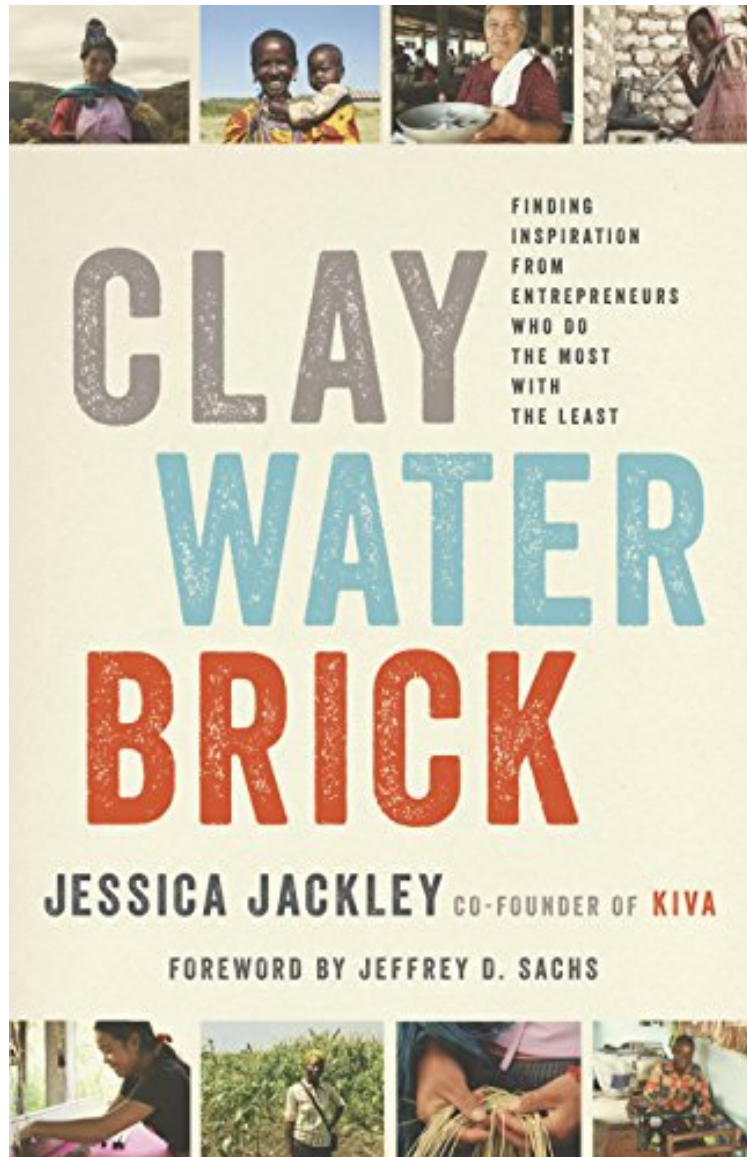


(Library ebook) Clay Water Brick: Finding Inspiration from Entrepreneurs Who Do the Most with the Least

Clay Water Brick: Finding Inspiration from Entrepreneurs Who Do the Most with the Least

Jessica Jackley

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Jessica Jackley : Clay Water Brick: Finding Inspiration from Entrepreneurs Who Do the Most with the Least before purchasing it in order to gage whether or not it would be worth my time, and all praised Clay Water Brick: Finding Inspiration from Entrepreneurs Who Do the Most with the Least:

9 of 9 people found the following review helpful. Idquo;The poor will always be with usBy Nancy Graham HolmConfronting Poverty Through Entrepreneurship,One Brick at a TimeEver since the dawn of modern history,

contemporary capitalist cultures have been divided over two interpretations of freedom. One wants freedom fromhellip; exploitation and poverty. The other wants freedom tohellip; make as much money as legally possible with permission (thank you) to live without guilt concerning the have-nots.Each camp has its own concept of global citizenship and our obligations to one another.Jessica Jackley- co-founder of Kiva and author of Clay Water Brick - belongs to the ldquo;freedom fromrdquo; folks. Shersquo;s devoted her entire life to the issue of poverty, refusing to believe that it is inevitable. ldquo;The poor will always be with us,rdquo; her Sunday school teacher had once said.Ironically, it was the same Sunday school teacher that gave Jackley a social conscience when she quoted Jesus from the Book of Matthew. ldquo;I tell you the truth, what you do for the least of these, you do for me." (25:40) Suddenly the little five-year-old understood that helping the poor was helping God, as clearly confirmed by the Lordrsquo;s Prayer: "Thy kingdom come. Thy will be done on earth as it is in heaven." Without realizing it, Jackley was allying herself with the social gospel, an alternative to the traditional version of Christianity formulated by Calvin and other Reformation leaders that eventually fueled the industrial revolution and colonialism; the version that believed it was natural law to exploit workers at home and ldquo;the otherrrdquo; abroad; the version of Christianity that accepts poverty as a normal human condition in which some people are just born poor and destined to live at the bottom of the ladder.Given Jackleyrsquo;s comfortable, middle class childhood, one might think her indignation about poverty would make her renounce her bourgeois Pittsburgh, Pa. suburban life and join an ashram on a windy hilltop in India. Or maybe a grassroots revolutionary cell in Berkeley. No way. Jackley wanted to make a difference and this meant engagement. Not escape.She took an MBA at Stanford University and started applying business principles to the alleviation of poverty, one person at a time. Instead of donations, she arranged to give no-interest loans to fledgling entrepreneurs in nations with populations that existed on \$1 (or less) a day. Eventually, Kiva became the model for the worldrsquo;s first personal microlending platform.Her personal story is riveting, recounted with candor and trust in the reader. Once she realized that donations to charities were not efficient, she turned her attention elsewhere,seeking long-term solutions.Jackleyrsquo;s mantra:ldquo;Hear a story about poverty. Feel sad, give a few bucks. You are buying a temporary sense of relief and eventually, yoursquo;ll forget about the incident. Hear a story about a hardworking entrepreneur. Feel inspired, lend a few bucks, stay connected, get repaid, and in the endyoursquo;ll care more than you did before.rdquo;Jackley describes how she ldquo;stalkedrdquo; NGO specialists, begging them to teach her how to be effective; how hearing Muhammad Yunus changed her life; how she got her first experience with microenterprise when she went to Kenya, Uganda and Tanzania to evaluate entrepreneurs that had each been given \$100 by