

she

Shines™

WINTER 2007/08 • FREE

celebrating the aspirations and accomplishments of women

HEARTH AND HOME

Rhode Island Housing
educates and advises

AIDS Quilt Rhode Island
educates and honors

sisters Julie Zito and Lisa Constantino
make Pastry Gourmet gingerbread houses

INSERT: ywca winter programs

share it
trust it
smile

published by YWCA Northern Rhode Island • volume 3, number 5 • www.sheshines.org

she Shines calendar.....

december

- December 1, World AIDS Day
- Now thru December 30, A Few of My Favorite Things: At Blithewold Mansion, Gardens, and Arboretum. See the 18' tree in the entrance hall. Additional details below and at www.blithewold.org.
- Now thru December 31, Contemporary Quilts: By Jude Larzellare at the Newport Art Museum, 76 Bellevue Avenue in Newport. Call 848-8200 or visit www.newportartmuseum.com.
- December 22 and 29, Holiday Evenings at The Breakers: Take a self-guided tour through an opulent Gilded Age mansion with live holiday music and a sampling of sweets, eggnog and cider, from 6 to 8pm. www.NewportMansions.org

- December 27, 28, 29, 30, Mrs. Claus in Menopause: One-woman musical performed by Shanna Wells at Cornerstone Playhouse, 213 Robinson Street in Wakefield. Tickets \$18. Call 284-1850.

- December 28, The Singing Ringing Tree: Interactive fairy tale performance by Sarah Salerno-Thomas. With paper mache masks, children become panthers, princes, and pigs. At the Providence Children's Museum, 100 South Street. Call 273-5437 or visit www.childrensmuseum.org.

- December 31, Bright Night Providence: Artist run New Year's Eve celebration in Downtown Providence. Call 351-2596 or visit www.brightnight.org

SAVE THE DATE!

Rhode Island Young Professionals
5th Annual Winter Soiree & Silent Art Auction
'Drawing from our Past, Securing our Future'
Saturday, January 26, 2008
at 6 p.m.
Hilton Providence

Keynote Speaker
E. Ramone Segree
President
Segree Associates
Master of Ceremonies
Michael VanLeesten
Chairman of the Board
The Providence Black Repertory Company



january

- January, Stalking Awareness Month and Cervical Cancer Awareness Month
- January 1, New Year's Day
- Now thru January 2, Eye of the Storm: Paintings of local scenes by area artist Janice Causey at McGrath Judicial Complex in Wakefield. Call 782-4180.
- Now thru January 6, Memory House: An intimate look into that moment just before it all changes. Cast includes: Anne Scuria and Susannah Flood. For performance times and ticket prices call 351-4242 or visit www.trinityrep.com.
- January 1 thru 31, Portraits By Pastille Exhibit: At the Cranston Public Library, 140 Sockanosset Cross Road in Cranston. Call 943-9080. See article on Lisa Pastille, cover artist, on page 5. www.portraitbypastille.com
- January 12, Becky Chace: True Brew Cafe in Wakefield at 7pm. For more information, visit www.beckychace.com and see article on page 3.
- January 12 and 13, A Celebration of Twelfth Night: Music and theater for the whole family. Weekend shows at 1, 4, and 8pm by the Chorus of Westerly at 119 High Street in Westerly. Call 596-8663 or visit www.chorusofwesterly.org.
- January 15 and 25, Traces of the Trade: A Story from the Deep North: a documentary filmed in Rhode Island that tells the

story of Katrina Browne's (the producer and director) ancestors, the DeWolfs - the largest slave-trading family in American history. Visit Rhode Island for Community & Justice's website for additional details, www.ricj.org.

- January 19, Weekend Revamp: Staging Your Home: A class that covers the ins and outs of the latest home decorating phenomenon - staging. Do you want a fresh new look on a budget? Do you want to sell your home? From 10am to noon at Rhode Island School of Design Continuing Education. Instructors: Julie Chrissis and Chris Eramo from the Boston Staging Group. www.risd.edu/ce

- Now thru January 20, The Grove: Creative sculpture by Wendy Wahl at Newport Art Museum at 76 Bellevue Avenue in Newport. Call 848-8200 or visit www.newportartmuseum.com.

