



SOROPTIMIST  
Best for Women

# Log 'n Line



## *It's Beginning to Feel A lot Like a Christmas Party!*

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Singing. Laughter. Yule time decorations. Hugs and kisses all around. It all adds up to what promises to be a holiday party to remember.

The Social Committee under the direction of chairman Lisa LeFebvre has a very special December 15 party planned.

Zio Fraedo's will start our dinner with three appetizers and end with petit fours and feature a roast beef and turkey carving platter.

A special treat will be a stand-up comedy routine. Our traditional carol singing will be led by Anne Ligda, Judith Brown, and Mary Ellen Ryan.

"This will be my first Soroptimist Christmas party," says chairman Lisa, "and I am really looking forward to

having all my Soroptimist friends join us."

Table decorators may begin putting their finery out at 2:00 p.m. The fes-

tivities will begin at 6:00 p.m.

If you have not yet contacted Lisa with your reservation, you may call her at (number removed from web edition)



## **It's Time to Celebrate!**

*Join all of your Soroptimist friends as we gather for our  
Holiday Festivities.*

*Monday, December 15, 2008, 6:00 p.m.*

*Thirty-five dollars each*

*Zio Fraedo's Restaurant*

*There will be plenty of singing, food, and laughter.*

Recipe in 2008-09 issue #1 by December 10

### **Special points of interest:**

- **Marina Checks In**
- **There's More than One Way to Gift a Friend**
- **More Recipes**
- **Microloans Help Women in Developing Countries Start Businesses.**

## *More Changes in the Board of Directors*

Pat Zuniga has been appointed First Vice President, replacing Kathy Hume.

Kathy Hume resigned her position and has taken a leave of absence in order to concentrate on her mortgage broker business.

Phyllis Neely will serve

out Pat's term as delegate.

Pat has been a member of our club since 1990. She served as President in the club year 1996-97. She is presently chairman of the SIA Program committee.

Phyllis has been a member of our club since 1960.

She has served two terms as President. Phyllis is a dedicated club member, faithfully attending district meetings and region conferences and has attended several International conventions.

Both Pat and Phyllis are Soroptimist fellows.

## PRESIDENT'S CORNER

*Season's Greetings from President Carol*

As 2008 draws to the close we gather to celebrate the season holidays with our families, friends and Soroptimist members. We all have many things to be thankful for in our daily lives. As your President for the past one and half years, I want to wish all of you a Merry Christmas, or a Happy Hanukkah, or a Happy Kwanza, whichever you choose to celebrate and a Happy New Year 2009. I hope the holidays rekindles the spirit, hope and joy that Soroptimism brings to all of us. I look forward to seeing you all at our Annual Christmas Party on December 15<sup>th</sup> at Zio Fraedo's Restaurant.

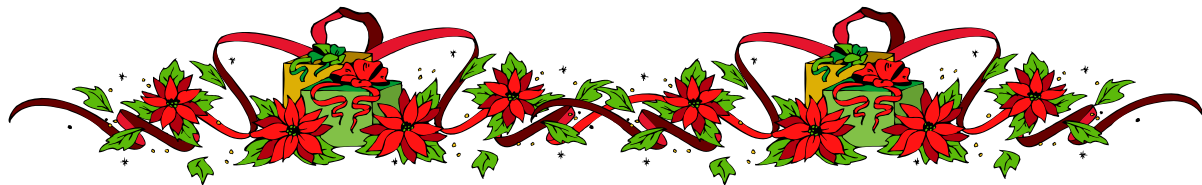
I hope you will all receive nice gifts and be able to enjoy gatherings with your friends and family. May the New Year 2009 keep us all healthy and allow us to be able to enjoy and participate in the premier women's club in Vallejo. For some the year 2008 had a devastating effect upon your income, life's savings and with the terrible condition of the City of Vallejo's bankruptcy actions. Lets all do our part to insure that are members stand tall and our business community gets back on track here locally.

Have a festive holidays and enjoy one another and keep the fellowship and camaraderie we exhibit in our daily lives.

All the Best  
Carol J. Howard  
President



President Carol presiding over meeting, November 10.