the NGO, Village Enterprise. Jackleyrsquo;s job was to find out exactly what that \$100 had accomplished; how did it start - or grow - a business repairing shoes, selling spare bicycle parts, growing millet or maize, knitting sweaters or serving rice and beans to workers on lunch break. And exactly how many people were benefitting from the results.When Jackley and her partner/husband, Matt Flanery started Kiva, they travelled a zigzag path with obstacles and innumerable disappointments. They met with lawyers - over forty of them - who told them their dream was naiuml;ve and unworkable. To each doubting lawyer she affirmed: ldquo;Yes, I really did think there were individuals out there who would want to lend their hard-earned money, for free, to someone they didnt know. Yes, I really did believe that technology would keep us connected to even seemingly remote areas like rural Uganda.rdquo;They ignored the lawyersrsquo; advice. Leaning on their friends, family and each other for strength, and pushed on until they eventually found a lawyer who would help them take the risks.ldquo;hellip; I drafted an email to friends and family, telling them about the website and our little project. We couldnt promise repayment. We couldnt promise much of anything. But we hoped they would want to join us in this experiment to lend \$25 to seven friends on the other side of the planet.rdquo;ldquo;We hit send and held our breath.rdquo;By September 2005, the entrepreneurs had repaid the entirety of their original loans, and the founders realized they had developed a sustainable microcredit concept. Since its founding Kiva has facilitated over \$700 million dollars in loans among individuals across 216 countries at a repayment rate of 99 percent. As of November 2013, Kiva was raising about \$1 million every three days. The Kiva platform has attracted a community of more than 1 million lenders from around the world.After four years, Jessica Jackley left Kiva and started ProFounder, a pioneering crowdfunding platform for U.S. entrepreneurs to facilitate investment between start-ups that needed money to launch and willing investors who didnt know how to invest in a private company. Challenging the status quo for retail start-up investing and fund-raising, ProFounder helped change crowdfunding laws in America, a big victory for the crowdfunding industry.Perserverance. Imagination. Courage. These are the main takeaways of Clay Water Brick. Jackley wants to share her experience with us, hopefully to recruit the next generation, already poised to build a movement - away from an ownership based economy - towards a sharing-based economy.Jackley has a lot to teach us, and she cleverly uses case studies to introduce her themes and lessons; conceptual metaphors, as it were. The bookrsquo;s title comes from Patrick, a brickmaker in Eastern Uganda.Sitting on the ground, watching the sun rise as he leaned against the side of the mudstructure where he slept, he wondered as he did every morning, whether he would eat that day. He rested his hand on the warm dry earth. His gaze shifted from the sky to his hand, and he stared at the ground beneath his fingers. An idea began to take shape. In a moment of inspiration, he rolled up his sleeves and he began to dig.He used a thick, short piece of wood and some scraps of discarded metal as tools.As he dug, he learned. He saw that certain patches of rust-colored earth were harder