- January 21, Celebration of Dr. Martin Luther King Jr.: Valerie Tutson and Rochelle Coleman perform Amazing Grace at 11:30am, 1pm, and 2:30pm. These storytellers bring history to life as they portray Civil Rights activists including Rosa Parks. At the Providence Children's Museum, 100 South Street. Visit www.childrensmuseum.org or call 273-5437.

- January 26, 5th annual Winter Soiree & Silent Art Auction: Begins at 6pm at Hilton Providence. Sponsored by Rhode Island Young Professionals. Call 439-4102 or visit www.riyp.org.

february

- February 6, National Girls and Women in Sports Day
- February 9, Top of the Bay: Downtown Views: A tour of Providence's luxury hotels from 9:30am to 4pm. Sponsored by The Junior League of Rhode Island. Call 331-9302 or visit www.jlri.org.
- February 20, 3rd annual Taste of the Flower Show Preview Party: From 6 to 9pm at the Rhode Island Convention Center. Tickets are \$75 per person, a benefit for the Rhode Island Community Food Bank. Combines the beauty of the Flower Show with the talent of Rhode Island's great chefs. Call 942-6325 x270 or visit www.rifoodbank.org.
- February 24 thru March 14, Judith SkoogforPrip: Art exhibition at the Providence Art Club Dodge House Gallery at 11 Thomas Street, Providence. Call 331-1114 or visit www.providenceartclub.org.
- February 29 thru March 8, Until the Violence STOPS: Providence Festival: a week long festival to end violence against women and girls. www.rafiproductions.com

Events are listed in the calendar as space allows. Submissions may be emailed to sheshines@mac.com, faxed to 401-769-7454, or mailed to She Shines, c/o YWCA Northern Rhode Island, 514 Blackstone Street, Woonsocket, RI 02895.

my favorite things

At Blithewold Mansion, Gardens, and Arboretum, a few of my favorite things holiday exhibit is happening now thru December 30th, 1 to 8pm with nightly performances, children's story time, and tea. The Visitors' Center is decorated as a Gingerbread House, model trains chug around a billiard table, and more. For additional information, visit www.blithewold.org or call 253-2707.

photo by Sue Hartley and Peter Hall (courtesy of Blithewold)



"Becky Chace believes that music should be used as a tool to bring people together . . . Whether by rocking the house playing rock and blues or by playing in an intimate setting with just an acoustic guitar and her voice to communicate her message, Chace proves genres and styles don't matter as long as the singer expresses herself with passion."

www.beckychace.com

Becky Chace

a song called home

Becky Chace is from Rhode Island and still lives there. A sampling of her song titles include "A Song Called Home," "Take Me Home," and "Wanderer." Released in 2007 is her 8th independent CD, *A River Under Me*.

She writes and performs with longtime guitarist Brian Minisce. Together they tour continually.

Chace has opened for national acts such as Joan Jett, Judi Collins, and more. See the calendar on page 2, for a local January performance in Wakefield.

photo by Ron Pownall (courtesy of Chace)

A black and white portrait of a young woman with short, dark hair. She is wearing round-rimmed glasses and a pair of large, hoop-style earrings. Her gaze is directed off-camera to the left. To her right is a large, light gray circle. Inside the circle, the website address "www.RezaRitesRi.com" is written in a bold, sans-serif font. Below the address, a smaller line of text reads: "Promoting the voices of our ethnically, socially, and artistically diverse."



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how to

contribute. *She Shines* welcomes letters to the editor, articles, poetry, stories, graphics, photos and calendar events. Contact us if you have an inspiring story to tell or have a suggestion of someone to be featured. Only original contributions will be considered and may be edited due to space limitations. Include contact information including name, e-mail, address and phone number. Images provided electronically must be high-resolution.

submit cover art. The cover is reserved as a gallery of art in keeping with the theme of *She Shines*. For consideration, send in a photo by e-mail attachment or mail. This is a wonderful opportunity for local artists to show their work. A biography is published in conjunction with the "Artist Canvas" section of *She Shines*.

advertise. Visit sheshines.org to view the advertising media kit. *She Shines* reserves the right to refuse to sell space for any advertisement the staff deems inappropriate for the publication.

receive the magazine. *She Shines* is a free publication mailed to members and friends of YWCA Northern Rhode Island. To be added to the mailing list, a subscription form is available on this page and on the website sheshines.org. The magazine is also available at YWCA Northern Rhode Island and at various special events.

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Rhode Island Housing: HelpCenter now open!



