and ready to be walked, together, as we put into action what being ONAW truly would mean for FPCU. The one area many of us are most unfamiliar with is transgender, those individuals who were born one sex but have the undeniable belief they are the other, in every way but physical. During the next two months, we hope to shine a light on the emotional journey, as well as psychological and medical procedures undertaken by individuals and their families facing this courageous, life-altering decision. Please look for information on upcoming events in the Friday newsletters and Sunday morning bulletins.

*Nancy Ellis
Member*

Open and Affirming/ Welcoming Committee

MEMBERSHIP

New members will be welcomed during worship on Sunday March 4. If you are interested in joining or would like more information, please contact Rev. Cindy (cindyworthingtonberry@verizon.net).

RELIGIOUS EDUCATION

Looking Back at January: Well, it's definitely been a busy start to the new year- learning routines, lesson schedules...and names!! Thank you, everyone, for making me feel so welcome; it's been a pleasure getting to know all of you. A special thank you to those who have been helping me with *everything* this past month (Valerie!!)

Recap: Middle School's Bread Baking was a delicious success! K-4th grade's Group Lesson on MLK went over very well! Those who were here drew their own dream for a better future.... check out the Bulletin Boards down in the Rec. room! Looking Ahead at February: Feb. 19: INTERGENERATIONAL (NO RE classes!); Feb. 26: High School meets; Feb. 26: PK-3rd grade begin new curriculum from *Gather 'Round: God & Moses: Stories from Exodus*. *** **RE Teacher(s) Still Needed: K/1st: 2/5, 2/12, 2/26 / PK (aide/helper): 2/5, 2/12, 2/26.**

Nicki Tracey

GAME AND PIZZA NIGHT

Save the date! On **Wednesday, February 22nd, from 5-9 pm**, FPCU Fellowship Committee is hosting Game and Pizza Night – open to all! It will be \$5 per person (max \$20 for a family) for pizza and a drink; kids 5 and under \$3 each. Bring your favorite game to share with friends. Any questions, please contact Linda Bedard at lkbedard@comcast.net or 978-692-9037.

Linda Bedard

MUSIC NOTES

During February we will have two special musical presentations during Sunday Services. On February 12th, Randy Steere, who recently moved to Westford with his partner, Paul Landry, will be our guest organist. Randy retired as organist at the Old South church in Boston when he moved here. I know you will welcome him and enjoy his musical offerings. On February 26th, we welcome for a return visit the Cameron Music Makers, under the direction of Ann Bennet, who will lead the musical portion of the service. Several of our choir members sing with this group and Carolyn Lumenello is their accompanist. I know you will be inspired with their singing. I also want to thank Bill Harman for helping out with the service music, providing preludes and postludes while my broken left wrist heals. Hopefully this injury marks the end of my medical emergencies for several decades.

*Peace,
Nancy Eberiel*

COMMON THREADS

First Parish's knitting and crocheting group meets every month to make prayer shawls, hats and scarves for those in need and booties for babies being baptized and dedicated. Participants represent a wide variety of ages and abilities but share conversation, laughter and a sense of connection. We generally meet on the third Thursday of the month at participant's homes. For more information or to confirm this month's location, please contact Rev. Cindy at 978.589.8062 or cindyworthingtonberry@verizon.net).

A NOTE FROM OUR PASTOR

Greetings friends,

In the Christian tradition, we are about to enter the season of Lent. It begins on Ash Wednesday, Feb. 22. These 40 days (not counting Sundays) that lead up to Easter are set aside as a time for reflecting on one's life. We examine our lives to see where we have been less than what we are called to be. We face up to our mistakes and our brokenness, recognizing that they are part of the human condition but that it is also human to seek to be better than those acts that have hurt ourselves and others. And then we start anew, turning away from those old ways of being, practicing being our best selves. This year I'm suggesting a way we at First Parish might mark Lent, "feeling the 40" days. See elsewhere in this newsletter for those details.