and contained more clay than others. He experimented and found that if he mixed the clay with water until it was the right consistency, it could be shaped. Slowly, with his bare hands and a single scrap of wood, he began to work the clay into bricks. Patrick learns how to fire his bricks and eventually replaces his homemade implements with a shovel and a trowel. He hires others and by the time Jackley meets him, he has a thriving brick business and a new home. "The minute that Patrick began to dig was the moment he began to create a new life for himself," Jackley says. And here's the lesson: "He saw opportunity where others saw none. He saw potential within himself, despite all that he lacked. Pulling from the earth one brick at a time, Patrick became an entrepreneur and built his future." Eventually, we meet Katherine the Fishmonger, who teaches us to move out of our comfort zone; to take risks. Then there is Blessing the shopkeeper in Dar es Salaam, who teaches us not to be shy; to move into the center; to have the courage to place ourselves smack in the middle of the action. And then comes Samuel the Goatherder, who teaches us to pay attention to the individuality of those we encounter; to question our first impressions and to know that what we believe about someone else can literally limit what is possible for them - or - it can set them free to achieve greatness. Leila and Zica are hairdressers in Rio de Janeiro. Without a formal education in chemistry, they invented Super-Relaxante, a hair relaxer that became the foundation of a nation-wide business. To cope with the overwhelming traffic their product generated, they invented a unique salon experience that is now duplicated throughout Brazil. These stores will eventually employ 15,000 employees and serve millions of customers each year. The lesson: partnership, innovation, focusing on an underserved market. Above all, confidence. Constance the banana vendor in Kenya teaches us to cooperate with our competitors and then stake our claim to what we do best; a type of comparative advantage. One of the most important chapters in Jackley's book is Chapter 6 about integrity and being faithful to your mission. Jackley describes conversations she had with her father, a moral compass in her life, and how his influence prepared her to turn down \$10 million when it was offered to Kiva. Here the lesson is about "mission drift" and staying faithful to your vision; remembering who you are. Raj the rickshaw driver in Jaipur, India teaches us to take our own path and when advisable, to take the side streets. Clay the candy shop owner in Honolulu teaches the wisdom of treating everyone like "family," ohana in Hawaiian. This resonated well with Jackley for a good reason. From the beginning, Kiva's mission was "to connect people through lending." Connecting people creates ohana; a circle of trust. (Kiva is Swahili for unity.) Loans went to people who became friends with their lenders, which is probably why Kiva had such a high repayment rate. Shona is an artist; a sculptor in Cape Town, South Africa, who used her design skills to create a wheelchair and other equipment for children with disabilities. Jackley says that Shona is a master of the iterative design process. Just after meeting Shona, we hear about Jackley's experience at Stanford in a course called "Design for Extreme Affordability." Here we hear how a hybrid course involving engineers, business and liberal arts students can create amazing new things such as a water storage container for people in Myanmar. Li the tailor in Beijing, China teaches us not to get too attached to what we build; to have the courage to "rip apart the seams," if necessary, in order to get it right. Abasi the farmer in Rwanda was obsessed with watching and predicting the weather. "Likewise," Jackley says, "smart entrepreneurs recognize the forces around them that they cannot control - especially those forces that hinder their progress - they manage the inevitable storms so minimal damage will occur." There is pathos in Chapter 11 as Jackley describes how a trusted colleague committed fraud and how she made the decision to leave her marriages to Matt Flannery and to Kiva. Other reviewers of Clay Water Brick have summarily dismissed this book by describing it in a single word: "inspirational." True enough, but this ostensible praise turns out to be a shallow evaluation of a non-fiction book that is so much more than that. Clay Water Brick challenges a serious, debilitating dogma about the poor: "They don't deserve more because they don't contribute." "They shouldn't be allowed to drink water they didn't carry." Clay Water Brick destroys this bigoted concept - brick by brick. 4 of 4 people found the following review helpful. It's what you DO, not what you HAVE. By Dan Pierson Clay Water Brick is the story of Jessica Jackley's evolution as a human being and entrepreneur. The book begins with an honest, open description of her childhood struggle with the sheer magnitude of our most serious global issues, and her corresponding feeling of inertia as she donated her money and volunteered her time. Anyone who gives a damn about the world knows what she's talking about - there's so much to do that it can feel impossible to do anything at all! Her TED Talk really speaks to this: (http://www.ted.com/talks/jessica_jackley_poverty_money_and_love/transcript?language=en) What's different about Jessica is that she never gave up. She kept on trying. Through volunteering in Haiti to working in a homeless shelter in California to the eventual, boots on the ground launch of Kiva in East Africa, she relentlessly followed her passion. This book candidly shares that story, through her ups and downs. It's a refreshing source of inspiration, backed up by the experiences of thousands of entrepreneurs across the world who have way less access to resources than their counterparts in the developed world - yet still manage to pick themselves up by the bootstraps with the aid of a small loan. Clay Water Brick kept me up late last night and I finished it in just one sitting - these stories from the African Sahara, favelas of Brazil and further afield are a great reminder of the power of positive thinking and possibility! 3 of 3 people found the following review helpful. Read this book. READ IT. By Raheem Jessica Jackley's book weaves stories of international exploits in with her experience co-founding Kiva and then later Profunder. Together, they juxtapose