An Essex Properties unit at "The Lofts at Allen Street," in Woonsocket. Kate Duggan is the owner and principal broker. See article on page 11. photo by Reza Corinne Clifton



The Pastry Gourmet prepares seasonal favorites. See article on page 9. photo by Agapao Productions

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special insert

YWCA Northern Rhode Island:
winter program (85th anniversary)



subscription form

She Shines is a free publication in Rhode Island and southeastern Massachusetts. To receive a subscription, fill in the form below. *Donations are appreciated and help to support this local magazine of women's issues.*

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from the editor

the importance of warmth

What comes to mind when you think of home? Is it the place of your childhood or the place of your dreams? Or, is it now where you take off your coat at the end of the day.

Some people live in the same place for many years and others move around. There are transitions where we take a step forward or a step back. At times one needs rest under a blanket, a warm hug, a kind word, a prayer, or even a friendly smile. And it is so very hard for those who need the basics of life - shelter, nourishment, safety.

Home is a feeling, a memory, a community, or a place of peace. At this time of year we are often reminded to both reach out to help others and to set our own personal goals.

She Shines and YWCA Northern Rhode Island wish you all comfort and joy. ☺☺☺

Take care, *Lisa*

I welcome your comments on this winter edition of *She Shines*.
e-mail: sheshines@mac.com



Lucinda Yates' House Pins® may be purchased through the Rhode Island Coalition for the Homeless, \$14 each. For more information, call 401-421-6458.

homelessness

- In 2005-2006, Rhode Island shelters served 6,889 persons, the fourth straight year that this figure is at an all-time high.

- Income, housing costs, and domestic violence are the primary reasons people cited for seeking emergency shelter.

- Families that earn below \$35,000 in Rhode Island (41.9% of Rhode Islanders) cannot afford the median priced apartment in any city or town in the state.



Source: Rhode Island Coalition for the Homeless, www.rihomeless.com.

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chasing the light

classic meets contemporary with Lisa Pastille's interpretive photo painting

Lisa Pastille tries to capture the true essence of a home much like other artists capture the spirit of a human figure. This utilizes her skills as an illustrator, muralist, and digital artist. Each line is hand drawn. Each project takes about 20 hours to complete.

Interpretive Photo Painting is a technique

that Pastille created in 2005. It blends her fine art background with enhanced photography. She creates house portraits.

Her work is shown monthly in libraries and establishments throughout Rhode Island and the surrounding community. In January, Pastille will exhibit at the Cranston Public Library. ☺☺☺

artist canvas

COVER ART: This edition of *She Shines* displays the informal pastel portrait of *Grandma*. An early style for Lisa Pastille, she was classically trained earning her bachelor of arts degree in art studio. She studied as an oil painter.

Now she creates unique home portraits seamlessly integrating the mediums of painting, drawing, and photography. This is her self-developed technique. To learn more about Portraits by Pastille, call 401-232-9058 or visit www.portraitbypastille.com. photo by Agapao Productions





"I hope that I one day find myself in a position to help other people pursue their dreams and believe in what seems unreachable."

- Jennifer Madden

all in a day's work

Madden's life as a paralegal, law-student, and single mother

by Natalie Myers

Jennifer Madden starts each work day getting her 6-year-old daughter, Juliana, ready for school. Then she heads to work from 9 a.m. to 5 p.m. as a paralegal for Cetrulo & Capone LLP on South Main Street in Providence.

Three nights per week Madden drives 45 minutes to Bristol to attend night law classes at Roger Williams University. When she arrives home around 9:45 p.m. on those nights her daughter is usually sleeping.

Asked what the most challenging aspect of being a single, working, law-student mom, Madden said, time management is the biggest obstacle but once you get used to figuring out how to make the absolute most of your time "you can fit so much more in than you ever imagined."

Such as studying on your lunch break, during your daughter's dance classes, while waiting in the dentist office or every Saturday and Sunday night after your daughter is asleep.

For Madden, who is 29, time for herself is non-existent. Between spending precious hours of quality time with Juliana and every other spare moment working, eating, sleeping and studying there is no

time for socializing with friends either.

But the dream of becoming a licensed attorney who assists the disadvantaged, advocates for social policy changes and fights for civil rights while being a role model for her daughter, well, that makes it all worth it, Madden said.

"I remember thinking at the beginning: how am I going to do this?" she added. "I thought this was impossible . . . I hope that I one day find myself in a position to help other people pursue their dreams and believe in what seems unreachable."

