



# ITEMS



COMMISSION ON VOLUNTARY SERVICE & ACTION

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Fall 2010

## UN Ambassador Emeritus Calls for Grassroots Action to Battle Global Warming

by Susan Angus, CVSA Executive Director

Crispin Gregoire, former United Nations Ambassador for Dominica and one of the the spokespeople for the 42-member Small Island States bloc at the conference pertaining to the United Nations Framework Convention on Climate Change (UNFCCC), held in Copenhagen in December 2009, came to the Commission on Voluntary Service & Action (CVSA) office on June 12 at our request to explain what happened in Copenhagen and what is at stake in the upcoming follow-up conference scheduled for November 29 to December 6, 2010 in Cancun, Mexico.

CVSA volunteers first met Gregoire at a volunteer information table CVSA

held in front of the New York Public Library Harlem Branch, not far from the CVSA office. Gregoire was glad to share his insight on this crucial matter with CVSA member organizations to keep their constituents informed and enable them to decide on action they could take to join the fight to curtail global warming.

Many international environmental organizations and governments of developing nations were looking to the Copenhagen conference to reach a legally binding agreement on the reduction of carbon emissions each country would make and when, consistent with the scientific community's criteria to prevent climate

*Continued on next page*

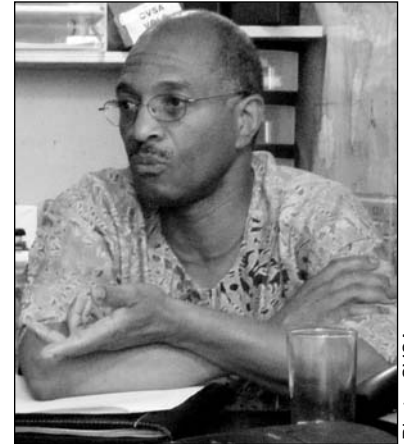


Photo: CVSA

*Crispin Gregoire speaking to volunteers at the CVSA office about the negotiations at the UN Climate Change Conference in Copenhagen, December 2009.*

See interview on page 4

### Save the community-based Credit Union Movement:

## CVSA Backs True Financial Leadership

On September 25th, CVSA Executive Director Susan Angus served as the keynote speaker by invitation from the Board of Bethex Federal Credit Union at their 40th Annual



Photo: Anilisa Sanchez/Bethex FCU

*Susan Angus, CVSA Executive Director, the Keynote Speaker at Bethex Federal Credit Union Annual Membership Meeting on September 25, spoke of the need for volunteers from the membership to participate in community outreach to expand and strengthen the credit union movement.*

Membership Meeting, held at the Bronx Museum of the Arts, to talk about the need for volunteers to keep the credit union movement alive and growing. Joy Cousminer, CEO and founder of Bethex Federal Credit Union (FCU) in the Bronx, New York—a new CVSA member—had met with Angus in May about ways CVSA could assist in revitalizing the volunteer activism and spirit of cooperation that had been at the core of the original credit union movement. Citing National Credit Union Agency (NCUA) closures of small but financially viable community-based credit unions in low-income areas, Cousminer says these closures signal a warning that credit

*Continued on page 19*

### ALSO IN THIS ISSUE

Gifts of *INVEST YOURSELF* to Wichita Area High Schools  
Expand Options of Graduating Students.....pg 15  
In Memoriam: Reverend Lucius Walker, Jr.....pg 17  
*INVEST YOURSELF* at the Tenth Annual Harlem Book Fair....pg 23



**ITEMS** is published quarterly by **Commission on Voluntary Service & Action (CVSA)**, the consultative and coordinating body of more than 200 non-government, voluntary service organizations based in North America that support or place volunteers with projects and programs serving people in the U.S. and internationally. **CVSA** seeks to interpret, extend, promote and support the world of voluntary service and involvement programs, and maintain and expand the ability and right of individuals to donate their time and services to persons, groupings and communities of people in need, free of government restraint.

**ITEMS** is **CVSA's** newsletter information service for organizational members represented in **INVEST YOURSELF — The Catalogue of Volunteer Opportunities**. **ITEMS** reports and provides analysis of news related to the voluntary service field on a national and international level, as well as political and economic developments relevant to the independent voluntary service sector.

Many volunteers and volunteer organizations learn the hard way: through their own experiences, using trial and error. We find that wasteful and contrary to the basic principle of organization: that an organization is stronger than an individual. Collective experience is therefore also more powerful than that of a single individual, or, for that matter, a single organization.

Your submissions to **ITEMS** of information, news, advice, photographs and graphics depicting your work or simply your comments and concerns are instrumental to the process of growth and advancement of voluntary service as a whole. We always look forward to receiving them.

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## Fight Against Global Warming

*Continued from page 1*

change and global warming from reaching a level that jeopardizes the survival of humanity.

Gregoire explained why, despite the clarity of scientific findings, consensus was not reached and why the pressure is on if that goal is not accomplished in the next UNFCCC Conference to begin the end of November.

The Republic of Dominica, for which Crispin Gregoire served as Ambassador to the United Nations from 2003 until his recent retirement from that post, is an island in the eastern Caribbean with a population of 72,000. Dominica is a member of the Alliance of Small Island States (AOSIS) which represents 42 small island states and low-lying coastal countries from all oceans and regions of the world that represent close to 28 percent of developing nations. AOSIS was formed in 1991 in order to have a stronger voice in international political arenas on environmental, political and economic matters. Gregoire was designated by AOSIS to be their lead spokesperson at the UNFCCC Conference in Copenhagen and through that he formulated his analysis.

After Gregoire's presentation at CVSA's office, Andrea Bomar, CVSA staff volunteer, told him, "You have connected so many things together into a clear picture of what is going on with this subject. This is what the U.S. press fails to do. Everyone in the United States needs to gain this vantage point."

CVSA volunteer Adam Hunt asked Gregoire if he thought the U.S. government would ever make the necessary policy changes, enforce the emission reductions and change to a "green energy" system. In response, Gregoire pointed to the very narrow economic interests that are currently shaping the negotiating positions that the U.S. government, in particular, is bringing to the table. He was clear that grassroots organizations need to take an active role in getting the true story out to their communities and work to create the political force needed to demand that governments take responsible action. Our interview with Gregoire begins on page 4.

### Climate Change: The imminent threats to life and livelihoods

Heat-trapping greenhouse gases emitted since the industrial revolution began, such as carbon dioxide as well as various other gases created by burning fossil fuels and other industrial processes, have been warming up the planet. The thick layers of these gases in the atmosphere block infrared radiation from escaping directly from the surface to space. Between 1970 and 2004 emissions of these gases increased



by 70%. Due to the resulting rise in the global temperature, the world has had heavier rainstorms, bigger winter snowstorms, more intense droughts, unprecedented floods, more record-breaking heat, sea levels rising and many other life-threatening ramifications. Statistics kept by scientists and governments have supported the theory of climate change caused by greenhouse gases for forty years, but decades of “debates” (largely financed by oil and coal interests) over the veracity of global warming as a human-created condition have generated public disinterest or skepticism on the subject.

Now, time is very short before the catastrophic results of the increase in temperature caused by the continued pattern of burning of fossil fuels will become irreversible. According to the Intergovernmental Panel on Climate Change, the average global temperature has risen .74°C (1.3°F) over the last 100 years, and most of that increase has been in the last 12 years.

By 2007 scientific findings revealed that the sea-level rise through this century would be significantly higher than previously estimated because of the accelerated melting of the Greenland and Antarctic ice sheets.

