



# THE CHIMES

Episcopal Church

July 2010

## Sunday Readings

### July 4, Proper 9

Deuteronomy 10:17-21  
Psalm 145:1-9  
Hebrews 11:8-16  
Matthew 5:43-48

### July 11, Proper 10

Deuteronomy 30:9-14  
Psalm 25:1-9  
Colossians 1:1-14  
Luke 10:25-37

### July 18, Proper 11

Genesis 18:1-10a  
Psalm 15  
Colossians 1:15-28  
Luke 10:38-42

### St. James Day, Proper 12

Jeremiah 45:1-5  
Psalm 7:1-10  
Acts 11:27-12:3  
Matthew 20:20-28

## Sunday Worship Schedule

7:30 am Traditional Eucharist  
8:45 am Childcare, 2nd floor  
9 am Bible Study; Adult Forum  
10 am Choral Eucharist,  
Child & Youth Programs

## Noon Worship Schedule

Healing Eucharist  
*every Wednesday*  
Friday Requiem Eucharist  
*the last Friday of each month*

## The Fullness of Time

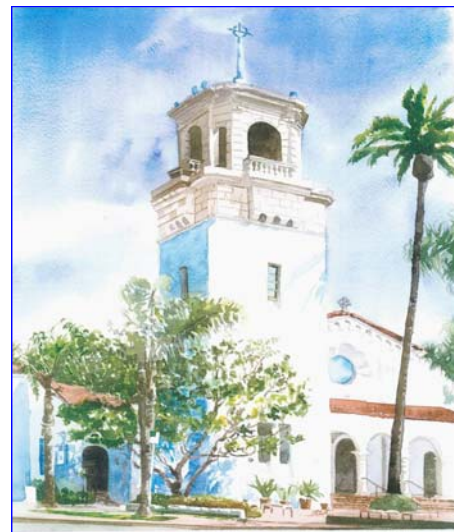
By Randal B. Gardner

That wonderful prayer book line, “*in the fullness of time Christ was born,*” reminds us that the ideal thing done in the wrong season may not bear the fruit desired. Our church is in a posture now of waiting for the right season to undertake some important and necessary work.

**St. James Day,  
July 25  
will be celebrated at  
10 am with an outdoor  
mass on the grass at  
The Bishop’s School.  
Party to follow!**

We all see the cracks in the stone pillars at the front of the church. Some with good eyes or willingness to climb ladders see similar cracks in the facing at the top of the Chime Tower. One with a long camera lens saw the cracks in the concrete base that holds up the cross at the top of that tower. All these cracks have not appeared overnight, and some members of the church have been paying attention to them for a number of years.

The building committee launched an investigation into the cause and remedy for the cracks about eighteen months ago, selected an engineering company with a history of repairing similar damage, and have made a plan for the work needed to repair and preserve our buildings. The culprit behind the cracking is the sea breeze we enjoy, laden with moisture and salt. The moisture and salt eventually penetrate the stone, the iron rebar within begins to rust and swell, and the pressure cracks the surrounding stone. The recovery plan includes treating the corrosion, filling the cracks, and sealing all the surfaces against further penetration by moisture and salt. *And in the course of the investigation they learned . . .*



Watercolor of St. James by David Faust

. . . Our roof system also needs to be totally replaced. The tiles, in place for 75 years, are no longer fastened down with nails, which rusted away some years or decades ago. Gravity and the significant friction the interlocking tiles and mortar create will hold the roof in place – until an earthquake

*Continued on page 2*

## The Fullness of Time, continued

By Randal B. Gardner

(Continued from page 1)

gives enough of a shake that some of the tiles shift or fall from the roof. Then we will have at the least a problem with leaking and at worst a hazardous and dangerous condition in which we will not be able to enter our building. Our faithful Building Committee has begun making the plans for the roof to be redone. *And as they began to lay those plans they learned . . .*

. . . Our now significant infestation of termites cannot be solved until the current areas of exposure and rot in the roof are resolved. We have a bid and plan for tenting the structure, but have concluded it would be a waste of money to fumigate until the exposed roof sections – described by one as “a welcome mat for termites” – are repaired. *And as all these plans coalesce, they have also concluded . . .*

. . . Our exterior paint has become so infused with salt that further paint jobs will suffer the same, nearly immediate blistering and bubbling that the recent paint job suffered. The best solution would be to resurface all the stucco faces on the building, then to paint again.