Sheila High King, a former attorney for Cetrulo & Capone, was that person for Madden. King gave her the nudge, which consisted of just a few words of encouragement.

"She truly believed in me and assured me that I had the ability to . . . succeed in law school," Madden said. "After all, she attended Georgetown University's law school's night program while a single mother working full time with two children."

Madden said she also is lucky to have Juliana's father as part of their lives because he drives down from Boston on Tuesdays and Wednesdays to spend time with Juliana while Madden is in school. Her mother and father pitch in to take care of Juliana as well.

After graduating from law school in December,

Madden said, she will continue working for Cetrulo & Capone because she respects the integrity, skill and professionalism of the firm's attorneys.

"One has to become a skilled attorney before taking on, for example, a major civil rights case," she said. "These skills are honed through experience working with talented attorneys."

Madden said her daughter is her greatest inspiration to work hard and to accomplish her goals.

"I want to set the example that with hard, honest work and determination, anything is possible," she said. "Along with that: doing one's best in whatever vocation one chooses creates a sense of pride that no material thing can match. These are the life lessons I want to be able to share with my daughter."

Natalie Myers is a staff reporter for Providence Business News. During the past year and a half she has regularly covered issues relating to manufacturing, small businesses, and the creative economy in the region. She is a 2007 RICJ Metcalf Award Winner for Diversity in the Media.



photo of Myers by Reza Corinne Clifton
photo of Madden by Agapao Productions



thoughts on hearth and home

by Kalyana Champlain

For years women have been known as the hearth and home of a family. We are the foundation from which the family is formed and held together. When we are absent - the family has been seen to be in disarray.

But should it be so localized? Too often we are limited, like the floor of a fireplace - unable to be seen for what we truly are: the stabilizing force, not just inside the nuclear family - but the stabilizing force inside the HUMAN family.

You see it was the courage of Abigail Adams, the wisdom and determination of Florence Nightingale, and the iron will of Sojourner Truth that helped to reform the character of a nation. It was the Rosa Parks, Rebecca Adamson and Major Ana María who have been the voices to help move a government to its feet, waking it like the drowsy child who does not want to roll out of its warm bed. Why? Because we are the gate keepers of life - we know that this child needs to leave its bed to become a better and stronger person.

And though these names are on a larger scale, we must always keep in mind that they started out like our women that have been recognized through these pages: Strong women determined to bring truth, equality, compassion, and wisdom to the daily affairs of communities that otherwise would have faltered - breathing the life back into the forgotten, one by one, until the pieces are resuscitated creating a stronger whole which then imbues a nation with its indomitable life-force.

But please keep in mind that this is in no way to discredit those who are literally still the hearth and home. These are our women waking every morning to make sure that their child is up, well, and becoming an active and capable member of society; who never gets to "punch out" at 5 p.m., and who is on call throughout the evenings and throughout the years. I salute you.

And we mustn't forget those who may have stumbled along the way. These may be my sisters in recovery from addiction as we forgot that all we needed we already had inside. It includes my sisters who have sold their physical and thereby bankrupted their spiritual, who now work to reclaim their inner riches. It spans to my young and old sisters trapped in the system trying to break free, who only acted out due to being raised in a home with no hearth available. And it embraces my sisters who forgot their worth, ending up in abusive relationships and devaluing their souls as they watched it seep through the

hearth

- 1 the area in front of or the floor of the fireplace
- 2 home

home

- 1 the social unit formed by a family living together
- 2 a congenial environment - habitat
- 3 to proceed to or toward a source of radiated energy used as a guide

- from *The Merriam Websters Dictionary, 11th edition*

crevices of sidewalks that formed streets of "never-mind." We must support them all as they now desperately attempt to reclaim their spirit. For it is you, my sisters who relearn to crawl and stand and walk, who will now become the most valued to rebuild our society. The reason? Its illnesses can only be hummed and soothed by your melody of truth, trust, courage, and compassion. Because of this, your job is also most important.

In a book entitled *Hearth and Home: Images of Women in the Mass Media*, Helen Baehr (author of the review) explains that in Tuchman's introduction she describes the media's treatment of women more specifically as a "national problem." She goes on to state that "Her plea to readers (and presumably to the American establishment) is: 'How can we free women from the tyranny of media messages limiting their lives to hearth and home?"