For some, Lent brings up painful memories. Religious leaders who were way too focused on the brokenness of humanity rather than the blessedness, making children feel that they are unredeemably bad. Dogma that emphasized God's judgment, that praised sacrifice above all else even to the point of accepting abuse, that taught fear rather than love. The word "repentance", which means "turning", instead comes to mean something like "Admit that you are rotten to the core and feel shamefully grateful to God forevermore". These past experiences might entice us to avoid a time like Lent altogether. But it is not coincidental that so many religious traditions include periods of reflection and the refocusing of behavior, especially other "traditions of the book": Yom Kippur for Judaism, Ramadan for Islam. There is, I believe, something essentially beneficial in honestly examining our lives and determinedly setting out on a new, more whole, more loving way.

It is this self-reflection that allows us to grow and change and become better parents, spouses, siblings, coworkers, neighbors, citizens. It is this self-reflection that takes us to a deeper level where we consider the meaning of our individual lives and the degree to which our daily lives are spent in relation to that meaning. It is this self-reflection that reveals the ways in which we are dependent upon each other for strength, for compassion, for completion.

Of course, you can do all this work in therapy, or with a self-help book. But for me there is an incredible impact on practicing this self-reflection as a member of a faith community, from a spiritual perspective, within our relationship with something larger than ourselves – with God. We are holy creations, beloved by the Divine, manifestations of the light of God. Taking that conviction with us into our self-reflection, our repentance, our practicing of the turning, we can be gentle with ourselves, accepting of our own imperfection, buoyed up by the belief that we are not doing this growing work by ourselves. Poet David Whyte writes:

Those who will not slip beneath the still surface
On the well of grief
Turning downward through its black water
To the place we cannot breathe
Will never know the source from which we drink
The secret water, cold and clear
Nor find in the darkness glimmering
The small round coins
Thrown by those who wished for something else.

Together we slip beneath the still surface of grief, of regret, of our own brokenness. And there we learn to drink of the water of forgiveness, of healing, of love, of life. And the water itself lifts us up, letting us float on its surface, surrounding us like the unending presence of God. As we surface again, we bring with us the coins from the bottom, evidence to show others that they might see the grace to be found by taking that daring dive. And then we swim, stronger, swifter, surer, toward the horizon.

Peace,

Rev. Cindy Worthington-Berry

FEELING THE 40: EXPERIENCING LENT

Some people say that liberal religion is a “neck-up” tradition – we think a lot about what we believe, we talk a lot about what brings life meaning, but we don’t DO as much – physically speaking – to get in “touch” with our faith. No kneeling, no dancing, no chanting, no incense, no ashes. To the extent that this separation is true (and we can debate that another time), we risk the implication that our beliefs have little or nothing to do with our physical reality. We miss the way in which we can experience the Holy through our bodies.

And so, as we approach the season of Lent, I invite you to join me in “Feeling the 40”. Feel the 40 days of self-reflection, the 40 days that mirror Jesus’ time in the wilderness and the Israelites wandering in the desert. You don’t need to consider yourself Christian to participate in this (read the pastor’s letter for more context). I just ask that you be willing to see these physical activities as spiritual disciplines – make a commitment to them, and observe what happens.

To “Feel the 40”, please choose one (or more) of the practices below. Notice that with some you are contributing to a congregation-wide effort, while others are more individual. Contact me via phone, email, or the insert in the bulletin, to let me know your plan. Please also let me know if I can include you on the list of people participating, or if you want your participation to be confidential. We’ll check in throughout Lent to see how it’s going. We’ll also offer special opportunities to help with these practices (more details to follow).

“FEELING THE 40” BEGINS FEBRUARY 22

FORTY MILES. As a congregation, let’s walk 40 miles for Lent. Walk what you can – 10 ft., a mile, a marathon – and let me know that you did it to “feel the 40”. Extra points if the walk is INSTEAD of a car ride, so that you’re also helping the environment!

FORTY HOURS. As a congregation, let’s give 40 hours of service during Lent. Sign up to help serve dinner at the Lowell Transitional Living Center. Organize a collection of supplies for an animal shelter. Practice random acts of kindness. See Rev. Cindy for more ideas!

FORTY MINUTES. As an individual, commit to meditation 40 minutes during Lent. This is particularly for those who do not already have a meditation practice and would like to begin one. Meditating a minute a day for forty days – not counting Sundays – that doesn’t sound too bad, does it?!