The rapid disappearance of glaciers and subsequent exhaustion of water sources in the highlands of Bolivia are pushing indigenous communities into deeper poverty and forced migration. The 18,000 year-old Chacaltaya glacier in the Bolivian Andes disappeared in August 2010.

This past summer, the world’s leading glaciologists warned that the last glacier in Indonesia will be gone within years, having lost 80% of its ice since 1936; two thirds of that since the last scientific expedition in the early 1970s.

Scientists’ calculations have predicted when the glaciers in Ecuador, Peru and Bolivia will be gone. Melting glaciers cause the sea level to rise, force migration and reduce coastal infrastructure. As the proportion of reflecting ice on the earth’s surface shrinks, the amount of solar radiation absorbed by the earth increases, which exacerbates global warming. Most importantly, the melting of glaciers means a loss of vast reserves of fresh water for human consumption. Fifty percent of the water used by the population of Quito, the capital of Ecuador, is glacial melt water.

The oceans are also getting warmer—by .2°C (.36°F) per decade now—which is causing the water to stratify with a layer of warmer water sitting on top of a layer of colder water. This is killing the plankton, which scientists have now measured have decreased by 40% since 1950 and a report this summer said the rate of decline is increasing. Plankton

forms the basis of the marine food chain, feeding almost everything in the ocean, and plankton absorbs CO<sub>2</sub> from the atmosphere. Thus, the loss of plankton also contributes to global warming by increasing the amount of CO<sub>2</sub> in the atmosphere. It also decreases life in the oceans, which has many ramifications.

Many scientists are attributing this summer’s Russian heat wave and massive forest fires, as well as the recent catastrophic Pakistani floods, to the effects of global warming.

These are just some examples of what has already been happening to the global population and the environment while rich and powerful corporate interests prevent any effective action from being taken to stop the devastation.

## International Negotiations

Gregoire explained the criticism of the “Copenhagen Accord.” In the last two days of the 13-day conference a secret meeting was held by the leaders of 26 of the most powerful countries, convened by the Presidency of the Conference, Danish Prime Minister Lars Løkke Rasmussen, where the “Accord” was hammered out. U.S. President Barack Obama had just arrived and joined this group on the last day. President Obama and the U.K. Prime Minister Gordon Brown then made announcements to the press that a successful conference deal had been adopted, prior to the full membership of the conference even having seen the text of this “Accord.” When the rest of the 193-nation body heard of the “Accord” for the first time in the closing plenary session, they voiced tremendous outrage. It had not been put to the full floor for debate and vote, yet was being announced as having been accepted in the press.

The Bolivian representative said they were offended by the disrespectful methodology of imposing a document on the majority of countries that had not had the chance to study it. “Why have we not discussed this document before and

*Continued on page 14*

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# Crispin Gregoire on Climate Change: Beyond Copenhagen

*Editor's note: This text is a compilation from transcripts of a June 12, 2010 two-hour presentation and discussion at the office of Commission on Voluntary Service & Action (CVSA) by Crispin Gregoire, Ambassador Emeritus of Dominica to the United Nations and spokesperson for Alliance of Small Island States at the conference pertaining to the UN Framework Convention on Climate Change (UNFCCC), held in Copenhagen, Denmark last December 2009.*

*CVSA: We appreciate your taking the time to talk with us about the negotiations you participated in at the Copenhagen conference pertaining to the UN Framework Convention on Climate Change. We'd like to get your insight into what the key points in this struggle are and the ramifications.*

CG: The Copenhagen Accord is not what we hoped would happen. We needed to replace the Kyoto Protocol [which expires in 2012] to have a new binding regime for significantly cutting greenhouse gas emissions and thus avert the problem of global warming. That is not what happened. And we, the small island states, who have the greatest vulnerability to climate change, are facing great negative impact.

*CVSA: Most Americans are not well informed—or are outright misinformed—about the seriousness of the problem of global warming and the ramifications of insufficient action to stop what is causing the level of climate change going on right now. Let's start with the science. What is the scientific community saying?*



Photo: CVSA

Former Ambassador Crispin Gregoire speaks to CVSA volunteer about why and how global warming must be stopped.

CG: The science is saying that global warming is real and carbon emissions are a human-induced problem. I would like to demystify the word “emissions;” it is a nice word for garbage, environmental garbage in the atmosphere. It is carbon emissions created by generating electricity from oil and coal; it is what drove the industrial machine for the last 200 years. The industrial countries have been putting gas emissions into the atmosphere for 200 years, and there is so much there now that it has been changing the climate of the earth.

Scientists are saying that in order to stop global warming, you have to significantly cut these emissions. We have to prevent the atmosphere from warming up beyond 1.5°C (2.7°F) above its current level. We in the small island states say that carbon emissions need to be cut by 45% by 2030, and then between 2030 and 2090 the industrialized states must cut the carbon emissions by 90%. Otherwise, things are going to be catastrophic, and in the time between 2030 and the next century—just 90 years from now—we will have a world with major displacement of people who won't be able to live where they are now. Whole areas will be non-viable.

We cannot afford to allow warming of the atmosphere to continue because it will unleash catastrophic forces to such an extent that some places which once suffered from droughts would instead have floods or rains that you can't control. In other places, the warming of the atmosphere's temperature will lead to the melting of ice caps, such as in the arctic zones. This will lead to billions of people not having access to water. When I was negotiating in Copenhagen, two Asian countries came to speak to the Alliance of Small Island States (AOSIS)—Bangladesh and Pakistan. They supported



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our position on the necessity to prevent a temperature rise above 1.5 °C (2.7°F), because the slow melting of glaciers that is occurring in the Himalayas is accelerating, and once these glaciers have melted away, the primary source of water for these nations will have vanished as well.

Other countries in other parts of the world that rely on aquifers for their fresh water will face salt water intrusion due to the swelling of the oceans because these melted glaciers are causing sea levels to rise. Also, when the oceans warm up, that creates fertile ground for dangerous category 5 hurricanes and cyclones because they thrive on warm ocean surfaces. These have catastrophic impacts. More major storms like Hurricane Katrina will dump billions of gallons of sea water into aquifers and then render that water unusable for many island states.

Climate change-induced natural disasters also lead to “climate refugees.” Coastal zones are the major centers of infrastructure for not only small island states, but many countries with coasts. As coastal zones are threatened, residents will have to move for their own safety. This brings about the question of “Where do you move these people?” For small island states this becomes a matter of national survival.

Furthermore, the warming of the ocean has been bleaching the coral reefs around the small island states, resulting in the loss of the reefs where the coral-based fish spawn. In 20 to 50 years our coral reefs will die and we won’t have those coral-based fish at all. This will cost the islands their fisheries which provide the majority of protein for their people. The food supply will also be diminished as warmer oceans cause fish to migrate to cooler waters. The fish in the Caribbean have been moving to North America and to South America where the water is cooler. As a result, Caribbean Islands are losing much of their tuna, blue-finned tuna, mahi-mahi and other species of fish. Another economic consequence for the islands in AOSIS will be the decline in tourism as beaches erode from violent storm surges.

On the American continent, South America is going to have water shortages. And in the U.S., you’re going to have serious problems with droughts and water deficiency in the southwest. Arizona, Southern California, New Mexico, and Texas—that whole swath is going to be water deficient in another 20 or 30 years. Where will these people move?

Also, you might well see a category 5 hurricane hit New York City and if that ever happens, it will lay New York to waste in about an hour. New York City is one of the most threatened cities in the U.S. as far as climate change is concerned because the boroughs are islands, Manhattan and

Brooklyn and so on. They will become inundated by the Hudson and East Rivers.