And while I wholeheartedly agree that we need to change how we are represented in the media, I would like to say this: Maybe it is not the fact that "Hearth and Home" itself is limited, but our idea of it. After all, wasn't it our sparks in each of the aforementioned ways that blazed the fire of a nation, which was then harnessed by the symbolic stones of our spiritual hearth. We are the Alpha and the Omega: whether in front of the picket-lines, or standing in front of the house making sure the bus safely picks up that child who someday may be on the front of those picket-lines.

Yes, some may try to limit, but that does not mean we have to. Yes, some may even forget, but that does not mean we have to. In fact, it is by breaking the glass ceilings within our own personal lives, as well as those outside of them, that we form the capacity for ALL to remember.

It is here that I would like to bring us back to the top and really embrace the final definition of Home given: "To proceed to or toward a source of radiated energy used as a guide." Yes - I believe that this creates the ocean, and the former definitions can be the rivers that flow into it.

So here is to us, our hearths, and our homes. Both internally and externally, as well as locally, nationally and globally. Let us take our brave steps each day, overflowing with confidence and pride that we are a "source of radiated energy" that is used to guide a people toward a more centered and greater self. ☺☺☺



Kalyana Champlain is an aspiring writer and spoken word artist.

After several years of personal struggle she returned to college in 2005 to finish her bachelors degree. She plans to graduate from the University of Rhode Island with honors in May 2008 with a major in communication and a double minor in human development and family studies and writing.

A collection of her essays is scheduled to be featured in an upcoming publication covering the Songs of Social Justice Colloquium which took place in fall 2006 at the University of Rhode Island. Her pieces fit in the categories of life issues and cultural commentary.

Champlain is currently working on a final thesis entitled: *Hip Hop is Dead? The rhetoric of Hip Hop*, which discusses the conditions that have contributed to this art form and the effects that consumer culture has had on its message.

All of her writing and performances are a reflection of her personal struggles and the determination that through one person standing up a whole world can change. For questions, requests, or commentary please feel free to e-mail kbe9877@yahoo.com.

photo by Nora Lewis (courtesy of Champlain)



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*a quote from
herstory*

Julia Child

1912 - 2004



chef
cookbook author
TV personality

“Dining with one’s friends and beloved family is certainly one of life’s primal and most innocent delights, one that is both soul-satisfying and eternal.”

Julia Child grew up eating the traditional foods of New England. In the late 1940's, she was living in Paris and began studying French cooking. By the 1950's, she had co-founded a cooking school, L'Ecole des Trois Gourmandes (School of the Three Gourmets). She moved to Cambridge, Massachusetts in the early 1960's and began sharing her love for classic French cuisine to an American audience through her many television programs and books.

Child was awarded a Peabody in 1965 and an Emmy in 1966 (the first for an educational program). Among her achievements and honors are founding the American Institute of Wine and Food in 1981, receiving the French Legion of Honor in 2000, and receiving the U.S. Presidential Medal of Freedom in 2003.

The quote above is from her seventh book, *The Way to Cook*.

photo courtesy of Smith College
(Child's Alma Mater)

winter 2007/08 ● sheshines.org

it's gingerbread time

The Pastry Gourmet sisters prepare for seasonal favorites

Lisa Constantino, left, primarily handles the decorating/baking side and Julie Zito, right, the business side of The Pastry Gourmet. Constantino was trained at Le Cordon Bleu in France. Zito has a bachelor degree in architecture from the University of Miami.

These sisters are the fourth generation of bakers. Their family owned Ronci's bakery in Providence and their father owned Country Crest Bakery.

Another generation may follow.

Both sisters have three children. Constantino, a 7, 6, and 4 year old. And Zito, 8 year old triplets.

Do these sisters have a favorite dessert? Yes! Constantino enjoys the brownies and Zito loves the banana cream pie.



photo by Agapao Productions



The Pastry Gourmet Bakery & Cafe opened in 1993. It offers premium gourmet wedding cakes, custom desserts, specialty cakes, and breads baked daily from scratch. Also in the European-style cafe area are coffee, cappuccino, and espresso to compliment the pastries.

Does your child enjoy baking? The Pastry Gourmet offers "Create a Cake" parties. For details call 401-742-6401.