There is no question that this work needs to be done, and it needs to be done soon. I have been assured that it does not need to be done *urgently*, but these are not problems that can be deferred for years. The question of the timing and the season for this is, “When will be able to put together the necessary funds to do the work?”

Many of us still have bruises from the long recession we have suffered, and many have anxieties about the strength and character of the recovery that has begun. With that in mind, the Vestry and I have been cautious about launching the campaign. Our caution is not about failing to collect enough of our funds; our caution is about seeming to be insensitive to the pain the economic conditions are causing our community.

All told the full range of work described above will take about \$600,000 to accomplish. The discount price for doing only what is absolutely necessary and skipping some of the steps that are recommended will cost close to \$500,000. These are big numbers, and we look at them while we are struggling to pay for all the basic costs to be the church. —————→

## May Vestry Notes


By Charleen Boyd, Junior Warden

Minutes were approved and Financial Statements were received. The Finance Committee reported that we were within our current budget projections but new sources of income will be needed in the last half of the year. It was moved and approved to expend \$10,000.00 from the Clergy Housing Fund to do needed repairs on the Rectories.

The St. James Hall Committee reported that they are still looking into options for utilization of the Hall to increase its income potential, there are several possibilities but they are all in the very preliminary stages. Selling the Hall is not being discussed and is not an option at this time.

Amanda Wischkaemper and Chris Bernard gave reports on the Youth and Children’s Ministry. They both hope to encourage more parent involvement in the ministry.

*The next Vestry meeting is July 27, open to all.*

I write this to share the dilemma we are considering and praying about, and I invite your participation in that consideration. A pastor’s joke is about the man greeting the preacher at the door and saying, “I was sure relieved to hear you say you didn’t know how you were going to get all this money. For a minute there I thought you wanted to get it from us!” There is no “*somebody*” in the Christian church; there is only *us*. This is our problem, and it will take our collective wisdom and commitment to bring us to the accomplishment of the work we know we need to do. 

*Randal+*

## Advertise in the Chimes!

This publication is mailed to almost 700 homes each month, and viewed online by more. This may be a great opportunity to advertise and expand your business within a supportive community.

We are selling business card advertisement for \$20 per month, or \$200 per year. Call Sue Adams to set up your account at 858 459-3421x110.

# Lord, you are good. And your mercy endures forever.

by Chris Bernard, Pastor for Youth & Families

In Korean society, everyone refers to each other in familial terms. Words like, “Brother,” “Sister,” “Uncle,” and “Aunt” are so common it’s simply ingrained into how you view others. The people in a Korean community are a part of one family. We are all members of a collective, affecting and reflecting each other.

There is a similar sentiment in Nigerian culture. Family is extended beyond the American nucleus. Homes are filled with cousins, even if they aren’t tied by blood. Everyone is a part of the family.

And so, when I married Ariel, I married into a Nigerian family as well. She had been unofficially adopted into the Olateju family in college; and Yemi, the matriarch, continuously referred to her as her “white daughter” - the explanation for why an Italian, red-headed New Yorker was running around with her six children during vacations and holidays.

Several members of the Olateju family participated in my wedding. Yemi and her husband, Sunday, made a promise to support us in our marriage. Lola, their oldest daughter, was one of the bridesmaids. On that day, I embraced six new siblings.

But on May 29, 2010, in a moment of confusion and utter despair, our youngest sister took her life.

Tinu was 15. She was a deeply passionate Christian whose faith was expressed well beyond Sunday mornings. She fought against the social pressures of High School, prayed fervently, and helped others pragmatically experience love. Being one of a few African American girls in her school, she knew what it meant to be an outsider. But even in her popularity, she didn’t tolerate the division often found between those who are and aren’t socially accepted. She was a peacemaker, a true testimony of her grace.

The shock of her death hit us in different ways, but we knew how her parents would react. When a child dies in a Nigerian family, the parents don’t participate in the funeral. They mourn at home with the closest members of the family. Others make the arrangements.