*Marina Keeps in Touch from Mommy-to-be Land*

*"We are having a girl  
and we are naming  
her Madeline Vlnar.  
We are still deciding  
on the middle  
name."*

Marina Fata took a few minutes to bring us up to date in Mommy-to-be land. And, yes, there are changes—beginning with her name: It is now Marina Vlnar.

"Things have been a little hectic around here. First of all I am not yet on complete bed rest, but I am on restricted activity and partial bed rest. I assume that it will be changed to full bed rest fairly quickly, as the condition I have only gets worse as the pregnancy progresses.

"I have been told that I will be getting a scheduled C-Section a month before the baby is due, so it will be some time at the end of Feb. rather than my due date of March 23rd. We are having a girl and we are naming her Madeline Vlnar. We are still deciding on the middle name.

"In the midst of all this madness we are also moving. If you could please relay my above update to the club that would be greatly appreciated. (*editor's note: See*

*attachment.*) Please also let everyone know that I miss them terribly, and can't wait to see them. If I am well, I will try and come to the Christmas party too. My new address and phone number goes into effect on Dec. 1st.

"I have also changed my last name to that of my husband's as well. After 9 years of marriage, I thought it was about time.

"Thanks again for your thoughts and prayers."

## There is More than One Way to Gift a Loved One

Christmas is the time for remembering and showing our love and friendship for one another through gifting. However, all gifts do not have to be things; in fact some of the most appreciated gifts are well thought out donations in the recipient's name.

Take a Christmas card with the theme of the organization, write a short note to the recipient explaining a little about the organization who is receiving the donation in the recipient's name. You could also include a small, inexpensive token such as a pin, tie tack, or Christmas ornament that reflects the theme of your donation if you would like to give them a permanent reminder of their gift.

Do you have a musician on your list? How about a donation to the Vallejo Symphony? Send your donation with a note naming the honoree to P.O. Box 568, Vallejo 94590.

Other local organizations you might consider: For the history buff, think Vallejo Naval and Historic Museum, 723 Marin St., Vallejo 94590. For the artist among your friends, consider gifting to the Jane Fetterly Memorial Arts

Program for Girls at the Vallejo Arts Foundation, 3467 Sonoma Blvd., Suite 10; Vallejo 94590. The pet lover would appreciate your gift in their name (or in the name of their beloved pet) to Benicia-Vallejo Humane Society, 1121 Sonoma Blvd., Vallejo 94590. Do you have a contractor, handy man, or real estate professional on your list? How about making a donation to Habitat for Humanity, 110 Railroad Ave., Suite A3; Suisun City 94585?

Mission Solano, www.MissionSolano.org will accept your gift to help feed the hungry in our community all year long. Only \$26.95 will feed and care for 15 people. The Christian Help Center, 2166 Sacramento Street, Vallejo 94590 is another local program feeding and housing the needy and would appreciate your donation in the name of a friend or family member.

Heifer International and Heifer International Kids 2 Kids program provides farm animals throughout the world. At their website, www.heifer.org they have an online catalog from which you can choose which animals you wish to donate.

With a microloan to a woman starting a business at www.MicroPlace.com (see article page 5) you can remember your favorite banker or loan officer. They will even send you a piggy bank to present to the recipient!

You can make a donation to Dr. Karen Stoufer, of the Christian Veterinary Training program. You will remember Karen as our pig lady from Nepal. She is still involved in the work, though from a staff level, and must provide for her family's support. You can make an online contribution at www.cvmusa.org

And while you are thinking about alternative gifting sites, don't forget our own Soroptimist International of Vallejo service fund. You can designate that your contribution goes to scholarships, and what could be a better gift for an educator.

These are but a few of the organizations who would benefit from your donations in the names of your loved ones. And don't worry, gifts from the heart will make a lasting impression on the recipients!

Special thanks to Glenda Goode for contributing to this article.



Dr. Karen Stoufer and family served as fieldworkers in Nepal for 13 years where they trained village animal health workers, facilitated projects in drinking water, women's empowerment and literacy, and worked with the local church. Since 2003, she has been the Director of Training based in the Seattle office of Christian Veterinarian Missions. She is pictured here addressing our club.