beautifully, crafting an inspiring story of entrepreneurship, ingenuity and resilience. I'm not sure how to classify the book: it focuses on self-discovery but has sooo many fascinating anecdotes from working in international development, along with conveying the U.S. start-up culture in such a real way - I simply found it tough to pull away. Almost how parents don't want to tell their kids what to do, but rather give them the tools to arrive at a certain conclusion on their own, Jessica brings that to paper in a way I've never seen before. At times you're laughing, and others you are staring at the page mouth agape in disbelief, all the while pulling wisdom from someone who has truly lived through the American entrepreneur's dream. Was her path to success perfect? Absolutely not, which she makes abundantly clear. In fact, the imperfections during her trajectory is what makes the book and subsequently her story so beautiful; it mimics the world we live in, and you'll absolutely see parts of yourself in her words. I recommend this book to anyone who has looked at the world around them and struggled to make sense of what they find. Whether it's her "AP History chic" high school appearance (cracked me up) or how she learned the proper steps of accepting animals as gifts, you will undoubtedly find this book a joy to read as well as share with friends.

In the tradition of *Kabul Beauty School* and *Start Something That Matters* comes an inspiring story of social entrepreneurship from the co-founder of Kiva, the first online microlending platform for the working poor. Featuring lessons learned from successful businesses in the world's poorest countries, Jessica Jackley's *Clay Water Brick* will motivate readers to more deeply appreciate the incredible entrepreneurial potential that exists in every human being on this planet—especially themselves. "The heart of entrepreneurship is never about what we have. It's about what we do." Meet Patrick, who had next to nothing and started a thriving business using just the ground beneath his feet . . . Blessing, who built her shop right in the middle of the road, refusing to take the chance that her customers might pass her by . . . Constance, who cornered the banana market in her African village with her big personality and sense of mission. Patrick, Blessing, Constance, and many others are among the poorest of the world's poor. And yet they each had crucial lessons to teach Jessica Jackley—lessons about resilience, creativity, perseverance, and, above all, entrepreneurship. For as long as she could remember, Jackley, the co-founder of the revolutionary microlending site Kiva, had a singular and urgent ambition: to help alleviate global poverty. While in her twenties, she set off for Africa to finally meet the people she had long dreamed of helping. The insights of those she met changed her understanding. Today she believes that many of the most inspiring entrepreneurs in the world are not focused on high-tech ventures or making a lot of money; instead, they wake up every day and build better lives for themselves, their families, and their communities, regardless of the things they lack or the obstacles they encounter. As Jackley puts it, "The greatest entrepreneurs succeed not because of what they possess but because of what they are determined to do." In *Clay Water Brick*, Jackley challenges readers to embrace entrepreneurship as a powerful force for change in the world. She shares her own story of founding Kiva with little more than a laptop and a dream, and the stories and the lessons she has learned from those across the globe who are doing the most with the least. Praise for *Clay Water Brick*: "Jessica Jackley didn't wait for permission to change the world—she just did it. It turns out that you can too." —Seth Godin, author of *What to Do When It's Your Turn* "Fascinating . . . gripping . . . bursting with lessons . . . Jessica Jackley has written a remarkable book . . . so thoroughly well meaning and engagingly put it is too magnetic to put down." —Financial Times "Clay Water Brick is a tremendously inspiring read. Jessica Jackley, the virtuoso co-founder of the revolutionary microlending platform Kiva, shares uplifting stories and compelling lessons on entrepreneurship, resilience, and character." —Adam Grant, author of *Give and Take* "With only a dream and a lot of determination, Jessica Jackley founded Kiva, an organization that has empowered millions of people around the world. *Clay Water Brick* is the inspiring story of her own far-flung journeys as an entrepreneur, but it's also a blueprint for anyone who wants to make the world a better place and find fulfillment in the process, no matter how scarce their resources or how steep the challenge." —Arianna Huffington "This book is inspirational. And honest and practical. . . Well written, thoughtful: a selfless account of how to succeed by doing right and following your heart." —Booklist

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to put down. Jessica Jackley has created a timeless read for every aspiring entrepreneur. — Adam Braun, author of *The Promise of a Pencil* — Capital and abundant resources are not the keys to innovation, and Jessica Jackley proves it. The stories of some of the unlikely entrepreneurs she's met around the world inspire us to see opportunity where before we saw none. — Simon Sinek, author of *Start with Why* — Jessica Jackley's life story offers an inspirational blueprint for just about anyone who wants to live a more meaningful life — and the good news is that you can start today. Read it. Share it. Discuss it. *Clay Water Brick* is the guidebook you've been waiting for. — Deborah Rodriguez, author of *Kabul Beauty School* — *Clay Water Brick* is a moving account of so many previously untold human stories, inviting the reader to think more universally about entrepreneurship and the role of business in driving positive change in the world. Jessica Jackley captures the spirit and the heart of the entrepreneur by sharing her own journey and shining a spotlight on a remarkable group of entrepreneurs from around the world and the perseverance that defines them. This is a powerful read for all, and whether you have an idea you want to pursue, an entrepreneur you can help support, or purely general interest, you will be inspired. — Blake Mycoskie, TOMS founder and Chief Shoe Giver, author of *Start Something That Matters*