Ariel and I stepped in to bury our sister. We bought jewelry for a corpse, wrote the obituary, mediated family

## Youth Notes

Chris Bernard, Pastor for Youth & Families

### Where's Chris?

If at some point during the month of July, you look around and wonder, "Where's Chris?" - don't worry. I'm just taking a few weeks to finish writing my MA Thesis. I'll be buried in the catacombs of a library, losing track of time, writing pages that don't make much sense, and trying to finish something I should have finished a long time ago.

I'll be MIA from July 5th - July 24. From July 25-30, I'll be at Camp Stevens serving as a lay Chaplain, returning to St. James on August 1.

### Upcoming Events

July 4— Youth are in Church for Fr. Bond's Sunday

July 16—Padres Game

July 25—St. James Day at Bishops

### Family Weekend at Camp Stevens

On Labor Day Weekend, September 4-5, St. James is bringing back the classic *Family Retreat at Camp Stevens*. Mark your Calendars now—more information is coming.



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conflicts, and solidified the necessary arrangements. We did all the things that come with death, but we couldn’t bring ourselves to celebrate the life she had lived. She had so much more to live for, so much potential, so much hope.

Despite our emotional turmoil, it’s in moments like these where the hope for resurrection is most meaningful. Knowing that God’s love refuses to control us so that we can truly be made in God’s image; knowing that for true love to be expressed, the very worst had to be possible; knowing Jesus took on the worst so that we never have to; and knowing in Jesus’ resurrection we also will witness the defeat of death; there is only one fitting response.

At Tinu’s funeral, we sang these words: “Lord, you are good. And your mercy endures forever.” May we be reminded of these fundamental truths and never lose sight of God’s grace, even for those departed. 🙏

### Women's Dinner Group

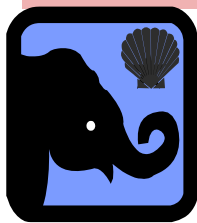
Tuesday, July 13 at 6 pm  
*Movie Night*

Tuesday, July 13, we'll enjoy a wonderful movie in the Van Schaick Room, with another terrific dinner catered by Girard Gourmet. Everyone is invited, so bring a friend. \$15 for dinner. 6 pm for social hour, then dinner and the movie. Please RSVP to the office or sign up after the Sunday services by July 11 at noon. Final meeting until October.

### Children's Ministries: It's a Bible Drama Summer!

It's time for a fun summer adventure in Sunday school! Children will once again work together in a combined-age class each week, providing the opportunity for fun and mentorship across age groups and allowing our wonderful teachers to work together. The goal is learning, fellowship, service, and FUN! This year, the choice of our summer curriculum was simple...we're going to have a *Bible Drama Summer!* With the loss of our beloved Father Waddy, we are devoted to sharing his Bible Drama ministry. He often said, "Drama means 'Do it!'" So we will! Whether we perform plays or create new lessons with music, puppets, or art, each lesson will be inspired by Father Waddy. Come play with us in Sunday school this *Bible Drama Summer!*

Mandy Davis Wischkaemper, Pastor for Children's Ministries; Clair Gardner (3<sup>rd</sup>-5<sup>th</sup>), Catherine Sowards (Pre-K), Tiffany Tesch (K-2<sup>nd</sup>)



### White Elephant Sale News

So many folks in need are counting on your donations to the September White Elephant Sale. It makes a difference to the Dorcas House kids in TJ, ERD programs in the Gulf Coast and Haiti, ECS in San Diego and more. We transform your books, jewelry, household items, antiques, artwork, linens and gently used shoes and clothing into Outreach funds. Please bring clean items to the Donations door located in the alley off Silverado on Sundays between the services or otherwise by appointment. Call Lyn 858-246-6237, lgansc7@yahoo.com or Nan 858-549-2322.

### St. James Gift Shop News

By Karen Fast, Manager

In June the Gift Shop went on the road again. Bishop Gene Robinson paid a visit to St. Paul's Cathedral as the forum leader and preacher for the week end. We sold all 60 copies of his book, *The Eye of the Storm*. A huge success for us all!

We are proud to announce our new web site; stjamesgift-shop.com. Check us out and tell your friends and family about it.



*Bishop Robinson signing our books at the Cathedral on June 20, 2010*

Do you know that we now carry *Del Mar candles?* Made locally of bees wax, they are long burning and come in lots of colors. Great gifts, or for you!

Our book department is very popular these days, with new books arriving daily. A fresh supply of Thomas Merton as well as great meditation and books on prayer.