Visit their three locations in Rhode Island: 2130 Mendon Road in Cumberland, 45 Brown Street in historic Wickford, and 1385 Mineral Spring Avenue in North Providence. The bakery is open seven days a week from around 7 a.m. to 7 p.m. Visit their website www.thepastrygourmet.com, for further information.

smile

sense ability



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Rhode Island does not have a procedure for certification or recognition of specialization by lawyers.

how to find and keep a safe, healthy home

Rhode Island Housing offers advice and education



At left, Cathleen Paniccia, director of administration and homeownership, and James Vincent, manager of constituent advocacy, are from Rhode Island Housing. Along with other community partners, they organized a free community housing fair held at Calcutt Middle School in Central Falls on November 10th.

Vanessa Galarza, below center, asset management officer at Rhode Island Housing, addressing some questions from attendees Maria N. Hoyos, below left, and Gladys Franco, below right. Workshop choices were held in both English and Spanish: becoming a successful home-owner, consumer credit counseling, fair housing, lead hazards, Section 8 housing, and seeking affordable housing.

HelpCenter

Rhode Island Housing and its partners have set up the Rhode Island Housing HelpCenter located at 44 Washington Street in Providence. It was created as a resource to make more Rhode Islanders aware of their housing options.

Counselors are encouraging people who are having financial difficulties to contact the Center or their mortgage lender at the first signs they might be in trouble. Counselors will assess each client's situation and provide advice and education to help them. The Center also provides education to those looking to safely rent or purchase a home.

For more information on the Rhode Island Housing HelpCenter or to schedule a counseling appointment, call 401-457-1130 or visit www.rhodeislandhousing.org.

Workshop presenters: 1. Heidy Alba, counselor at Rhode Island Housing; 2. Claribel Shavers, housing choice voucher program supervisor at Rhode Island Housing; 3. Lily Rivera, family self sufficiency administrator at Rhode Island Housing; 4. Maryrose Silvia, emergency housing specialist at Rhode Island Housing; 5. Carmen Mirabal, program coordinator at Rhode Island Housing; 6. Susan Chase Pracht, investigator at Rhode Island Commission for Human Rights; 7. Luana Cherenzia, sub grantee for Rhode Island Housing; and 8. Diane M. Santos, Rhode Island education specialist for Money Management International.

photos by Lisa Piscatelli



surviving and thriving in real estate

a local business owner and realtor talks buying, selling, and more



Editor's note: Kate Duggan, above, assisted Reza Corinne Clifton, article author, with the purchase of the house she is currently living in. photo by Clifton

“One and two years ago, you could literally buy a house for less money down than a car . . . but now we’re in downturn.”

- Kate Duggan

by Reza Corinne Clifton

In January of 2005, Woonsocket-based business owner Kate Duggan fulfilled a long-time dream and opened a real estate firm. With support from her husband, she started Essex Properties, “a residential and commercial real estate firm” that handles “sales and rentals in Providence and northern Rhode Island.”

Two years later, reports were being released and emergency bells were ringing. According to a study cited in an April 24, 2007 Providence Journal article (*Foreclosures Soar in Rhode Island*), “Rhode Island’s 2006 foreclosure rate was the highest in New England,” exceeding the high national average as well. Special lending programs for first-time buyers dried up, while recent and established homeowners continue to be in trouble. Real estate businesses also faced problems according to Duggan. “It’s been a long run, but . . . there’s no longer any room for people [in the real estate industry] who were selling cars last week who decided to sell mortgages this week.”

With a law degree and almost a decade worth of real estate acumen in her background, though, Duggan, does not epitomize the declining real estate worker she characterizes. As the persistent phone calls through the course of our interview prove, Duggan, who is the owner and principal broker of Essex, fits into the other type she describes: "Realtors who are working hard, realtors with experience." The ones, she says, who are "surviving, not getting second jobs," who are "doing fine in this market."

And survival may be the name of the game. According to Duggan, the trends we see in today's market are likely to be seen for a while longer. "People are looking at this like a blip on the screen, but it doesn't work like that. Real estate is very cyclical, usually running on ten-year cycles." The last 10 to 15 years, says Duggan, have seen a "great upward trend, but [now] we're in a downturn." But Duggan has a lot more to share than just bad news.

How did things get like this?

Many of the problems, says Duggan, go back to finance programs she characterizes as irresponsible and illogical. "The banks, unfortunately, got really greedy over the last seven years, coming up with programs that, in many cases, just didn't make sense. One and two years ago," she illustrates, "you could literally buy a house for less money down than a car. You could buy a house for five hundred dollars!"

continued on page 12

continued from page 11

surviving and thriving in real estate

a local business owner and realtor talks buying, selling, and more

But what many of these buyers forgot, says Kate, is that with a new house, you may need money to "fix it up, paint it, or buy new things." The result for some is that they accidentally spend what they don't have.

