



Review of the Month

Lend with Care



This month's loan contribution goes to Mrs Bang who is 62 years old and a widow. She has three adult children and they are independent. She has been farming for over 30 years. She is a part of Muong ethnic minority and lives in a mountainous area of Thanh Hoa province, Vietnam.

Ms. Bang grows paddy rice, seasonal vegetables, raises chicken and ducks for her family's consumption and sells the surplus to a middleman. The income is just enough for her to cover the cost of living.

One of the difficulties that concerns her is her family latrine is unhygienic. She is requesting her first loan cycle from LendwithCare partner, Thanh Hoa MFI to buy construction materials and pay wages for some of the labourers who will build the hygienic toilet. Having a safe toilet will improve her family's living conditions.

Note: For the first time I have allocated our monthly loan contribution to someone who I am not sure can repay the loan. However, I think everyone deserves a decent toilet.

St Dwynwen's Day : 25th January (Wales)

Dwynwen was the prettiest of King Brychan Brycheiniog's 24 daughters. She fell in love with a local lad called Maelon Dafodrill, but King Brychan had already arranged for her to marry another prince. Maelon took the news badly, so the distraught Dwynwen fled to the woods to weep, and begged God to help her. She was visited by an angel who gave her a sweet potion to help her forget Maelon, which happened to turn him into a block of ice.

God then granted Dwynwen three wishes. Her first wish was that Maelon be thawed; her second wish was for God to help all true lovers; her third wish was that she would never marry. In gratitude, Dwynwen became a nun and set up a convent on Llanddwyn Island, a beautiful little spot on Anglesey.



Her name means, 'she who leads a blessed life'.

As well as being the Welsh patron saint of lovers, she's also the patron saint of sick animals.

What happens on St Dwynwen's Day?

It's just like Valentine's Day, so it is considered the most romantic day of the year in Wales. People exchange cards and gifts, take time out, have special meals with loved ones... some may go as far as to carve lovespoons.

Influential Women: Michelle Obama

Michelle LaVaughn Robinson was born on **January 17**, 1964, in Chicago. Her father, Fraser Robinson, was a city-pump operator and a Democratic precinct captain. Her mother, Marian, was a secretary but later stayed home to raise Michelle and her older brother, Craig. At just 21 months apart in age, Craig and Michelle were often mistaken for twins.

The Robinson family lived in a small bungalow on Chicago's South Side. Michelle and Craig shared quarters, sleeping in the living room with a sheet serving as a makeshift room divider. They were a close-knit family, typically sharing meals, reading and playing games together.

Raised with an emphasis on education, both Michelle and her brother learned to read at home by age four. Both skipped the second grade. By the sixth grade, Michelle was taking classes in her school's gifted programme.

Michelle went on to attend Whitney M. Young Magnet High School, the city's first magnet high school for gifted children, where, among other activities, she served as the student government treasurer. In 1981, she graduated from the school as class salutatorian.

Following in her older brother's footsteps, Michelle attended Princeton University, graduating *cum laude* in 1985 with a B.A. in Sociology. She went on to study law at Harvard Law School, where she took part in demonstrations calling for the enrolment and hiring of more minority students and professors. She graduated in 1988.

Michelle and Barack married in October 1992. They met in 1989, at Michelle's first job as a lawyer at the Chicago firm Sidley Austin. Barack, was a summer intern to whom Michelle was assigned as an adviser.

Initially, Michelle refused to date Barack, believing that their work relationship would make the romance improper. She eventually relented, however, and the couple soon fell in love. After two years of dating, Barack proposed.

In 1991, she left corporate law to pursue a career in public service, working as an assistant to Mayor Richard Daley and then as the assistant commissioner of planning and development for the City of Chicago.

In 1993, Michelle became executive director for the Chicago office of Public Allies, a non-profit leadership-training programme that helped young adults develop skills for future careers in the public sector.

In 1996, Michelle joined the University of Chicago as associate dean of student services, developing the school's first community-service program. Beginning in 2002, she worked for the University of Chicago Hospitals, as executive director of community relations and external affairs.

In May 2005, Michelle was appointed vice president for community and external affairs at the University of Chicago Medical Center, where she continued to work part-time until shortly before her husband's inauguration as president.



Michelle first caught the eye of a national audience while at her husband's side when he delivered a high-profile speech at the Democratic National Convention in 2004. Barack was elected as U.S. Senator from Illinois that November.

In 2007, Michelle scaled back her own professional work to attend to family and campaign obligations during Barack's run for the Democratic presidential nomination. Barack eventually won the nomination and was elected the 44th President of the United States. He was inaugurated on January 20, 2009.