FORTY DOLLARS. As an individual, commit to giving away \$40 during Lent. Perhaps you’ll give \$1 to every street musician or homeless person near your office. As a family, you could choose an organization and give \$40 for every person in your household. What about that organization to which you keep meaning to donate – this is the perfect time!

You can even combine these practices – give \$40 to a place you’ll volunteer, meditate while walking, etc. If these sound too easy – great! I expect you to be really intentional and reflective. If these sound too hard – don’t worry! Start small, and see what happens.

Here’s the information to send to me (cindyworthingtonberry@verizon.net):

Name: _____ Email (if available): _____

“Feeling the 40” practice: _____ Can I share your info?: _____

If you’ve got other ideas, questions, etc., please don’t hesitate to be in touch. I look forward to this journey together.

Rev. Cindy Worthington-Berry

A NOTE FROM OUR STUDENT MINISTER

The church calendar may say that we are in 'Ordinary time' (the weeks between Epiphany and Lent), but the political calendar says that we are in the midst of 'primary' season when presidential candidates debate, critique their opponents, and pontificate about why they should be elected. Through all of the rhetoric and political jousting, and commentaries, we are being reminded that there is a widening gap between the very rich and powerful 1% of the population and the 99% who are much poorer and do not hold the power seats of business and government. I am reminded of Jesus who lived in a time and place where there was a similar imbalance of wealth and power. And yet, Jesus was able to make an impact from a position of strength through weakness. Through Jesus' actions of justice and love for all persons such as the poor, foreigners, women, children, the blind, and the lame, he empowered those who were in marginalized positions in the community. Perhaps we as a community of faith can learn some strategies for action today from the stories of people who encountered Jesus in those days. The Gospel of John is full of stories about the journeys of faith for some of the people who encountered Jesus. These are stories of faith and doubt, healing and seeing, needing intercession and becoming whole, receiving renewal and restoration, and finding companionship for the journey. In countless ways our human journeys share common ground with these people from the past. Like them, we are recipients of God's grace that comes to us in the distinctive shape of our personal histories, needs, and possibilities. Yet this divine grace also reveals the depths of what we share across all boundaries of time and place.

During the upcoming season of Lent, I will be facilitating a small group study exploring the human spiritual journey and the soul's deep compass that keeps steering us toward God. We will be using an experiential and formational approach to scripture rather than an informational one that is commonly used in Bible studies. As we explore the stories of several characters in John's Gospel we will discover how God's grace is touching and transforming our lives today. Better understanding our own faith journeys will also empower us to cross borders and reach out to others who are in need of finding God's grace in their lives. *Please check out the separate article on this Lenten Study for more details and sign up information. Space is limited.*

May our faith be strengthened and renewed when each of us comes together in our unique and common journeys. Through our listening and sharing of our stories, may we be invited to sense a deeper rhythm of God's Eternal Spirit interwoven through us all.

*Shalom,
Elaine Cavanaugh*

SOUP GROUP CELEBRATES MARDI GRAS

Soup Group meets on the second Tuesday of each month to gather for lunch and fellowship, building and strengthening relationships within our faith community. February's **Soup Group** will meet on **Tuesday February 14th from 11:30 – 1:30**. The theme is **Mardi Gras** and the **soup of the day will be** New Orleans Gumbo. Student Minister Elaine will talk about her experiences of rebuilding homes in New Orleans after Hurricane Katrina. Learn about the important role that members of faith communities can offer in giving their love, support, and care to our neighbors in need. All are welcome. **Please sign up by February 10th** (sign-up sheets will be available at church or you can contact Elaine). For more information please contact Elaine at emc1.0@juno.com.

Resources regarding Domestic Violence and Abuse

SafeLink (1-877-785-2020) is a 24-hour free and multi-lingual hotline for programs in Massachusetts. An advocate can talk with you about your needs and help you identify shelters, programs and other resources. **Alternative House (1-888-291-6228)** offers shelter, support, options, counseling and legal advocacy for battered women and their children.

LENTEN STUDY

For the six Wednesdays in Lent from February 22nd – March 28th, Student Minister Elaine will be facilitating a six-week small group study that will explore God's grace at work in our journeys of faith. We will follow several characters in the Gospel of John and connect their biblical witness with our own experiences of God's grace. This is an experiential program in which participants will have short exercises to do each day. Each Wednesday we will gather from 7-9 p.m. to share insights and then move deeper in our explorations. There is room for up to ten participants who will commit to the full six weeks. For more information and to SIGN UP please contact Elaine at emc1.0@juno.com.