There are a few countries in the AOSIS—the Maldives, Tuvalu, the Marshall Islands and other Pacific islands—which are under tremendous threat. By 2030, as things are going, these countries may not even exist. In the Caribbean, the country under the most threat is the Bahamas. They have 700 islands and some of them are not occupied with people; however, when you think of their territory-space, many of these islands are valuable for their water resources—it is not just about the land. Not only do they have fish, but they have other resources like manganese and oil. What happens when the majority of their land becomes uninhabitable?

So you can see that the urgency of this matter is extremely high!

*CVSA: Could you explain what is wrong with the Copenhagen Accord?*

CG: There were three major problems with the Copenhagen Accord: One was that the Copenhagen Accord did not call for very serious commitments by the developed countries. It called for the developed countries to make *pledges* for cutting greenhouse gases, rather than establish binding legal commitments. The developed countries were able to scuttle that. Even though the science says that we must cut emissions, they said they will just make pledges with no binding agreements. Keep in mind that even with binding legal commitments some countries will still ignore them, as they did with the Kyoto Protocol. Canada, a big emitter, has not lived up to its commitments. And the U.S.—the biggest emitter—was never a signatory to the Kyoto Protocol. However, having legal agreements is extremely important because it gives us a benchmark to try to keep all


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Photo: CVSA

*Gregoire explaining the economic consequences of global warming to CVSA volunteers (left to right) Bertha Aiken, Jenny Graham, and Suzanne Hyde.*





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## Beyond Copenhagen

*Continued from page 5*

countries accountable to. If it is just left to pledges, then most of the countries will never own up to it, which is what many people do in the international community now.

The second problem concerns adaptation to climate change. The Copenhagen Accord did not settle the issue of how to cut down on carbon emissions. We simply can no longer use oil and coal for industrialization. We must begin what is called a greening of the economy. That means that all your cars, all your industrial machines, and how you generate electricity, currently done by burning coal and oil, must change. How is that going to be done?

The third problem at Copenhagen was the lack of definitive and sustainable financial support to assist developing countries to adapt. The countries that came out very publicly saying they would put some money on the table were members of the E.U. and Japan. When they did, the U.S. had to follow suit and make financial pledges, but nothing has materialized yet, not even after all the talk about fast track financing.

We—the small islands—take the position that everyone has a responsibility, including us. We're really ready to take action, but in order to do that, we need support.

*CVSA: Where do these negotiations stand now?*

CG: There are two tracks of negotiations now. There is the Kyoto Protocol which deals specifically with emissions, establishes legally binding limits, and prescribes exactly how much emission each country has to cut and by what time. The Kyoto Protocol, adopted in 1997, is going to expire in 2012 and must be replaced before then. On top of that, the industrialized nations who signed on to it have failed to honor the obligations defined in the Protocol, and we have to deal with that.

Then there is the Bali Action Plan, which is referred to as the Long-term Cooperation Action or LCA. The LCA is meant to take all possible action to help the poorest countries and the countries that are most vulnerable, help them get the necessary financing to adapt and gain access to the technology needed to make the appropriate changes.

The problem is that most of the technology needed for mitigation is primarily produced by the industrialized countries and there is a big fight over the intellectual property rights of those technologies. China, however, is now beginning to produce some of this technology, and they have a better approach to this matter. But otherwise, the companies that produce the technology want to have sole rights and want to dictate the



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terms on which they will sell it to others. The developing countries argue that these technologies are meant to address climate change adaptation and mitigation and let's not fight over property rights; let's make it available, and make it possible for the developing countries to replicate that technology.

The problem with establishing binding agreements and a replacement of the Kyoto Protocol is that industrialized countries are saying that nations such as China, India, Brazil, South Africa and so on, which are emerging industrial countries, need to cut their emission too as much as the developed nations at the same time, so that we will all be "in the same boat." But these developing countries have not had much of an era of industrialization; throughout their whole history many of these developing nations were colonies of major powers and were relegated to providing raw materials for the industrial engines of these major powers. The U.S. was in that "boat" over 200 years ago when it was a colony and the U.K. didn't want the U.S. to get its independence precisely for that reason. When the U.S. broke away and got its independence, they then developed their own industrial machine—driven by coal, then oil. This industrial machine that the U.S. created is now obsolete and the U.S. has been, and is, the largest contributor to global warming. It is ineffective to hide behind China and India by saying they are industrial machines and they need to cut their emissions at the same time, when countries like the U.S. should be leading the way.

A lot of developing countries are former colonies, and they got their independence, but that was just political independence—that did not mean economic independence. This political independence has been undermined by conditionalities of international organizations like the World Bank, the IMF, and the World Trade Organization (WTO) as the latest

one. Now with climate change, these countries are now all under threat. Not only do they need financing to address poverty, they need additional financing to adapt to the ravages of climate change. Where is that money going to come from? It must come from the countries that created the problem in the first place.

**"But time is running out. The U.S. cannot continue its current level of emissions. Your whole productive sector has to be refashioned."**

When the EU made a public announcement about the money it was pledging towards climate change mitigation and adaptation for developing nations, that

forced the U.S. to also say they would pledge funds. However, the U.S. is very cagey about what it is committing because the Obama administration, while far more progressive and forward-looking on the question of climate change than the Bush administration, is seriously constrained by Congress which harbors major reservations on climate change. The Congress has signaled to President Obama a declining commitment to U.S. leadership in mitigating escalating climate change, and progressive legislation is very unlikely.

And when the Obama administration comes to the climate change negotiations explaining that the U.S. will cut its emissions by 17%, which is what Congress agrees to, well, that figure is using 2005 as its base year. Most countries are using 1990 as their base year. So when the U.S. talks about 17% cuts, in real terms it only amounts to a 4% cut—which is nothing. We, the small island states and less developed countries, are calling for 45%. So you see the problem there with negotiations.

Now, in preparation for Cancun, the U.S. is saying "Forget about the Kyoto Protocol; let's have one treaty." The other industrialized nations are saying, "Let's throw the Kyoto Protocol away when it is over and have one treaty that the

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## Beyond Copenhagen

*Continued from page 7*

U.S. will sign onto.” The U.S. agreed to be part of the Bali Action Plan, the Long-term Cooperative Agreement, so let’s just go with that. But most developing countries see that as entirely inadequate.

And while all this is going on, we’re beginning to see the unfolding of the negative implications of climate change.

*CVSA: How do you try to get your position across in a conference like the Copenhagen meeting?*

There were two levels of negotiations; the political negotiations at the diplomatic level and the technical negotiations, where the experts, the technical people who are there, go through all the details of what the emission cost will be for the U.S. or for Europe and so forth

We, as diplomats, engaged the political decision makers who are advisers to presidents and prime ministers. So that’s what track I and others at my level were engaged in. We met with the U.S. chief negotiator Todd Stern and his staff a number of times. While we have fundamental differences, we are not angry at each other; we are talking, because you can only arrive at accommodation and compromise by talking. What I’ve learned in diplomacy is this: everybody has their interests, and everybody guards their interests, and I respect whatever your interests are, but I have mine. So how do our interests coincide and how do we reach accommodation? We must always aim for a win-win. Right now we are not in a win-win at the climate change negotiations and the developed countries are not meeting their obligations.

We were able to get more references in the Copenhagen Accord to the aspirations of the small island states than ever before. For instance, no more than a 1.5°C (2.7°F) limit—that came from the small island states bloc. We fought hard for that language. They were going to put 2 degrees, but a 2°C (3.6°F) increase in temperature is just devastating. It cannot be more than a 1.5°C (2.7°F) increase.