The book club, Soul Searchers will take a summer break then begin in September. This Fall we will read *The Friendship of Women* by Joan Chittester. We hope you will join us.

### We Welcome Three New Members to the Daughters of the King

The Mary & Martha Chapter of the Daughters of the King is delighted to welcome our newest Daughters - Muggie Harris, Tiffany Tesch and Cindy Trowbridge.



They have completed their three months of training and were formally admitted at the 10 o'clock service on June 20th.

We are currently on 'summer break' and will resume our monthly meetings with a dinner meeting in September. As always, however, we continue to lift up in prayer all those for whom prayers have been requested.

## *Microcredit Ministry & The Diocese of Western Mexico*

By Eleanor Ellsworth, Sr. Associate Rector

*This background piece is being used in the developing relationship between Episcopal Relief & Development (ERD) and the Diocese of San Diego. We thought to share this piece with the parish would provide a peek into the potential of expanding our microcredit ministry into the Diocese of Western Mexico.*

*Historically, St. James has supported ERD, targeting projects in Sri Lanka, and the appeal for Haiti, among many other worthy causes.*

*St. James is also a Parish Partner for Microcredit. It is important to note that the Women of St. James, Lunch Bunch, and many individuals at St. James have contributed generously to the microcredit ministry.*

*Thank you for your generous hearts. E. Ellsworth +*

### **Microcredit Ministry**

The Episcopal Diocese of San Diego

#### **Background**

After the December 2004 Tsunami destroyed much of the coast of southern Sri Lanka, St. James by-the-Sea Episcopal Church, La Jolla, committed to a long-term support of the area. A Sri Lankan professional woman known to the undersigned to be a reliable and dedicated partner with whom to work became the conduit for emerging shared ministry.

The undersigned wrote a proposal to Rotary International, with St. James, the Del Mar Rotary and Mobilizing for Microcredit (MRM) as domestic partners with an international partner Rotary in Battaramulla, outside of Colombo. This particular micro-credit program is operative on an open-ended basis. A reputable economic agency with a micro-credit mission operates the program in southern Sri Lanka, with great success.

#### **St. James (Parish)**

The project outlined above was St. James' initial foray into advocating for and providing funds for a microcredit ministry, other than the fact that Episcopal Relief and Development (ERD) includes microcredit among its projects, and St. James has a record of giving generously to ERD in times of great need.

Rotary International matched the money raised, dollar-for-dollar. (From beginning to end, it took 18 months to navigate the RI process for final approval.) Loan capital assembled by this process was \$25,000.

#### **The Diocesan Perspective**

Diocesan Commissions were established as part of the Strategic Planning efforts initiated by the Bishop of San Diego. In the second year of the Social Justice Commission, its members included Economic Empowerment as one of its goals for the work of the Commission and developed a *Parish Partners for Microcredit* initiative.

Parishes (and other Episcopal entities) are encouraged to become

engaged with this ministry through some or all of the following ways:

1. Raise awareness about the power of Microcredit in parishes.
2. Raise money to provide the basis for making small loans.
3. Provide mentors to women engaged in small business development.
4. Identify persons to become facilitators for borrowers groups.
5. Provide meeting space and hospitality for borrowers groups.

The Social Justice Commission has provided numerous presentations about this ministry and continues to do so.

*Microcredit Ministry* is a Diocesan program, with parish participation growing. In June 2010, St. Mary's Episcopal Church in Ramona has begun its work to organize a borrower's group to be housed at St. Mary's. Other parishes have provided funds and awareness education.

#### **Microcredit Expertise and Administration**

The Commission established a "fund" with the then Canon for Administration, Finance and Communication to collect money for loans. Funds generated are periodically forwarded to La Maestra, a social service agency in San Diego, which has committed to providing microcredit opportunities to women. (Previously the *Microcredit Ministry* worked with the Foundation for Women in San Diego, which contracted with La Maestra to operate the local program. In the summer of 2009, La Maestra ceased its relationship with FFW to

*(Continued on page 6)*

(Continued from page 5)

enhance its own administration of microcredit services.) The Diocese of San Diego is partnering with La Maestra, with an open opportunity to extend partnerships when warranted. Elena Cruz is the Director of the Microcredit Program of La Maestra. Originally from Belize, she received her university and graduate education in the United States. She is fluent in both Spanish and English.