WESTFORD'S WINTER FARMERS MARKET

Located at Eric's, 68 Boston Road on Saturdays from 9 AM to 1 PM - Please join the WA Westford Farmers Market Team and have some fun with the Straw Poll Game. Going to the WFM now can win you prizes. Each week, the market will be holding a straw poll game where customers are given 5 tickets to vote for their favorite vendors or the vendors they think are the most popular. A ticket associated with the winning vendor gets a prize from that vendor as well as a WFM Westford Academy volunteers gift pack, and the winning tickets associated from the second and third place vendors will also get prizes from those respective vendors. Keep up to date with the Favorite Vendor Tally each Friday on the Westford Patch (Weekend Planner) Tickets are given out by the Westford Academy Farmers Market Team at the Market. Contest ends Saturday, Feb 11 when winners will be announced. Bragging rights go to your Favorite Vendor! This week's feature is Kitchen Techniques Demonstrations with Chef Steven Deffley from "Got Thyme" at 10:30 and 11:30 am. **Our WA Winter Market team strives to bring you the best, please complete this survey so we can improve our market: <http://www.surveymonkey.com/s/VGCQXLQ>**

Gloria Gilbert

IN OUR LIVES

We extend our sympathies to Ellen Martins on the death of her mother, Jean Michaud, who died on January 11, 2012.

Congratulations to Nathan Prentice and Alex Lacon, young men in our congregation who recently reached the rank of Eagle in Boy Scouts!

COMMUNITY SAFETY – SEXUAL VIOLENCE/ABUSE PREVENTION TRAINING

Sexual violence/abuse (SVA) exists along a continuum, from crude words to inappropriate touch to assault. And when we see signs SVA is going to occur, we can do something. This training is about being an ACTIVE bystander. In the training you'll learn how to identify unacceptable behaviors, you'll develop skills for speaking up and stepping in, and you'll learn how to intervene in ways that keep you safe. Collective action makes our community safer. We all have a role to play in the prevention of SVA. Please join us. The training consists of three one-hour sessions and will take place on the evenings of **March 6, 13, and 20** from 7:00 to 8:00 at First Parish Church United on 48 Main Street in Westford, MA. To sign-up and/or to learn more about the free training, contact Jim Worthley at 978-846-3173 or jpworthley@gmail.com. Look Out for Violence...Everyone (LOVE) is a bystander engagement program sponsored by the Center for Hope and Healing: Agency of Rape Crisis Services of Greater Lowell, Inc.

A FAREWELL OPEN HOUSE

For Our Dear Friends
Karen and Graham Campbell

Karen has accepted a position at Christ Episcopal Church in Sag Harbor, New York, and starts mid-February. We encourage those whose lives Karen and Graham have touched to come wish them all the best as they begin this new venture. Please join us on *Saturday, February 4, 2012 from 2pm-5pm* at FPCU in the Fellowship Hall. Any questions, please contact Jo-Anne Lund, emjoda@aol.com or 978.692.3687.

Nancy Eberiel, Jo-Anne Lund & Theresa Campbell

SUNDAY MORNING HOSPITALITY SCHEDULE FOR FEBRUARY

02/05	02/12	02/19	02/26
Arsenault	B Brown	Gilbert	Basiliere/Syrek
Tucceri	Rottger	Pendleton	Maienza

SPACE FOR COMMITTEE MEETINGS

Planning a meeting for a committee or other First Parish group? Please reserve your meeting space with the church office (978.692.8350 or fpcwestford@verizon.net). Our buildings are used by many groups and space can get tight, but we want to make sure our programs have room.

THANK YOU

A big thank you to, Donna Harrington and her friend Debbie, Alexandra Harkness and her friend Lindsay, Linda Marple and Steve Marple for volunteering their time to help serve a meal at the Lowell Transitional Living Center on Wednesday December 28th. If you are interested in helping serve a meal, please contact Linda at ltmarple@comcast.net. We volunteer every 4th Wednesday of each month. Our help is always greatly appreciated by all at the LTLC.