What the U.S. is suggesting only amounts to a 4% cut in emissions. We could well end up with warming of 4°C or 5°C (7.2°F or 9°F) if we do not cut the emissions to the level we are talking about. This is the challenge for Cancun. Its success will depend on binding commitments in all the arenas—emissions, financing and technology transfer.

The Small Island States bloc is part of the larger group of the G-77, which now has 130 members, all developing nations. Some of those nations are oil-producing and that





sometimes poses a problem for a consensus within the G-77. However, the group is united on the importance of a legally binding agreement based on differentiated responsibilities. Cancun should present a definitive way forward, unlike Copenhagen.

*CVSA: You said there needed to be a “greening of the economy.” What have you seen are the political obstacles in the U.S. to making the changes needed for serious address to the threat of climate change that is affecting the whole world?*

CG: Some argue that there is the possibility of an economic crisis in the U.S. if it were to be rid of its obsolete energy resources and change it around. But that is happening anyway as it is. I mean, first of all, your automobile industry was, for some time, not producing energy efficient vehicles and it could not compete with Japan or the now emerging China and all the other countries that produce cars. However, a shift to a green economy could create a new economic reality. As the demand for windmills, solar panels, geothermal turbines, and hydro turbines increases, there is potential for massive economic growth in the U.S. The problem is that to change the energy systems around, you have to let go of the old ways. People are so tied to the old ways that they are reluctant to let go because they’re worried about the crisis it might create. They would like to find a happy medium where the two can coexist. But time is running out. The U.S. cannot continue its emissions. Your whole productive sector has to be refashioned in recognition and embrace of climate change adaptation and mitigation.

But there are too many special interests that see their own position threatened. All of this comes down to money. Corporations are there to make money and when they see their cash cow being cut, they will want to undermine politicians who try to put the national interest first.

As to the question of where the money will come from, well, look at the defense budget for instance; it is the biggest part of the U.S. budget. To be spending year in and year out that amount of money on the Pentagon when you still have major pockets of poverty! You could solve both the poverty and the climate change problem. That is one way. The money is there.

What I hope would happen is that more enlightened people would get into the Congress. Ultimately you’re going to need new political leadership and not just a president but a whole Congress. And at the state level as well. What I’m saying is not encouraging, because when I look around—well, look at California. If that lady, Meg Whitman, becomes governor—she spent over \$70 million of her own money on her campaign; these are people that are going to buy their

way into power. The political elite in the U.S. are rich people. Poor people don’t manage to get into Congress.

What is lacking in all of this, first of all, is political will. I have no answer as to how we are going to come out of this, but I know that I see serious problems down the road for everybody. All countries in the world are going to face their Waterloo from climate change and the lack of political will to deal squarely with these problems that we have. I look at the U.S. Congress, and they know what the problems are, but they are afraid to take the bull by the horns. Politicians like to be purveyors of good news, but this is bad news and needs to be addressed squarely. But the point is, hopefully, the American people will figure out something.

*CVSA: What can concerned people in the U.S. do to build the political will?*

CG: On the micro level I think that people in organizations, like those CVSA is working with, need to inform people what the reality is so they don’t despair, but take action. They need to understand why things are happening the way they are. I think a lot of Americans don’t have a clue about the magnitude of the problem. I think the U.S. is a great country and it is well endowed with resources, but it has a small class of people that are not content with millions of dollars, but want billions! So that’s causing part of the problem. People have to realize that they need to take action for efficient use of resources and for the sustainable livelihoods of future generations. A lot of nonprofit organizations are going to have to work together in order to concentrate all of their resources in this regard.

*CVSA: Can you comment on the importance of the role of the United Nations in the world today, for the developing*

*Continued on next page*



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## Beyond Copenhagen

*Continued from page 9*


*nations as well as the people of the industrialized nations, and how people of the U.S. should relate to the UN's work?*

The UN is not a perfect entity; however, it is an important entity because it is the only arena for addressing global problems. It has had some successes and has made many mistakes. We have a lot of people in poverty in the world with no access to food. UN food programs, while they are grossly inadequate, they do help feed millions of refugees. A lot of the problems today have to do with food, water, forests and refugees fleeing from conflicts and the UN has played a role and will continue to play a role—and I think it is more relevant than it is irrelevant. The UN has played an important role in preservation of peace and in conflict resolution.

Kofi Annan [Secretary General of the UN 1997 to 2006] made a statement right after the U.S. invaded Iraq, which some people said was a mistake to say, but it was the truth; he said the Iraq war is illegal. The U.S. right wing was very cross with him and that is when you began to hear everywhere in the U.S. press that the UN was “irrelevant.” The UN is not irrelevant, especially, in the face of the global crises we confront.

There are people who would like to see the UN go away, but they are mistaken because the UN is now made up of 192 countries, from the smallest like mine, to the U.S. We all must realize that we have to coexist on this planet. The UN provides an arena for building cooperation among countries. No one country can solve all the world's problems—today's problems cross all boundaries. The sooner we learn that we must cooperate, the better our future will be.

*CVSA: Thank you so much for taking this time with us.*

CG: Thank you. I hope you are able to get this story out to all your people. 

**Resources:** These are some of the CVSA members and organizations listed in *INVEST YOURSELF* that carry out work related to mitigation of climate change and adaption to its current effects, policy change for sustainable development, education about climate change and the environment and community organizing around access to clean water and other human rights. They all need volunteers.

There are many additional groups listed in *INVEST YOURSELF* that deal with hunger, homelessness, health care, living wage jobs and much more—all of which have a connection to the kind of sustainable development policies the U.S. and other parts of the world currently do not have, but urgently need.

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## Forty years of International Conferences on Climate Change... Make 2011 the year of definitive action!

**1972** At the UN Conference on the Human Environment held in Stockholm, the relationship between economic development and the environment was first put on the international agenda. However, governments did little to integrate environmental concerns into national economic policy and the environment continued to deteriorate.

**1983** The newly formed UN World Commission on Environment and Development put forward the concept of “sustainable development” as an alternative approach to one simply based on economic growth: one “which meets the needs of the present without compromising the ability of future generations to meet their own needs.”

**1987** The UN General Assembly called for a UN Conference on Environment and Development.

**1992** The UN Conference on Environment and Development (UNCED) held in Rio de Janeiro, which became known as the Earth Summit, sought to establish agreement among nations on ways to halt the massive destruction of irreplaceable natural resources and the pollution of the planet. One of the outcomes was the establishment of the UN Framework Convention on Climate Change (UNFCCC), adopted by 192 governments.

However, the industrialized nations did little to cut greenhouse gas emissions and the earth’s temperature continued to rise. Science continued to document the causes of global warming and the dangerous threats it posed to life on earth.

**1997** The UNFCCC Conference was held in Kyoto, Japan where the Kyoto Protocol was established. Under this legally binding treaty, 37 industrialized countries committed to reduce their emissions by an average of 5 percent by 2012 against 1990 levels. The U.S. government signed the treaty but the U.S. Congress never ratified it.

By 2007 science reports documented that gas emissions increased between 1997 and 2004 and that global warming was happening more quickly than previously expected. The goals for curtailing carbon emissions established by the Kyoto Protocol were insufficient. They were also not adhered to by Canada, the second largest per capita emitter after the U.S., among other industrialized countries.

**2007** The UNFCCC Conference held in Bali, Indonesia, which the U.S. did participate in, adopted the Bali Road

Map, which prescribed a two-year process meant to lead to the finalization of a binding agreement concerning climate change mitigation. The “road map” consists of the Kyoto Protocol and the Bali Action Plan which is a long-term cooperative action (LCA) to reduce global emissions. The LCA sought to enhance technology development and the provision of financial resources for mitigation and adaptation to climate change.