About the Author Jessica Jackley is an award-winning social entrepreneur focused on financial inclusion, the sharing economy, and social justice. She is best known as a co-founder of Kiva, the world's first and largest P2P microlending website. She also co-founded ProFounder, a pioneering crowdfunding platform for U.S. entrepreneurs, and Kin Co., a consultancy helping organizations support women and working families. She is an investor and advisor with Collaborative Fund, a member of the Council on Foreign Relations, and a World Economic Forum Young Global Leader. An active board member for several nonprofit organizations including Habitat for Humanity, Jackley holds an MBA from the Stanford Graduate School of Business, a certificate in Global Leadership and Public Policy from the Harvard Kennedy School, and a BA from Bucknell University. She lives in Los Angeles with her husband and three sons.

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Chapter 1 Find the Courage to Question

The Poor with Us

Our Sunday school teacher read, as she did every week, from the Good News Bible. She told us about Jesus: about what he said and did, about the big and small miracles, about how to live a good life. I listened intently as I sat cross-legged on my carpet square, one of a dozen fuzzy islands floating on a sea of linoleum tiles. Behind her, a construction paper chart was taped to the wall, with the names of all the students in class, each with some number of gold stars next to the name. I stared at the stars lined up next to my name, one for every time I had done well (I'd earned my newest one for memorizing the Twenty-third Psalm), counting them over and over again, and comparing my ranking among the other kids. I imagined the stars were my team of cheerleaders, each standing on two pointy legs with a pointy head and two pointy arms outstretched right and left. I was five and a half years old and wanted nothing more than to be good. A good daughter, a good sister, a good student, a good everything.

On this particular Sunday, my teacher was talking about poverty. She explained that people living in poverty did not have even the most basic things they needed, like food or clothing or shelter. She told us that Jesus loved the poor and wanted everyone else to love them too. Reading from the Bible in a scattershot way, she jumped around from story to story. One was about a widow giving the last of her coins at church; another was about someone called a Samaritan who helped a sick man on the side of the road; another was about someone pouring perfume on Jesus's feet. Some of the stories made sense to me. Many did not.

I tried to follow along in my own Bible, a hardcover G-rated children's version with an oversized font and colorful illustrations. It was the biggest book I owned, and therefore felt like the most important. I flipped through it carefully, looking at the cartoon drawings, keeping an eye out for pictures of the kinds of people my Sunday school teacher was talking about: the poor. In some scenes they were pale and gaunt, down on their knees, their arms reaching up to a bright, sunny heaven for help. In others they were barefoot and filthy, with rags for clothing. They were people shouting in pain, wounded black and blue, or sick with white, leprous skin; people crying, bandages spotted with red across their eyes, chest, head, or hands; people on stretchers, green with nausea or gray with death.

As I stared at the pictures, my Sunday school teacher quoted Jesus, saying, "What you do for the least of these you do for me." Her words made me stop and look up. For a child who wanted nothing more than to do well by her parents and teachers, the idea that I could be some sort of cosmic helper was the most motivating thing I had ever heard! Helping the poor was helping God Himself. I felt I had just been given the world's greatest homework assignment. I would get this right. I wanted more stars. Big ones.

My mind raced with questions about how this was supposed to work. Where were these poor people? How exactly should I help? How did God keep track of how well I was doing? Did the poor report back up to heaven when I gave them my things — sort of like how (according to my mom) the myriad Santas at the mall reported back to the one real Santa at the North Pole what I wanted for Christmas? Would I be docked points if I handed over only the stuff I didn't want, like the crayons in colors I never used, or the half of my sandwich that had less peanut butter and jelly on it, and kept all my favorite things for myself? Or was every poor person actually God himself, like Jesus had been, since God could be everywhere and was, apparently, good at disguises?