Linda Marple

“Dear Rev. Cindy – on behalf of the Lowell Transitional Living Center, the Board of Directors, our staff and the guests, I would like to thank you for your donation of Christmas packages for the guests of our program and the generous donation of \$411 in support of our homeless guests at the shelter. As you well know, for over 25 years the Shelter has been helping adults in Greater Lowell overcome the challenges that attend homelessness. Over those many years we have served thousands of people needing emergency services, providing them with shelter, food and other essential services that would not be available without the thoughtfulness and generosity of committed organizations like the First Parish Church United. Your support helps us continue the fight against chronic homelessness. I want to thank you, and your congregation, again for thinking of the guests of the Lowell Transitional Living Center.”

*David McCloskey
Executive Director, LTLC*



Articles for the March Parish Post are due in the church office by Friday, February 24th!

KIVA GRANT PROJECT

Learn a little about FPCU's involvement with KIVA as part of the Outreach Grant Program: KIVA is a non-profit organization with a mission to connect people through lending to alleviate poverty. Leveraging the internet and a worldwide network of microfinance institutions, Kiva lets individuals lend as little as \$25 to help create opportunity around the world. Through the First Parish Church United of Westford Grant Program, we have set-up a KIVA account. It is under Team First Parish Church United/Patti Mason. I am overseeing the loans. The Youth group will be picking additional loans soon. We have 9 loans out now all over the world. If you would like to donate to this special Outreach program go to www.kiva.org and click on Teams - search for First Parish Church United/Patti Mason. You can be part of the extended TEAM too! **How First Parish Church United Uses KIVA as part of the Outreach Program.**

1. **Make a loan:** FPCU makes a loan to a KIVA group in \$25 portions. All KIVA loans are made possible by Field Partners, who oversee, administer, and disburse each loan.
2. **FPCU gets updates:** Throughout the life of the loan, FPCU will see progress updates from Kiva through email. These will be updated in the Parish Post or you can visit the Kiva website to see any updates.
3. **Get paid back:** As the borrower repays the loan, the money becomes available in FPCU account. This is called your Kiva Credit.
4. **Repeat:** FPCU can now use it to fund another loan, donate it to Kiva, or withdraw it to spend on something else. Our goal is to fund other loans in the future and keep this Grant, playing forward.

Kiva Partners with a Microfinance Institution: Kiva partners with existing microfinance institutions around the world (we call them Field Partners). These organizations that have expertise in microfinance and a mission to alleviate poverty facilitate Kiva loans on the ground. Our Field Partners know their local area and clients and do all the leg work required getting Kiva loans to the entrepreneurs posted on Kiva.org.

Field Partners Disburse Loans and Upload Stories: Field Partners disburse loans as soon as they are needed. They can do this up to 30 days before the loan request is posted on Kiva's website or 30 days after (most choose to disburse funds before the loan request is posted). The Field Partner collects entrepreneur stories, pictures and loan details and uploads them to Kiva. Volunteer editors and translators review the loan requests and publish them to Kiva.org. Many Field Partners require mandatory savings as part of the loan cycle in order to ensure that borrowers represent a good lending risk and can build up cash reserves.

Lenders Browse Profiles and Lend (this is FPCU): Lenders browse loan requests and select which ones they'd like to fund. Lenders can fund as little as \$25 and as much as the entire amount of the loan. To help streamline the loan transaction process, loan requests posted by the Field Partner are rounded up to the nearest \$25 increment. Kiva aggregates funds from Kiva lenders and provides them to the Field Partner.

Kiva Disburses Lenders' Funds to the Field Partner: The Field Partner uses the funds to replenish the loan they've already made to the entrepreneur. Kiva provides these funds on a schedule that accommodates the Field Partners' banking procedures.

Entrepreneurs Repay Their Loans: The Field Partner collects repayments from Kiva entrepreneurs as well as any interest due and lets Kiva know if a repayment was not made as scheduled. Interest rates are set by the Field Partner, and that interest is used to cover the Field Partner's operating costs. Kiva doesn't charge interest to its Field Partners and does not provide interest to lenders. Kiva also gives Field Partners the option to cover currency losses. To minimize the expense and maximize the efficiency of money transfers, Kiva works on a net billing system. This means that, for any given month, we subtract the amount of Field Partner repayments from the amount of loans made by Kiva lenders. Kiva only asks our Field Partners to send payments for the difference and they have 30 days to send payment.