**2009** The goal of the Copenhagen UNFCCC Conference in December ‘09 was to create a framework for global climate change mitigation beyond 2012, when the first period of the Kyoto Protocol expires, but no such agreement was reached. Many delegations from developing countries of the global south walked out on the last day, complaining that a small group of countries convened by the U.S. produced a non-binding statement (the “Copenhagen Accord”) in a back room, sidelining the UN and ignoring the Kyoto Protocol.

**2010** By March, 41 developed and 35 developing nations submitted their “Copenhagen Accord” voluntary goals for emissions cuts by 2020. The levels pledged add up to a temperature rise way above the 1.5°C (2.7°F) safe limit.

Bolivian President Evo Morales convened a World’s People’s Conference on Climate Change and the Rights of Mother Earth in April in Cochabamba, attended by over 35,000 people from 140 countries, and official delegations from 56 countries. This conference sought to organize more political pressure on governments of developed countries for much more substantial commitments, including greater levels of emissions cuts with stronger provisions for mechanisms to enforce compliance such as the establishment of an International Court of Climate and Environmental Justice.

The UNFCCC is preparing its next conference, to meet in Cancun, Mexico beginning November 29 to reach a global binding agreement on mitigation and adaptation to climate change.

The U.S. Congress to date has failed to act on any climate change measures and in the last two years has passed energy and farm bills that subsidize and encourage use of fuels and methods of industrial agricultural that continue to increase the amount of greenhouse gases emitted into the atmosphere.

**2011** How will you take part in changing this history?



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## Fight Against Global Warming

*Continued from page 3*

why are we given 60 minutes to look at this document now, which will decide the lives of our people? This document does not respect two years of work and our people's rights are not respected, so we cannot endorse this document which is by a small group that thinks they can take the opportunity to impose on us."

In the end, the conference of 193 nations did not adopt the "Accord" and made the decision only to "take note" of it, meaning it was not approved by the meeting and participating countries have no legal or political obligation to implement it. The developing nations saw it as an attempt to eliminate the Kyoto Protocol as a legally binding treaty, and to sidestep the United Nations as the decision-making body.

In response to the failure of the Copenhagen conference to agree on a plan of action, the President of Bolivia, Evo Morales, called for and organized an alternative "peoples' summit" in Cochabamba, held April 20-24. This historic World People's Conference on Climate Change and the Rights of Mother Earth was attended by over 35,000 people from social organizations, indigenous organizations, national and international institutions, universities, non-profit organizations, political movements, religious groups from 140 countries, and governmental delegations from 56 countries.

The final document produced by consensus from the Cochabamba conference, entitled the "Peoples Agreement" is a declaration advocating that the average global temperature rise be limited to 1°C (1.8°F); that large-scale, intensive, mechanized agriculture be replaced by a "sustainable model"; that an international court of climate and environmental justice be established to prosecute States, companies and people that damage the climate, among many other provisions.

President Morales has presented this declaration to the United Nations Secretary General, the General Assembly and to the body of the Group of 77 and China (known as the G-77), seeking to have the terms in this document included in the negotiations for the Cancun conference in November.

The G-77 is a large negotiating alliance of developing countries that was founded in 1967 under the auspices of the UN Conference on Trade and Development (UNCTAD), then composed of 77 developing nations and currently numbering 130 members. The member states of AOSIS are also members of the G-77. The G-77 seeks to harmonize the negotiating positions of its member states, and this bloc plans to be far more prepared to fight for its position at Cancun and not allow the injustice of Copenhagen to happen again. The G-77 has also made it clear in recent months that the United Nations is the only lawful and democratic arena for this matter to be decided upon and then enforced; not the G-8 or G-20, or any other less inclusive body than the UN.

In the meantime, the U.S. Congress removed climate change legislation from their agenda entirely this summer, taking no action. The representatives of the U.S. can still negotiate a climate change treaty at the upcoming UNFCCC Conference in November in Cancun, but their commitments will not be backed by laws passed in the U.S. There will be no ability to enact what they agree to, except to the extent that the current administration maintains the Environmental Protection Agency's power to regulate greenhouse gas emissions via the Clean Air Act. That agency's jurisdiction, however, only deals with one aspect of the problem, and it has little enforcement ability. Much larger systemic changes in energy infrastructure and policies, agricultural policies and in overall economic priorities of the United States are necessary for the mitigation of climate change to become a materially feasible endeavor.

*Continued on page 16*

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## Gifts of *INVEST YOURSELF* to Wichita-Area High Schools Expand Students' Options after Graduation

The Wichita Peace & Social Justice Center put the 2010 edition of *INVEST YOURSELF* to excellent use as a key component in their outreach to guidance counselors in high schools in three counties surrounding Wichita, Kansas at the end of the school term this past Spring. "We knew we needed to talk to school counselors and using the *INVEST YOURSELF* books got us in the door to build those relationships and to get students and counselors thinking of options they might not have thought of," explained Cathy Benton, Director of Wichita Peace & Social Justice Center.

Volunteers and college interns from the Center brought copies of *INVEST YOURSELF* as gifts to high school guidance counselors and then talked with them about how to introduce students to positive ways to get great experience as full-time volunteers in service to others when they graduate, especially if they are not going to go to college right away and think their only option for work is to join the military.

During its fourteen years of operation, the Wichita Peace & Social Justice Center has been educating and organizing around issues such as peace education and conflict resolution, the juvenile justice system, living wages and the U.S. Army School of the Americas. Using *INVEST YOURSELF* to gain the attention of the guidance counselors this year helped expand the Center's five year-old program of organizing high school administrations to carry out "Opt-out Programs." This initiative provides students and parents with a form by which they can "opt-out" of having the student's name and contact information given to military recruiters, which otherwise would be done automatically under the 2001 "No Child Left Behind" law. Any school receiving federal money is required, under this law, to give the name and contact information of all juniors and seniors to the military for recruiting purposes, unless the parents complete an opt out form. Most schools do not inform parents of this, or provide the form, unless a group of parents and community members have organized and asked that they do so.

However, just getting a student's name off this list does not change the reality of the presence of recruiters on campus, the dismal job market, or the cost of college. This is why the organizers of Wichita Peace & Social Justice Center were eager to get their 30 copies of *INVEST YOURSELF* soon after the new edition came out, as it provided an alternate dimension

to what they were offering to students, parents and the counselors. The Center convened a counter-recruitment organizing group over five years ago, but this year was the first time they did outreach to the guidance counselors as a component of this effort.

Brittany Voth, volunteer intern from Bethel College in North Newton, Kansas, explained, "The catalogue allows us to further our mission by providing high school graduates with resources which outline alternatives to military service. Guidance counselors will use the books to give students who do not plan to attend college or are not ready to start immediately out of high school, a list of opportunities available other than military involvement." Voth is majoring in Business with Peace, Social Justice and Conflict Studies as her minor.

"With this resource, it is our hope that students will be better equipped to pursue peaceful avenues following completion of high school. I find volunteer service to be an amazing opportunity, one that builds community, enhances one's world view, and ultimately gives back to the individual as much, or maybe even more, than they offer to their place of service. It is my hope that the *INVEST YOURSELF* catalogues are used at the schools to give students the opportunity to volunteer and serve others." Voth volunteered with the Center during the spring semester and visited area high schools through the month of April to hold these conversations with guidance counselors.