As the litany ran through my head, my Sunday school teacher told us something else that Jesus said, something that again stopped me cold. She said, as if it was no big deal at all, that Jesus promised, "The poor will always be with us." My stomach knotted. I felt confused, then angry, then scared as this sunk in. Why would God make poor people stay poor

forever? Couldn't God make the world however he wanted? And what did this mean for me? Were my plans to help the poor destined to be inadequate? Was Jesus setting me up to fail? A terrifying scenario began to form in my head. I saw a long line of poor people in front of me, one after another after another, each in need of something I had. One was asking for my coat; one wanted my softest blanket. Another insisted I hand over the azure-shy;blue crayon I loved. Two others wanted not just half my PB and J sandwich, but all of it. Every time I gave something to one of these people, they would say "thank you," but then they would make the long walk back to the end of the line, using up my crayon and gobbling my sandwich on the way, and then they would take their place again so they could return to me for more. Because, after all, the poor would always be with us. With me. They would never stop needing and they would never go away. They would follow me around everywhere I went, asking for something else, something more. Their poverty would be endless. No matter how much I gave, it would never be enough. Jesus said so. The Cost of a Cup of Coffee

As I got older, I heard other stories that convinced me the problem of poverty was enormous. These stories reiterated the notion that poverty could never really be solved, not completely. They assured me that, while it was nice to try, no one could ever really help enough or fix things well enough to make a permanent difference. Over time the illustrations of the poor in my Good News Bible were replaced with the much more real and far more intense images I saw in mailings from charity organizations, or in the newspapers and magazines that came to our house: people pleading for help, their arms outstretched to the camera, alongside headlines of disaster or disease; men with fists raised in riot, alongside news of oppression or war; women fleeing from fighting and famine; children with swollen bellies lying in makeshift hospital rooms; babies like skeletons, their rib cages and collarbones just beneath a thin layer of skin, with flies perched on the edges of their sunken eyelids. Everyone, and everything around them, seemed dirty, broken, angry, empty. These images convinced me that the poor lived very far away from me. My neighborhood in the suburbs of Pittsburgh, Pennsylvania, seemed like a fairy tale in comparison. None of the kids I knew looked like those I saw in these photographs. Everyone around me looked healthy and well fed. I lived in a modern Norman Rockwell painting of soft front lawns and big shady trees with perennial flowers circling their trunks. The front doors of the houses on my street were swung open in the summer and decorated with holly and wreaths in the wintertime. Hopscotch chalk lines stained the sidewalks. Bicycles and scooters lay strewn across front yards. Minivans were parked neatly in driveways. I could not imagine the poor existing in the only world I knew. How could anyone go hungry when every kitchen I had ever seen had a full fridge and a crowded pantry? How could anyone be homeless when even my neighbors' dogs had doghouses, and where even the mail had nice mailboxes to sit in? How could it be that not everyone had a warm jacket when everyone in my family had both winter clothes and summer clothes, and even different shoes for school and soccer practice and church? So when stories about poor people infiltrated my idyllic existence, they caught my attention. I tried hard to imagine those people and to process the statistics that accompanied the stories. Half of the world was living on less than \$2 a day. Twenty-shy;two thousand children were dying each day from poverty. Nearly a billion people were unable to read a book or sign their names. These enormous, haunting numbers were impossible for my brain to fathom, so my heart took over. I felt anger, sadness, fear, guilt, even shame about my own relative wealth and privilege as a white, middle-shy;class American kid. Of course, this was exactly the desired effect of the well-shy;intentioned nonprofits vying for my attention in their marketing campaigns. They counted on their messages to make me feel something, and then they relied on my ability to translate those feelings into action: The worse I felt, the more I should want to give. Then, just when I thought I couldn't take any more sad statistics, the nonprofit offered a way out: Donate! Give! Help! Who could say no? All I had to do was pick up the phone, dial the 1-shy;800 number on the screen, and I would be connected with someone who could solve these problems (via check, credit card, or money order)! If I just emptied my pockets or dug through my couch cushions for loose change, I'd find enough to extend a child's life for one more day! If I could spare even the smallest amount—shy;Sally Struthers and other passionate spokespeople told me that "less than the cost of a cup of coffee" was enough—shy;I could be a part of their game-shy;changing work! For just a few dollars I could become the solution! And so I gave. I dug for lost coins. I took my weekly allowance to church and stuffed it into the velvety bag that was passed around to collect the congregation's tithes. And I got others to give too. I hawked Dixie cups half-shy;full of watery Kool-shy;Aid from a card table on my front lawn. I sold magazine subscriptions and cookies and gigantic chocolate bars door-shy;to-shy;door. I toted my UNICEF box around the neighborhood on Halloween night. And every once in a while, my mom would take me to the local bank, which would tally the change, and then my mom would send a check and my handwritten notes to the poor kids I had seen on TV. Each time I did these things, I felt a little bit better. At least for a while. Part of me knew that giving a few dollars here and there was a cheap replacement for what I really sought. Deep down, I knew that I would never be satisfied until I could make some sort of real contact with the people I felt obligated to serve. In fact, I was becoming more and more certain that the strange cycle of giving in which I'd been participating actually made me feel more disconnected from the actual human beings I felt called to help. Instead of experiencing a real, meaningful interaction with a needy person, I was participating in a series of economic transactions with large organizations that had convinced me they knew how to fix things. I wasn't actually allowed to hand over my PB and J sandwich. I was just funding someone else's grocery list. It was all incredibly unsatisfying. The follow-