KIVA GRANT PROJECT (continued)

Kiva Provides Repayments to Lenders: If there is already money in the Field Partner's account, or once their payment is received, Kiva uses these funds to credit the appropriate lenders with their loan repayments. Lenders can re-lend their funds to another entrepreneur, donate their funds to Kiva (to cover operational expenses), or withdraw their funds via PayPal.

FPCU loans as of December 2011 – repayments will start in 2012. Additional loans will be made in 2012 with the remaining money in the account.

Which groups is FPCU Outreach Grant Program supporting as part of the KIVA Grant Project.

1. Sokkhoeun's Group

- **Located in** Kampong Cham Province, Cheung Prey District, Cambodia
- **Loan group** – Agriculture

FPCU funded part of the Sokkhoeun's Group's \$600 total loan, which helped the group pay for harvesting and buy feed for her poultry. Sokkhoeun is a 39-year-old widowed mother with three children who are still in school. She is a farmer who has been farming for ten years. For the past three years she has supplemented her income by working at an ice factory. In addition, she raises poultry including chickens and ducks. She is currently able to earn about three U.S. dollars a day to feed her children. Sokkhoeun leads a group made up of three females. She and one of her group have been with VisionFund since 2010 while the third member has just joined VisionFund. Her first loan from VisionFund helped her to have regular income, to purchase some basic household necessities and send her children to school. Her loan will be used to pay for harvesting and partly to purchase feed for her chicken and ducks. The loan will allow her to finish harvesting her rice and also feed her chicken and ducks enough so that they will become fat. This will enable her to make a better living and keep her children in school.

2. Señor De La Caña – Chupuro Group

- **Located in** Huancayo, Peru
- **Loan** used for Retail/running a General Store

FPCU funded part of the Señor De La Caña - Chupuro Group's \$2,600 loan. Loan will help stock the general store with sugar, rice, oil, vegetables, and more for the store Aidee, 44, has two young children and is a very hardworking and enthusiastic woman. She's a member of the "Señor de la Caña-Chupuro" communal bank. She has a store where she sells drinks, sugar, rice, oil, and vegetables. Her store is located in her home. She asked for a loan to stock up on products and begins paying for a refrigerator for her store, so as to generate a higher income and bring a higher quality of life to her young children. In the future she wants to purchase her own house.

3. Adelphine Project

- **Located in** Rwanda
- **FPCU Loan** for Retail/Shoe Sales

FPCU portion of the loan of \$525 helped Adelphine to buy more shoes for sell. Adelphine is 23 years old, married, and has two children. She works with her husband selling shoes in a store they have run for seven years. Adelphine is requesting a loan, which she will use to buy more shoes for the store. The profits will be used to renovate their house.

KIVA GRANT PROJECT (continued)

4. Innocent

- **Located in** Rwanda
- **Loan** used for Retail/Home Products Sales

FPCU portion of the total loan \$1200 - Innocent will purchase home equipment to sell. Innocent is 32 years old and is single. He sells kitchen utensils in a store he has run for six years. Innocent's loan will buy more plates, forks, and glasses to increase his inventory. Any profits will be used to build a house. He dreams of one day running a big store selling many kitchen utensils.

5. Elsa Tinto

- **Location:** Hinigaran, Negros Occidental, Phillipines
- Agriculture/Farming

FPCU portion of the total loan of \$475 helped Elsa Tinto to purchase fertilizers and other farm supplies. Elsa is 41 years old and married with three children. She earns a living by farming sugarcane in the Philippines. Elsa is borrowing 20,000 PHP through Kiva partner NWTF to purchase fertilizers and other farm supplies. Elsa has been farming sugarcane for 12 years and also earns additional income from tricycle transport and selling ready-to-wear clothing. She is working tirelessly toward the attainment of her dream: to save enough to provide a secure future for her family.