The Wichita Peace & Social Justice Center incorporated in 1992 and opened a small office staffed by a part-time volunteer coordinator to provide a place for activists to gather for community, education, and organizing for action. A year later they were able to purchase a larger facility and their programs have grown with the growth of participation and support from their community.

### **Get Your Bulk Order of *INVEST YOURSELF* and Distribute this Great Resource in Your Area!**

Contact CVSA about bulk order rates of *INVEST YOURSELF* for *your* local Peace and Justice Center or local high school guidance counselors. Call CVSA about how you too can advance your organization's goals through distributing this valuable resource to help others find meaningful volunteer opportunities. ☺



## Fight Against Global Warming

*Continued from page 14*

Succinct and coherent demand for such change from non-profit and community organizations of all kinds, including organized working people along with unemployed people, businesses, farmers and others, is prerequisite to increasing the likelihood of this government playing a positive, responsible role in stopping global warming, rather than the U.S. being its primary cause.

The failure to reach an international consensus on something that should be so clear is the essence of the fight between the interests representing the wealthy developed countries—which are the countries who are the most responsible for and have profited hugely from all the carbon and other materials they have spewed into the atmosphere over the last two centuries—and the developing countries who are suffering the most immediate and drastic effects of the climate change this has caused, and have the least resources to contend with it. They have the least ability to adapt to or mitigate climate change while they are also struggling to eliminate poverty and develop economically.

The developing nations have had to contend with the food crisis of 2007 caused by global market speculation on grains and other staples they did not control, then the financial crisis of 2008-9 that cut off access to capital, aid, export markets and therefore jobs, and now have to deal with the rapidly growing scarcity of clean water, increased “natural” catastrophes like floods and droughts—all of which makes the issue of access to the funding and technology needed to build “green” energy systems and other necessary adaptations and mitigation a very big factor in these negotiations.

It is also a struggle between two different approaches towards managing an economy: one based on doing what is

necessary to make the quickest profits possible for a few, without regard to long-term consequences, including resultant pollution and emissions; and one based on insuring equitable access to the earth’s resources for all and long-term sustainability.

It all comes down to the fact that major systemic change must be won to change economic priorities and policies that are at the root of all of these man-made crises. Ample resources and technology exist right now to solve these problems. True leadership willing to “take the bull by the horns,” as Crispin Gregoire said in our interview, is urgently needed from the grassroots up.

The 1960’s adage “If you are not part of the solution, you are part of the problem” is truer than ever. That requires every concerned person you can talk to about this to take action through involvement in strengthening independent organizations that truly represent our needs and long-term collective interest as global citizens. Contact CVSA today about what you can do to develop and become the leadership needed. Contact us about what you are already doing; your letters and articles about your efforts to fight against global warming are welcome and encouraged. We also ask any CVSA members who are attending the Cancun conference to report on it, for *ITEMS*. ☺

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## *In Memoriam*

# Reverend Lucius Walker, Jr.

August 3, 1930 - September 7, 2010

by Susan Angus

Reverend Lucius Walker, Jr., founding director of Interreligious Foundation for Community Organization (IFCO), and founder and director of Pastors for Peace, died on September 7, 2010 at the age of 80.

Over 600 people from throughout the United States, as well as from Latin America and Africa, gathered on September 17 at Convent Avenue Baptist Church in Harlem for the funeral service to mourn the loss of Rev. Walker and to celebrate his life. Everyone who spoke—Baptist ministers, young doctors who received their medical degrees from the Latin American School of Medicine in Havana, Cuba (for which IFCO administrates and coordinates a scholarship program), staff members of IFCO, his daughter Donna, and many others—gave examples of Walker's inspired leadership in the fight for social justice and how he got them to step forward and apply their life's energies towards these goals. They all declared their dedication to continue to advance the work he pioneered.

Walker was born August 3, 1930, in Roselle, New Jersey. He graduated from Shaw University in Raleigh, North Carolina in 1954 and earned a Master of Divinity degree from Andover Newton Theological School in Massachusetts four years later. He married Mary Selena Johnson and while he served as the first African-American pastor at the Hulbert Baptist Church in Milwaukee, he earned a Social Work Masters Degree from the University of Wisconsin, Milwaukee, graduating in 1963.

In 1967 Lucius and his young family moved to Demarest, New Jersey after he accepted a job offer from a coalition of progressive clergy and activists dedicated to an ecumenical approach to social issues, to be the founding director of Interreligious Foundation for Community Organization.

I first met Rev. Walker in 1974 at the Interchurch Center in New York, when I was working for United Methodist Voluntary Service (UMVS) headed by Reverend Randle Dew. Walker had taken on the job of Associate General Secretary of the National Council of Churches (NCC) in 1973 and was

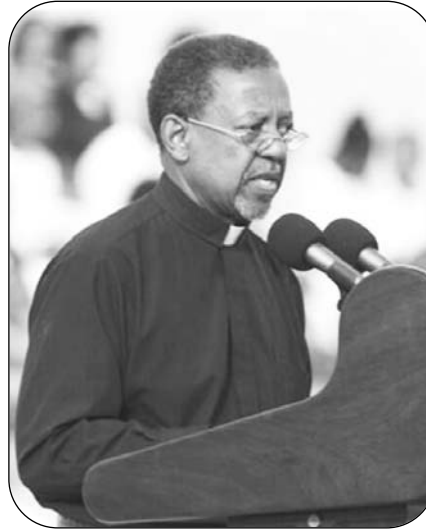


Photo: Jorge Reye/Getty Images 2003

among the few national church executives on whom Dew could depend for support and advice in his efforts to gain backing from the United Methodist Church for UMVS's program of aid to community-based, volunteer-driven projects of social and economic justice. Walker left the NCC and returned to IFCO in 1978 after many hard struggles within the NCC about its priorities and mission. He was criticized for giving too much aid to "secular" causes of civil rights, human rights, economic justice and racial justice.

Walker's profound understanding of the Christian faith and deep convictions, rooted in his Pentecostal upbringing and education and ordination in the American Baptist Church USA, led him to return to IFCO. Through IFCO he could put his faith into action and develop and sustain collective power through community organizing to empower those who suffer the pain of civil rights and human rights violations.

For four decades under Walker's leadership, IFCO assisted organizations, including those in the American Indian Movement, the farm labor movement and the Puerto Rican struggle for independence, by providing technical assistance, making and administering grants, and using its global network of grassroots organizers, clergy and others to advance their struggles. IFCO's first international work, in the 1970s, grew out of IFCO's identification with the civil rights and Black Power movements and focused on support for emerging African liberation struggles, through projects such as Relief for Africans In Need in the Sahel (RAINS).

In the early 1980s, pastors from Central America approached IFCO's board and spoke of the challenges faced by the liberation movements in their own nations. At the time the Reagan administration was fomenting war and unrest in Central America. IFCO organized a series of study tours and statewide "Central America Information Week" campaigns around the U.S. to raise awareness about U.S. policy in the region. In 1988, Walker was leading a humanitarian mission in Nicaragua when Contra rebels fired on his Mission of

*Continued on next page*





## Lucius Walker

*Continued from page 17*

Peace passenger boat. Two people were killed. Walker was one of dozens of people wounded in the attack.

“I saw women and children hit by bullets. I think the bullet that went through my rear end also struck the shoulder of a woman standing near me,” he told the *Milwaukee Sentinel*. His first thought after the attack was that “this is occurring because of...Reagan. He’s sending arms over to these guys (the Contras) and training them. I realized I was being attacked and facing death at the hands of my own government.”