## Methodology

The methodology for the Diocesan partner, La Maestra, is the Grameen method, established by Mohammed Yunus of Bangladesh over thirty years ago. Small groups form cooperatively to determine who will be granted loans. These social groups act collectively and determine who will be granted loans and monitor repayment. In addition, the groups operate in a peer fashion and hold one another accountable for repayment, for opening up bank accounts, for paying taxes, etc.

(Identification of collateral issues emerge in groups, and La Maestra is uniquely able to assist women with their auxiliary social services.)

The loan structure in the San Diego area is \$250/500/1000. Loans are paid back in intervals of 26 weeks. With a successful borrowing experience, women become eligible to secure subsequent loans. At a certain level of success, the woman is ready to apply for a loan with designated banking institutions. Loans are paid in intervals of 26 weeks, and records are kept documenting the loans, the savings, and the interest.

## Commentary about Potential Project with the Diocese of Western Mexico and Episcopal Relief & Development

- A loan structure in Mexico will be tailored to local economic circumstances.
- Elena Cruz, Director of Microcredit for La Maestra, will train Mexican facilitators and help identify suitable borrowers.
- Potential collaboration exists with a cooperative near the Tijuana dump as well as with the parent(s) of children associated with Dorcas House.
- Oversight and supervision mechanisms need to be developed before any efforts toward the formation of groups begins.
- Funding to seed the first batch of loans.
- Provisions for securing and sustaining additional funding needs to be considered in the early planning stages to ensure sustainability of the project.

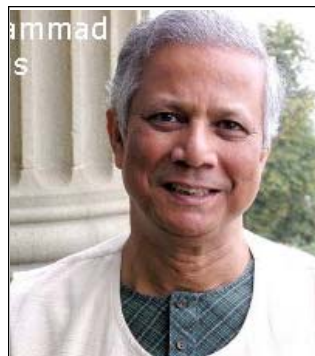
Typical borrowers are women; however, in the case of Sri Lanka, both men and women are borrowers. The social networking with women only is a proven method, however. Recommendation for this project is to target women in the Tijuana area, with an eye to the future of developing like services for men, if the need is determined.

The rationale for providing small loans to women is documented in many sources. *The Poor Pay Back* is a classic document, written by Mohammed Yunus, which speaks to the economic empowerment and social development (including health) which occurs with the successful administration of microcredit services.

Ms. Cruz and the Social Justice Commission of the Episcopal Diocese of San Diego are thrilled with the prospect and promise of extending the hand of microcredit in partnership with Episcopal Relief and Development and its partners.

*Prepared by: The Rev. Eleanor L. Ellsworth, Chair, Social Justice Commission, Episcopal Diocese of San Diego, June 21, 2010*

[www.lamaestra.org](http://www.lamaestra.org); [www.grameenfoundation.org](http://www.grameenfoundation.org)



## THE GRAMEEN BANK IN "A NUTSHELL"

Nobel Prize winner, Professor Muhammad Yunus, founder of the Grameen Bank (GB) reasoned that if financial resources can be made available to the poor on terms and conditions that are appropriate and reasonable, "*these millions of small people with their millions of small pursuits can add up to create the biggest development wonder.*"

As of May, 2010, it has 8.25 million borrowers, 97 percent of whom are women. With 2,564 branches, GB provides services in 81,360 villages, covering more than 97 percent of the total villages in Bangladesh.

GB has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity. GB's positive impact on its borrowers has been documented in many independent studies carried out by the World Bank, the International Food Research Policy Institute (IFPRI) and the Bangladesh Institute of Development Studies (BIDS). (Excerpted from [www.grameenfoundation.org](http://www.grameenfoundation.org))

# What is Micro Credit & How did it Begin?

In 1974, Professor Muhammad Yunus, a Bangladeshi economist from Chittagong University, led his students on a field trip to a poor village. They interviewed a woman who made bamboo stools, and learned that she had to borrow the equivalent of 15p to buy raw bamboo for each stool made. After repaying the middleman, sometimes at rates as high as 10% a week, she was left with 1 cent profit margin. Had she been able to borrow at more advantageous rates, she would have been able to amass an economic cushion and raise herself above subsistence level.