6. Tuinanau Talaina

- **Located in** Sataoa, Samoa
- **Loan** for Agriculture/Farming

The total loan of \$750 helped Tuinanau Talaina purchase harvesting equipment such as wheelbarrows, shovels, rakes, baskets, and knives. Tuinanau is 52 years old and married with seven children. Tuinanau works in her business, planting and harvesting taro for sale. She has three years of experience in this business. Tuinanau needs a loan of 1800 Samoa Tala (WST) to purchase harvesting equipment such as wheelbarrows, shovels, rakes, baskets, and knives. She plans to use the profit from her business to improve/expand the business.

7. Nueva Unión (Portoviejo)

- **Located in** Portoviejo, Ecuador
- **Loan** for Clothing/Clothing Sales

The Nueva Unión (Portoviejo) Group's total loan of \$4075 helped them purchase trousers, blouses, shirts, children's clothing and jewelry. The Nueva Unión Community Bank meets every 15 days in Junín (Portoviejo). This place is known for its friendly and hard-working people and because in this place the best brandy of the province and of Ecuador is distilled here. This is a group of ten female members and two male members who decided to unite and form this community bank that has served them a lot since with the loans, they have been able to improve their small business or make a start in the world of commerce. They are dedicated to different work such as commerce, service, selling food, among other activities. Johanna lives here. She is 27 years old and maintains a relationship from which she has three children who are 8, 5, and 2 years old. The two eldest studies at school. Her spouse works in Quito. She is a very responsible and hard-working young mother who wants the best for the future of her children. With this loan she is going to start a business selling all types of clothing. She is going to move near Quito where her husband works and to bring merchandise in order to take advantage of the Christmas and New Year holiday which is when people buy more clothing. She wants to bring, above all, children's clothing since it is what she sells most on those days. This loan is going to be used to buy trousers, blouses, shirts, children's clothing and jewelry. This is her first cycle with the community bank and she likes it for its speed to acquire a loan. Her dreams are that her business prospers and to give her children the best.

KIVA GRANT PROJECT (continued)

8. Bukiabi Poultry Farmers B Group

- **Located in** Chwele, Kenya
- **Loan** for Agriculture/Farming

FPCU funded a portion of Bukiabi Poultry Farmers B Group's \$625 total loan. It helped the borrower described to source farming inputs, such as seeds and fertilizer, at low prices for the 2012 planting season. Emmanuel is the facilitator of the Bukiabi Poultry Farmers B group. Emmanuel and his group joined One Acre Fund in the year 2011 and will re-enroll in the 2012 program. Emmanuel takes care of seven children at home. He joined One Acre Fund in order to access fertilizer and hybrid seed to help him ensure food security for his family. In the recent 2011 season, Emmanuel had a very good maize yield harvesting 16 bags on one acre of land. Before joining One Acre Fund, Emmanuel was only able to harvest nine bags of maize on one acre of land. With this loan, One Acre Fund will purchase fertilizer, seeds, and other important inputs to distribute to Emmanuel and his group during Kenya's next planting season in February 2012. The distribution of farming inputs is part of One Acre Fund's integrated agriculture package, which includes training, reliable input supply (such as fertilizer and seeds), credit and insurance. With income from his maize sales, Emmanuel will educate his children and invest in livestock rearing. In 2012, the members of Bukiabi Poultry Farmers B group will each plant maize plots between ½ and 1 acre of land.

9. Gina Helen Estuita

- **Located in** Mansabay Bajo, Lopez Jaena, Misamis Occidental, Philippines
- **Loan** used for Food Production/Sales

The FPCU portion of the total loan of \$475 helped Gina Helen Estuita to purchase dozens of sausage to sell. Gina Helen is 44-years-old and lives in Mansabay Bajo, Lopez Jaena. She is married with one child. To earn a living, Gina Helen has a business of selling of sausage.

Patti Mason

VOLUNTEER OPPORTUNITIES

Life Choice Hospice is seeking compassionate, reliable volunteers to visit patients in the local community. Life Choice provides superior end-of-life care -- nourishing the body, mind and soul of our patients and their families. Volunteers are needed for all of the following responsibilities: companionship visits, writing life histories, Reiki, pet therapy, music therapy, hand massage. Free training and ongoing support and education is provided. Please consider joining our team on this exciting mission! Please call 781-487-2201 and ask for the Volunteer Coordinator Janet Dwyer or email her at jdwyer@lifechoicehospice.com.