The next morning he announced the formation of IFCO’s new program, Pastors for Peace, which was conceived, in his words, as “a ministry to victims of U.S. foreign policy” and a vehicle for engaging U.S. citizens in hands-on solidarity and advocacy. Pastors for Peace provides humanitarian aid to Central America and Mexico, and sent aid to communities in New Orleans after Hurricane Katrina. Pastors for Peace has been listed in CVSA’s *INVEST YOURSELF-A Guide to Action* since 1993.

Rev. Suarez, director of the Havana-based Martin Luther King Jr. Center, made Walker aware of the extreme hardship conditions that the U.S.’s anti-Cuba embargo caused people in Cuba, and in 1992 their conversation resulted in the first US-Cuba Friendshipment Caravan, created by Pastors for Peace. They organized people to drive 45 vehicles to tour some 90 U.S. cities and collected 15 tons of medications, school items and food for the Cuban people. Taking a stand against the immorality and illegality of the U.S. economic blockade on the island, Walker refused to seek official permission from the U.S. government and instead sent the aid through other countries, including Canada and Mexico, and distributed the supplies through churches in Cuba. When the humanitarian aid that the volunteer caravans carried was blocked at the Mexican border, Walker resorted to long hunger strikes until they could move the goods again. Since then Walker has led 21 annual Pastors for Peace relief trips to Cuba, including the most recent one this past July.

One of Rev. Walker’s most significant recent accomplishments was his agreement to have IFCO co-ordinate applications for the Cuban Ministry of Health from young people in the U.S. from communities of color and low-income communities to study on full scholarship at the Latin American School of Medicine (ELAM) in Havana, Cuba. Students who apply to ELAM are required to return to the U.S., after they become doctors, to provide medical care in

under-served communities. Currently 125 young people from the U.S. are enrolled in this groundbreaking program. The 47 doctors who have already graduated are in medical residencies in this country or in the process of qualifying for residency—and 12 of the graduates recently provided urgently needed medical services in Haiti following the earthquake there.

One of those doctors, Melissa Barber, from the Bronx, a recent graduate from ELAM, spoke at Walker’s funeral, also attended by 10 other young doctors who graduated from ELAM, all wearing their white coats in honor of Walker’s dedication to the program. Barber closed her words of praise for all the encouragement, guidance and support that IFCO, under Walker’s leadership, gave to the students during their six-year medical school program, saying, “Lucius Walker, it is because of your work I can say my name is *Doctor* Melissa Barber.”

Walker, through his experiences in Cuba and his witness to the main events that occurred in Cuba over the past two decades, was convinced of the need to maintain the Cuban social project. “Our solidarity is based on the significance of keeping Cuba’s example. I would not like to think of a world without Cuba,” he once said. The Cuban medical system and their doctors are held in high regard throughout the world. Since the late 1960’s Cuba has sent tens of thousands of volunteer doctors and medical professionals to serve in the poorest areas of Latin America, the Caribbean, Africa and Asia.

Walker devoted much of his energy and attention in the last ten years to the growth of this aspect of IFCO’s work, making it possible for young people who would otherwise never be able to afford the cost of medical school in the U.S., to get high quality medical education and training. Year by year the ranks of young dedicated doctors providing preventive care in underserved areas of the U.S. is now growing.

Walker also founded the Salvation Baptist Church in the Fort Greene section of Brooklyn, New York in 1984, and served as its pastor up to his last days, always preaching about connecting one’s faith with action. The Salvation Baptist Church choir gave powerful praises in song at the funeral in Harlem.

Walker believed that for many in both the U.S. and poorer countries, things were not getting better and organizing had to continue. “Let us not buy into the notion that the civil-rights goal has been achieved,” Walker said in 1993. “It has not. We should not think that because we have a holiday for Martin Luther King, we have made it. That is a token.”


The Board of Directors and staff of IFCO/Pastors for Peace remain committed to carrying on the programs begun by Rev. Walker in his memory. 



Photo: Anissa Sanchez/Bethex FCU

Joy Cousminer (left), Founder and CEO, congratulated all the members present at the Annual Membership Meeting of Bethex Federal Credit Union on 40 years of success and growth. She is joined by members of the Bethex Board (left to right) Fred Fernandez, Treasurer, Greg Gernerer, Secretary, Moh Menon, Gigi Porcelli, Vice Chair, Pamela Owens, and by Susan Angus, CVSA Executive Director, Keynote Speaker (at end right).

## Credit Union Movement

*Continued from page 1*

union members must act quickly to save their founding principles and this means their volunteer staff must expand. Since January 2010, NCUA has closed and liquidated 15 small credit unions serving primarily low-income communities in cities and counties across the U.S., including a church-based credit union in Harlem, New York. The most recent closure was a credit union in Puerto Rico in September.

In Angus's September presentation she noted that, especially in these times of economic devastation for working people, credit unions are "a sustainable ways and means for managing the financial needs of working people, low-income people, and ensuring the money we earn stays at our disposal—not siphoned off to the already very wealthy through the privately owned for-profit banking systems, used in their

speculation schemes, their irresponsible deals and lost to us—while our communities deteriorate." Angus called for volunteers from the membership in attendance to sign up for a few hours a month to help phone other members about meetings, to staff information/outreach tables in front of supermarkets or local churches and schools, or to go on speaking engagements. CVSA volunteers attending the meeting later talked with participants during the dinner portion of the event, and at the end gave Cousminer the lists of names and phone numbers of those who signed up to volunteer, thus demonstrating one of the many ways to reach out to the membership and recruit new volunteers.

Most of the members attending the annual meeting said they have very full schedules and long days with work, children, family obligations and school. Yet, as one woman told Angus, "I already volunteer at a senior center and I work long hours at my job, and have a relative to take care of, but I can commit a couple of hours a month to help the credit union grow."

### Re-Building Strength and Cooperation Among the Small Credit Unions

At a June meeting that Cousminer called together with members of her board and concerned representatives from a few other credit unions based in low-income areas of Brooklyn and Manhattan, she explained, "We worked hard to get our charters and build this movement 40 years ago. We buttonholed everyone we met in the street, telling them why they should join the credit union. Now we have to work together and fight to *keep* our charters." Angus, as the guest speaker at this meeting, opened with an analysis that prioritized the strategic need to expand volunteer participation to position the credit union movement to fight for its future and revitalize its core spirit of cooperation for community betterment in a material way. She

*Continued on next page*



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## Credit Union Movement

*Continued from page 19*

then made suggestions for ways to expand outreach in the community, stressing the importance of involving volunteers from the credit union membership as well as from local colleges in tactics that make direct contact with more people in the general community who would join and benefit from the credit union if they understood better what it was.

In July CVSA began providing staff members of Bethex FCU assistance in programming this community outreach, starting with a community outreach table at a neighborhood block fair and producing a new leaflet that says “Did You Know...You too can be a member of a credit union and benefit yourself and your community?” and explains what a credit union is and how to join. She also got the group’s agreement to begin a speaker’s bureau and start to conduct speaking engagements on college campuses in the local area, to get more young people involved.

When Cousminer called a second meeting in July, reaching out to more of the small church-based and low-income community credit unions in New York City about the threat of

NCUA closures and how they could help each other stay alive, this meeting drew over 40 representatives from seven different credit unions. Committed to building mutual assistance among the credit unions, Cousminer gave the informal organization a name: We Care. “We are banding together to help each other. We will share products, services, even staff as possible—and we will speak out when unjustified actions are taken against any one of us,” Cousminer explained about We Care. “We all need to reach young people as well, and inspire them with the importance of the community credit union, especially now in these economically hard times.”

As the volunteer campaign at Bethex gets rolling, the staff will share the tools and methods that work best with other credit unions in the city and even around the country as the word spreads.