Even if these start-up costs could be avoided, many homebuyers have been impacted by a type of loan they signed onto called Adjustable Rate Mortgages (ARM's). ARM's are generally recognized and defined by interest rates that start low – "teasers" – that often draw buyers to the table, which then steadily go up throughout the life of a mortgage. Each time an owner's rates go up, so does his or her monthly mortgage payment. Furthermore, rates, depending on your mortgage, could go up monthly, quarterly, annually, every three years, or every five years. Kate says rates will change again in the spring "causing individual mortgage payments to rise again."

ARM's were typically offered to credit-tarnished first-time seekers, but not exclusively. They have emerged as prime examples of "predatory" lending practices and as part of the cause of a sizeable percentage of foreclosures. However, Duggan also says that the popular trend of refinancing homes and spending rather than investing has also been a large factor.

Sell today, escape foreclosure tomorrow.

"It is not a good time to sell," says Duggan. Unless you're facing foreclosure that is, which becomes a possibility after 60 to 90 days of missed mortgage payments. But with the number of foreclosures so high, says Duggan, sellers need to keep in mind that banks are the ones taking over the foreclosed properties, and banks "don't like being landlords." The result is that they are selling properties at rates to sell quickly – usually lower than the rates of a regular property owner or realtor – who could be selling near one or more foreclosed

homes in this climate. Consequently, says Duggan, "buyers can beat you up. Not only do I want your house for less than what you could sell it for two years ago" illustrates Duggan, "but I want your lawn mower in the garage and I want your dog."

It can be daunting for sellers. "Some people are having to come to the closing table with money to sell their homes." For those who can afford to stay at their current homes longer, Duggan recommends not selling.

But for those who may be facing the risk of foreclosure, selling may be your only option. "There are not many programs for people who've had trouble making their mortgage payments," says Duggan. The alternative is having your home foreclosed upon, which leads to a huge scarlet letter-type of blemish on a person's credit report for years.

Still, a person facing foreclosure will likely face the same trouble selling their home Duggan describes for others. If that's the case, she says, then "it is a good idea to talk to your bank about accepting a short-sale." A short-sale, explains Duggan, occurs after the bank agrees to accept less for the house than the amount that they originally issued the loan. Remember, says Duggan, "many banks will accept this because they don't want to be landlords. But there is paperwork and a process," and it does impact ones taxes. But it is a better alternative than foreclosure, insists Duggan.

Forever a renter shall I be?

There is good news nestled somewhere within the current climate, and Duggan is happy to share it. For instance, rental rates have stayed stable in spite of increases that many saw in their mortgage rates and interest rates are still historically low. In addition, says Kate, "if you're a first-time buyer or a buyer that doesn't have to sell right now, it's a good



opportunity right now to buy." Many banks and owners alike are in a rush to dispense of property, which gives the buyer the advantage.

"A lot of people that are renting don't even know that they could potentially be buyers; they've never explored it. If you're paying \$1300 a month in rent, you could own a house for \$1300," says Duggan. "If you are a renter and have ever thought about buying, it's a good time to explore getting pre-qualified and getting into a house. It's a great time."

But as you'd expect a trained lawyer to warn, don't forget your council, says Duggan, a very real possibility in today's climate, where she sees many people undervaluing realtors. "People end up thinking that realtors just show up then that's it. But there is much more that goes into real estate transactions," Duggan explains, "things that are never really seen on the frontline. The easy part is finding a person a house . . . the hard part is keeping it together." But as Duggan demonstrated, keeping it together is the challenge all the way through.

For more information about Essex Properties, visit www.essexre.com. For more information about Adjustable Rate Mortgages, Foreclosures, and other important real estate and finance info, visit www.federalreserve.gov.



Reza Corinne Clifton is the publisher and editor of www.RezaRitesRi.com, a news and events website for Rhode Island's ethnically, artistically, and socially diverse. She is a 2007 RICJ Metcalf Award Winner for Diversity in the Media.

photo courtesy of Clifton

20th anniversary of The AIDS Memorial Quilt

“Founded in 1987, The AIDS Memorial Quilt is a poignant memorial, a powerful tool for use in preventing new HIV infections, and the largest ongoing community arts project in the world.” - www.aidsquilt.org

Editor's note: A ceremony of healing and hope was held on November 4th at the Temple Beth-El Social Hall in Providence.