## Those Special Days...

### BIRTHDAYS

Ursula Williams...Dec 2  
Sandy Vollmer...Dec 5  
Mildred Watson...Dec 6  
Yvonne Bullock...Dec 13  
Irene Heenan...Dec 23

### CLUB ANNIVERSARY

Kathy Hume  
Dec 1, 2000  
Desi Toronto  
Dec 14, 1967

### So...you think you know Soroptimist?

As an international organization, we are represented around the globe in our four federations (SI Americas, SI Europe, SI Great Britain and Ireland, and SI South West Pacific.) Some countries have many clubs and others have only one or two. Which of the following is the correct statement? Answer on page six.

- A. There are 3000 Soroptimist clubs in 200 countries.
- B. There are 5000 Soroptimist clubs in 250 countries.
- C. There are 3500 Soroptimist clubs in 275 countries.
- D. There are 2000 Soroptimist clubs in 180 countries.

Schedule of Events

# December 2008

1—We will not meet this day, but we will donate our meeting fees for the day to President's Appeal.

Violet Richardson award deadline

3—Board meeting for officers and directors.

8—Business Meeting

15—Christmas Party, 6:00 p.m., Zio Fraedo's \$35.00 each. Plan to sing and laugh. No gifts, please.

Women's Opportunity Award deadline.

22—Dark for the Holidays

28—Dark for the Holidays

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 DARK	2	3 Board Meeting	4	5	6
7	8 Business Meeting	9	10	11	12	13
14	15 Christmas Party	16	17	18	19	20
21	22 DARK	23	24	25 	26	27
28	29 DARK	30	31			

## Make Your Holiday Table Merrier.

Editor's Note: Last month I included some recipes in our newsletter. This won't be a permanent feature (it's way too easy to make a mistake in typing up recipes!) but I did receive two other good recipes after the Log n Line came out.

If you have a fabulous recipe, e-mail it to me, Betsy Milan, and I may be able to copy and paste it as a filler in a future edition of the bulletin.

### Simple and Delicious Cranberry Sauce

Cathy Preovolos

- 12 oz fresh cranberries
  - 1 cup Port
  - 1/2 cup water
  - 1 1/4 cup sugar
  - Cinnamon and cloves to taste.
- Combine wine, water, and sugar. Bring to a boil and cook for 5 minutes. Add washed cranberries, cinna-

mon and cloves and boil another 5 minutes.

Serve warm. Mmmm good!

### Red Lobster Restaurant Cheese Biscuits

Phyllis Neely

- Preheat oven to 450°
  - 2 cups buttermilk baking mix
  - 2/3 cup milk
  - 1/2 cup shredded cheddar cheese
  - 1/4 cup butter, melted
  - 1/2 tsp garlic powder
- Combine baking mix, milk, and cheese with wooden spoon to soft dough. Beat vigorously for 30 seconds. Drop dough by spoonfuls on ungreased baking sheet. Bake 8—10 minutes to golden brown.
- Combine melted butter and garlic powder. Brush over hot biscuits before removing from pan. Serve warm.



## Women's Opportunity Award Applications Still Being Accepted

Women's Opportunity Award applications are due on December 15. If you know any woman who might qualify, please contact Pat Zuniga for an application.

The application is also available on line at our future website, [www.sivallejo.org](http://www.sivallejo.org). (Even though the site is not yet fully launched the cover page with the application and accompanying references can be accessed.)

Successful applicants are heads of household, returning to school or training program to improve their lives.

Check out our future website at [www.sivallejo.org](http://www.sivallejo.org) It is not yet fully launched and several links may not work correctly yet, but you can see the direction it is going. Let Betsy Milan know any improvements you would like.

## Microloans: Lending a Hand Up Out of Poverty

Microloans help women living in poverty to start businesses. The loans are by definition very small (when compared to the normal loan a bank might make). The individual borrowers lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit.