shy;up letters from those nonprofits thanking me for my donations added insult to injury. I got form letters in the mail (usually addressed to my mom, who had written the check) thanking her for the donation in the first sentence and then immediately asking for more. As a caricature of personal touch, there were often ink-shy;jet printed signatures of people I had never heard of and had not intended to give any money to. (What was an executive director? Why wasn't the letter signed by Jamal in Ethiopia or Vilma in Guatemala, the kids from the infomercials?) Some organizations even went so far as to make the form letters look like they had little notes scrawled in the margins, as if their donors would be fooled by a "handwriting" font. Even as a kid I knew what was happening. I was being thanked by a computer. I saved one of the most confusing, dissonant thank-shy;you letters I received back then. For a while it hung taped to the wall above my desk. The letter came in response to a donation I had sent to a nonprofit organization specializing in medical procedures for babies born with cleft lips and palates. Along with a standard one-shy;page thank-shy;you note expressing how valuable my support was to the organization, I received a self-shy;addressed envelope for an additional donation. So far, nothing new. But the envelope stood out. On it was a photograph, the face of a baby who had been born with a cleft lip, which had left a gaping hole from her mouth to her right nostril. Bafflingly, next to the picture—shy;after I had just been told how much the organization appreciated every penny, and how much of a difference each contribution made—shy;was a special offer: "Make one gift now, and we'll never ask for another donation again." The campaign was as offensive to me as it was resonant, revealing an intimate understanding of the love/hate relationship that can unfold between well-shy;intentioned donors and well-shy;intentioned nonprofits. On the one hand, I knew every dollar was appreciated and would make a big difference. That part felt great. On the other hand, someone in that organization guessed that after a while, making an impact through their particular program would probably lose its thrill. Another few bucks, another smile repaired. Seen one, seen them all, right? So they decided to cut to the chase. Their message told me: "Hey donor, we get it. We're bothering you. So let's quit while we're ahead. Pay us off and you can go on with your life." In a world with infinite need, with no such thing as "enough," this organization seemed to understand that no donor could give forever. Sadly, I couldn't disagree. I had become convinced that it was impossible to give enough, to cause enough change, to care enough. So I still gave, but I did so knowing exactly what I was doing. I wasn't just buying the privilege to change someone else's life with my donation. I was buying a temporary sense of relief for myself. With each transaction, even that feeling of temporary reprieve became more and more fleeting. I knew I wouldn't be able to keep up with all of the world's requests for my spare change. It was just like the long line of poor people I had pictured in Sunday school, following me around forever.