During her time at the White House, Michelle campaigned for better nutrition for children. She worked with food

producers and public organisations to improve food labelling and better school meals as well as educating families about food balance and exercise. She promoted organic food at the White House and invited local primary schools to help set up a vegetable garden at the White House.

As her husband's 2 terms as President drew to a close, Michelle supported Hilary Clinton for the next Democratic nomination. On the first night of the Democratic National Convention, Michelle spoke in support of Clinton, who had previously run against Barack during the 2008 primaries, and her vision of a progressive America.

"...I wake up every morning in a house that was built by slaves, and I watch my daughters, two beautiful, intelligent, Black young women, playing with their dogs on the White House lawn," she said. "And because of Hillary Clinton, my daughters, and all our sons and daughters, now take for granted that a woman can be president of the United States."

On January 13, 2017, Michelle made her final speech as first lady, saying "being your first lady has been the greatest honor of my life and I hope I've made you proud."

In an emotional moment, she addressed young Americans: "I want our young people to know that they matter, that they belong. So don't be afraid. You hear me, young people? Don't be afraid. Be focused. Be determined. Be hopeful. Be empowered. Empower yourself with a good education. Then get out there and use that education to build a country worthy of your boundless

Women inspiring action, transforming lives

promise. Lead by example with hope; never fear."

At the Obama Foundation's inaugural youth leadership summit in Chicago, in November 2018, the former first lady spoke about the problems with impulsively firing off thoughts on social media.

"When you have a voice, you can't just use it any kind of way, you know?" she said. "You don't just say what's on your mind. You don't tweet every thought. Most of your first initial thoughts are not worthy of the light of day."

Michelle also addressed the topic of protecting women from sexual harassment, a hot issue following #MeToo. "When we think about women in particular we ask them to speak up. We ask them to speak their mind. We ask them to just say no, to speak out against sexual harassment," Michelle said. "But if we don't teach our young girls to speak at an early age, that doesn't just happen. It takes practice to have a voice. You have to use it again, and again, and again before you can say 'no.' Or 'stop.' 'Don't touch me.'"

Michelle Obama: a role model for women and an advocate for poverty awareness, education, nutrition, physical activity and healthy eating.

Author of the Month: Emma Donoghue

After watching the film 'Room' based on the book of the same name by Emma Donoghue, I decided that I must read the book itself. I found it captivating, a powerful story of a mother and her young son, whose love lets them survive

the impossible. It is narrated by the five year old Jack and the way in which the author gets under his skin is extraordinary.



I had to read more of her books and I was amazed at the variety of her work. Donoghue's ability to get inside her characters is impressive, never more so than in 'Akin'. In this book, a 79 year old retired chemistry professor from New York has his life thrown into chaos when he takes his 11 year old great-nephew to France in the hope of uncovering his own mother's wartime secrets. Noah, the professor, has never met Michael, his great-nephew and there is a clash of generations, but also of life-styles and attitudes. The interplay between the two of them is central to the book. Noah is a childless and old-fashioned academic and Michael is a streetwise and sullen child, wedded to his smartphone. The writing is understated, frequently funny and thoughtful. The characterisations of Noah and Michael feels very convincing and real, and the book is a delight to read.

Donoghue also writes historical fiction, and 'The Wonder' is an example of this, set in rural Ireland in the 1850s. An English nurse is summoned to a tiny village to observe what some people are claiming to be a miracle, namely an 11 year old girl who has survived without eating any food for months.

Anna, the girl, has become a tourist attraction, and Lib, the

nurse is hired alongside another nurse – a nun- to watch over Anna to report on whether the claim of miracle is valid. The book is atmospheric and thought-provoking, a vividly told story of love, faith and superstition.

Emma Donoghue has written many more books, but the ones I have read are beautifully written, thought provoking, and impossible to put down.

Jan Tebbett

Winnie the Pooh Day: 18th January



Winnie the Pooh first appeared in print in 1926, together with

friends Piglet, Tigger, and Eeyore. All were based on toys owned by the author's son, who also featured in the famous stories as Christopher Robin.

The name Winnie came from Milne's teddy bear. The "Pooh" part was from the nickname of a swan he'd met on holiday. The rest of the names were purely creations of his mind.

The story and adventures of Winnie the Pooh are set in the ancient Ashdown Forest of East Sussex, considered an area of outstanding natural beauty. It features beautiful open heathland, wooded areas, and high ridges.

Many stories in Winnie the Pooh have clear associations with locations in the forest. The illustrations that accompanied the original books often depicted scenes from this part of the world. Pooh, Tigger, and the crew are regularly seen marching through beautiful gorse, heather, bracken, and silver birch, all common in the Ashdown area.

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