The loans are made to individuals who do not qualify for traditional loans. The borrower must repay the loan at an established interest rate over a set period of time. The loans may be made by institutions called microfinance banks or by self help groups (SHG's) where people pool their money in a group fund. Banks then lend money to the group (typically on a 4:1 ratio) creating a larger group fund. SHG members may borrow from the group fund for a variety of purposes ranging from household emergencies to school fees. As SHGs prove capable of

managing their funds well, they may borrow from a local bank to invest in small businesses or farm activities. Groups pay an annual interest rate of 11% to 12%.

Programs are evolving in India and Bangladesh, where they started, as well as Africa and Southeast Asia with the assistance of organizations like Opportunity International, Catholic Relief Services, CARE, APMAS and Oxfam. Microfinancing also helps in the development of an economy by giving everyday people the chance to establish a sustainable means of income. Eventual increases in disposable income will lead to economic development and growth.

Microcredit is not only provided in poor countries, but also in one of the world's richest countries—the USA, where 37 million people (12.6%) live below the poverty line. However, according to economist Jonathan Morduch of New York University, microloans have less appeal

in the US because people believe it too difficult to escape poverty through private enterprise.

While these loans have gained in visibility, they are not without criticism. Primarily, the criticism has centered around people becoming dependent on these loans for day-to-day expenses. There has also been some evidence of governments using the existence of an active microloan program to eliminate civic services targeting those living in poverty..

Individually, you can participate in microfinance through organizations such as Kiva Microfunds and MicroPlace.com. With MicroPlace.com, your donation earns interest. Your loan can be as small as \$20 and you can choose where the money will be invested and that it go to a woman. You may also designate how quickly you want the loan repaid and what interest rate is to be returned to you. (All interest rates are modest.)



Puja Patel used her microloan financed through MicroPlace.com to purchase a sewing machine to make clothing. With the money earned she was able to repay the loan and send her four children to school.

### Secret Soroptimist



Did you enjoy the picture of Helen Intintoli in last month's bulletin? I know some of you guessed it, but at least two of you thought it was Sharon Powers!

A first Christmas is always special, almost as special as our Secret Soroptimist this month. But.....who is she?

### Personal Passages

A little bird tells us that on December 23, Irene Heenan will be celebrating her 90th birthday. Many happy returns, Irene!

Guia del Rosario is vacationing in the Philippine Islands for the next several months. While she is there, she is planning to visit our Friendship Link in Makati and has taken some greeting gifts with her to present to them. She will be gone until March.

Cathy Prevolos is back east awaiting the birth of her granddaughter. Baby Magdalena is due December 3, so any day now!

### The Legal Stuff

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### We're coming to the web soon!

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improving the lives of women and girls, locally  
and throughout the world

*Soroptimist is an international volunteer organization for business and professional women who work to improve the lives of women and girls, in local communities and throughout the world. A 501 (c)(3) organization, Soroptimist relies on charitable contributions to fund its programs.*

*Soroptimist International of Vallejo was chartered in October, 1939, and since that time has been an integral part of the community. Numerous local programs which benefit women and girl are funded through the club. Known for it's dynamic scholarship program, benefitting girls in local high schools and colleges, the club is also a proud, enthusiastic participant in Soroptimist Founder Region Foundation which funds fellowships for women in the final years of their doctoral studies.*

### Picture Of the Month

There were plenty of laughs when we learned about laughter yoga. Anita Hawkes, Angie Thorpe, and Kris Shirrell certainly seem to be enjoying the program.



#### *So...you think you know Soroptimist? Answer*

According to Soroptimist International, there are approximately 3000 Soroptimist clubs in 200 countries. With new clubs being chartered every month, and other clubs consolidating or dissolving, it is a very fluid number.

#### Officers

**Carol Howard, President**

**Pat Zuniga,  
1st Vice-President**

**Helen Intintoli,  
2nd Vice-President**

**Sharlynn Willingham,  
Recording Secretary**

**Kathy Hahn,  
Corresponding Secretary**

**Karen Jones, Treasurer**

**Pinky Santiago,  
Assistant Treasurer**

**Sharon Powers,  
Senior Director**

**Cathy Prevolos,  
Junior Director**

**Delegate**

**Phyllis Neely**