### Low-income Community Credit Unions Under Attack

Community development credit unions and low-income credit unions do not engage in the irresponsible sub-prime loan schemes or other speculative risky investments with their funds.

However, community development and low-income credit unions are required by the National Credit Union Administration (NCUA)—the federal agency that grants charters and administers the insurance which all chartered credit unions must have—to join a corporate credit union with whom they deposit their cash and receive payment systems and other services. NCUA allowed the large corporate credit unions to engage in investment practices that suffered multi-billion dollar losses in 2009. NCUA then allowed the corporate credit unions to pass the bill for those losses on to the 7,000 local, “retail” credit unions in the federal insurance system. For many low-income community credit unions, this additional large fee changed their balance of net worth and brought them to the brink of ruin, due to no errors or risky practices of their own.

In a recent report published by the National Federation of Community Development Credit Unions (see their listing in *INVEST YOURSELF* 2010) entitled *Low Income Communities and the Great Recession*, in the section *The Financial Crisis and the Credit Union Movement*, they explain, “Community development credit unions (CDCUs) were hurt by the broader forces that affected all credit unions. But as institutions that serve low-income, low-wealth communities, many suffered disproportionately, because they had a smaller cushion of net worth to fall back on.” At the same time, the federation explains, “The credit union movement

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benefited from its long-established reputation for financial stability, its pro-consumer orientation, and its nonprofit member-owned structure...In 2009, the credit union movement as a whole recorded increased membership, assets and deposits.... Although 2008-2009 brought major setbacks, CDCUs ended 2009 serving more members, with more deposits, and greater community-owned net worth than ever before. Their strength and commitment will be essential to the recovery of the nation's low income communities."

Cousminer, however, points to the current NCUA trend of closing and merging those small community-based credit unions that are so vital to our economic survival as a warning to what is really ahead and has put out the call to organize and fight for the future of the credit union movement.

## Background on the NCUA

The Federal Credit Union Act was signed into law in 1934 during the Great Depression, giving federal authorization to the formation of federally chartered credit unions in all states. The new Bureau of Federal Credit Unions was first housed at the Farm Credit Administration. Regulatory responsibility shifted over the years as the agency moved from the Federal Deposit Insurance Corporation to the Federal Security Agency, and then to the Department of Health, Education and Welfare.

In the '40s and '50s many more credit unions were established and by 1960 credit union membership reached more than six million people in over 10,000 federal credit unions.

In 1970, Congress replaced the Bureau with a new independent federal agency called the National Credit Union Administration (NCUA), which charters and supervises federal credit unions. The National Credit Union Share Insurance Fund (NCUSIF) was also formed to insure credit union deposits. The NCUSIF was created without tax dollars and capitalized solely by the credit unions.

## Credit Unions Needed More Than Ever in Low-Income Communities

In an article Cousminer wrote entitled "Members Cannot Afford to Lose Small Church Credit Unions," published by the *Credit Union Times* September 8th, she said, "As they are harassed—perhaps a harsh word—more and more these days for not growing their memberships or loan portfolios and at times higher delinquencies, they don't know how to fight back. They are gentle folk who are doing what their missions said many years ago when they were first chartered. They are there to help their members—good credit is a secondary consideration. They hark back to the days of the little man under the umbrella, when someone who was sick, jobless or in danger of being evicted was not looked at as high risk."

Referring to the current NCUA trend of forcing mergers of smaller credit unions into larger ones, or liquidating them, she further said, "Why is 'We want to help you' being replaced by 'We want to merge you'?...It is well known by many of us who have taken in mergers in the past, that only rarely do the members of a merging credit union stay around—even if they voted for the merger. Maybe merging is tantamount to liquidation. Small church credit unions pose little threat to the NCUA, albeit they may irk their examiners. Their members can ill afford to lose them. The loan shark is right around the corner."

Cousminer, who has received many awards for her leadership and accomplishments in the credit union movement, will celebrate her 85th birthday next year; yet she continues to work seven days a week not only as President and CEO of Bethex FCU in the Bronx, and now also as the leader of the

*Continued on next page*



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## Credit Union Movement

*Continued from page 21*

We Care initiative. She constantly reaches out to struggling credit unions around the country with valuable advice coming from her 40 years of emulative experience in credit union leadership. She is also looking for a new generation of leadership to step forward.

As Angus said in her keynote speech to Bethex FCU members at their 40th Annual Meeting, "I can tell you that every movement in this country that has fought for justice, fought for basic rights of working people, minorities, women, or the disabled and has won, was started by a small group of dedicated volunteers, and joined by other volunteers who heard their story, their plight, their fight and agreed."

CVSA is committed to promoting the volunteer-driven, community-based credit union movement and invites other credit unions to become members of CVSA and to join with us in outreach to involve more volunteers and, particularly, more students and young people in active participation with credit unions so that we can develop that new generation of leaders in this vital and urgently needed financial institution owned by working people.

Please contact CVSA about how you can aid this effort. Also, contact us if you are a member of a community-based or low-income credit union that would like to join as a CVSA member and learn more about how CVSA can provide assistance with volunteer recruitment and community outreach. ☺

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CVSA volunteer Adam Hunt, center, talks about the need for volunteers with non-government organizations in communities all across the U.S. and the rest of the world, and CVSA's need for more volunteer organizers.



## ***INVEST YOURSELF*** **at the Tenth Annual Harlem Book Fair**

On July 17, CVSA volunteers Marjory Pollice, Adam Hunt, Celeste Hunt, Brenda Moore and Susan Louie joined CVSA Executive Director Susan Angus at CVSA's table at the 10th Annual Harlem Book Fair on West 135th Street in New York City. They spoke to hundreds of people about *INVEST YOURSELF* and the need for volunteers across the country.

The Harlem Book Fair is the nation's largest African-American literary event, celebrating family literacy, community empowerment and community cooperation. The fair brings together publishers and authors who fill two city blocks with booths and tables, many showcasing the works of African American authors.

The Harlem Book Fair is powered by volunteers and needs volunteers year-round to organize the next fair. To lend your help, contact Max Rodriguez with the Harlem Book Fair by calling (914) 231-6778 or email [info@qbr.com](mailto:info@qbr.com).

CVSA is committed to reaching potential volunteers and supporters throughout the New York Metropolitan area and seeks new venues and events to promote volunteering opportunities. If you are aware of any upcoming events, possible outreach locations, or would like to find out more about CVSA, please contact us at (646) 486-2446. ☺



Photos: Celeste Hunt

Top: CVSA volunteer Marjorie Pollice (right), explains that *INVEST YOURSELF* lists volunteer opportunities for all ages and skill levels; the main criteria being that you care and are willing to learn and work.

Bottom: CVSA volunteer Brenda Moore, a member of a Bronx high school PTA, talked with mothers of high-school age teenagers about the value of volunteer service and getting *INVEST YOURSELF* into more New York City high schools.

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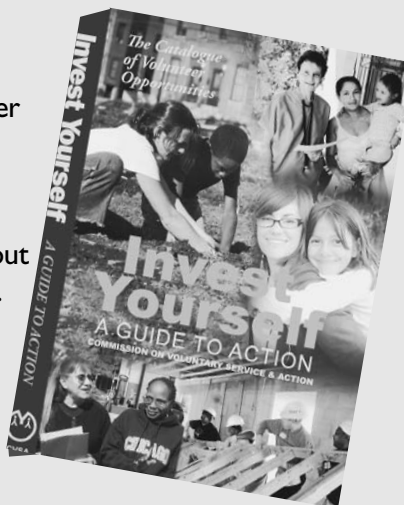
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