Realizing that there must be something terribly wrong with the economics he was teaching, Yunus took matters into his own hands, and from his own pocket lent the equivalent of £ 17 to 42 basket-weavers. He found that it was possible with this tiny amount not only to help them survive, but also to create the spark of personal initiative and enterprise necessary to pull themselves out of poverty.

Against the advice of banks and government, Yunus carried on giving out 'micro-loans', and in 1983 formed the Grameen Bank founded on principles of trust and solidarity. On any working day Grameen collects an average of \$1.5 million in weekly installments. Over 98% of the loans are paid back, a recovery rate higher than any other banking system. Grameen methods are applied in projects in 58 countries, including the US, Canada, France, The Netherlands and Norway.

The Grameen Bank Project (Grameen means "rural" or "village" in Bangla language) operates with the following objectives:

- \$ Extend banking facilities to poor men and women;
- \$ Eliminate the exploitation of the poor by money lenders;
- \$ Create opportunities for self-employment for the vast multitude of unemployed people in rural Bangladesh;
- \$ Bring the disadvantaged, mostly the women from the poorest

households, within the fold of an organizational format which they can understand and manage by themselves; and

- \$ Reverse the age-old vicious circle of "low income, low saving & low investment", into virtuous circle of "low income, injection of credit, investment, more income, more savings, more investment, more income".

***Grameencredit is based on the premise that the poor have skills which remain unutilized or under-utilized.***

It is definitely not the lack of skills which make poor people poor. Grameen believes that the poverty is not created by the poor, it is created by the institutions and policies. To eliminate poverty all we need to do is to make appropriate changes in the institutions and policies, and/or create new ones.

Grameen believes that charity is not an answer to poverty—It helps poverty to continue, creates dependency, and takes away individual's initiative. **Unleashing of energy and creativity in each human being is the answer to poverty.**

General features of Grameencredit are:

- a) It promotes credit as a human right.
- b) Its mission is to help the poor families to help themselves to overcome poverty. It is targeted to the poor, particularly poor women.
- c) Most distinctive feature of Grameencredit is that it is not based on any collateral, or legally enforceable contracts. It is based on "trust", not on legal procedures and system.
- d) It is offered for creating self-employment for income-generating activities and housing for the poor, as opposed to consumption.
- e) It was initiated as a challenge to the conventional banking which rejected the poor by classifying them to be "not creditworthy". As a result it rejected the basic methodology of the conventional banking and created its own methodology.

f) It provides service at the doorstep of the poor based on the principle that the people should not go to the bank, bank should go to the people.

g) In order to obtain loans a borrower must join a group of borrowers.


h) Loans can be received in a continuous sequence. New loan becomes available to a borrower if her previous loan is repaid.

i) All loans are to be paid back in installments (weekly or bi-weekly).

j) Simultaneously more than one loan can be received by a borrower.

k) It comes with both obligatory and voluntary savings programs for the borrowers.

l) Generally these loans are given through non-profit organizations or through institutions owned primarily by the borrowers. Grameencredit's thumb-rule is to keep the interest rate as close to the market rate, prevailing in the commercial banking sector, as possible, without sacrificing sustainability. Reaching the poor is its non-negotiable mission. Reaching sustainability is a directional goal. It must reach sustainability as soon as possible, so that it can expand its outreach without fund constraints.

m) Grameencredit gives high priority on building social capital. Promoted through formation of groups and centers, developing leadership quality through annual election of group leaders, and electing board members when the institution is owned by the borrowers. To develop a social agenda owned by the borrowers, it undertakes a process of intensive discussion among the borrowers, and encourage them to take these decisions seriously and implement them. It gives special emphasis on the formation of human capital and concern for protecting the environment. It monitors children's education, provides scholarships and student loans for higher education, and makes efforts to bring technology, like mobile phones, solar power, and promote mechanical power to replace manual power.  (Excerpted from www.grameenfoundation.org)



Episcopal Church

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# Sunday, July 4

*We will celebrate Independence Day  
&*

## “Tom Bond Sunday”

Join us for Tom Bond’s final Sunday at St. James before he moves to serve as the Associate for Pastoral Care & Seniors Ministry at St. Peter’s in Del Mar

*Come to the 9 am Adult Forum to share your “stories” about Fr. Bond.*

*Join us after the 10 am service for a celebration on the patio.*