Holding a quilt panel in bottom photo from the left, Arthi Sundaresh, leader of Newport Youth Pride, Inc. and Beth Milham, a founder of AIDS Quilt Rhode Island. Other ceremony participants included Rabbi Sarah Mack, cantor Judith Seplowin, guitarist

Debbie Waldman, AIDS Quilt Rhode Island chair Russ Milham, Carl Ferreira of AIDS Quilt Rhode Island, members of the AIDS Task Force, and the many friends and families of the quilt honorees.

This ceremony was sponsored by The AIDS Task Force, Community Relations Council, Jewish Federation of Rhode Island, AIDS Quilt Rhode Island, and UNITE HERE.



In photo above from left, R. Bobby Ducharme, co-chair of The AIDS Task Force (producer of ceremony); Providence Mayor David Cicilline; Cleve Jones, founder of The AIDS Memorial Quilt; and Debbie Blitz, co-chair of The AIDS Task Force.



HIV/AIDS and women

HIV and AIDS were originally thought to affect mostly gay men. However, women have always been affected too. And even though more men than women have HIV, women are catching up. In fact, if new HIV infections continue at their current rate worldwide, women with HIV may soon outnumber men with HIV.

The good news is that many women with HIV are living longer and stronger lives. With proper care and treatment, many women can continue to take care of themselves and others.

In some respects HIV and AIDS affect women in almost the same way they affect men. For example, women of color (especially African American women) are the hardest hit. Younger women are more likely than older women to get HIV. AIDS is a common killer.

second only to cancer and heart disease for women.

How are women getting HIV?
The most common ways are (in order): 1. having sex with a man who has HIV 2. sharing injection drug works (needles, syringes, etc.) used by someone with HIV

etc.) used by someone with HIV.

Visit the Centers for Disease Control and Prevention's website for further information, www.cdc.gov/hiv. Under the heading HIV/AIDS and Women, click on the tabs prevention challenges and what women can do. *Printed with permission from the CDC (Centers for Disease Control and Prevention)*

Rhode Island resources for HIV/AIDS prevention and education:
www.health.ri.gov/hiv/
www.ricpg.org
www.aidsquiltri.org

photos by Agapao Productions





Roy's Barber Shop in North Smithfield welcomes walk-in customers. It is opened Tuesday, Wednesday and Friday 9 a.m. to 5 p.m., Thursday 9 a.m. to 7 p.m., and Saturday 7 a.m. to 1 p.m. Right, Jennifer Houle with customer Richard Beauchemin

photos by Agapao Productions



the traditional barber shop is back

"The pampering that men used to get, a lot of them miss that. It is a lost art."

- Jennifer Houle

Jennifer Houle has enjoyed barbering for 10 years and recently purchased the shop she currently worked at for the past four. She renamed it Roy's Barber Shop, which is her maiden name. Her intent is to keep the shop traditional - the way barbering used to be done, offering a full face shave with hot towels, a back massage, as well as cutting hair.

Out front of 655 Great Road in North Smithfield hangs a barber pole. Inside are three barber chairs for Houle; Sarah Dubé, a hairdresser who is being cross-trained as a barber; and Heather Chelo a barber apprentice.

Sometimes an older man will come in

and see just women barbers and get all mad. "But they leave happy and come back and back," she says. Houle has even visited a nursing home on occasion, if a regular customer won't let anyone else cut his hair.

Houle has great conversations with her customers. She describes them as fun and easy going, everyone knows everybody.

Although the trend now is for young teens to grow their hair long, parents tend to drag them in. For the little kids and men, they want that clean look. And some men come in every week.

For more information, call Roy's Barber
Shop at 767-3113.

I marvel at the morning - the little driveway party - where I have met people I might never have happened on otherwise. And most everything is sold, except for a few odd pieces and my dresser.



Holly Howley is a writer living in Glastonbury, Connecticut with her husband and two young sons. Her everyday essays can be found in many regional publications. She can be reached at hollyhowley@cox.net.

photo courtesy of Howley

the hunt

by Holly Howley

Growing up, most Saturdays my mother and I could be found anywhere old, sometimes valuable (but often times not) stuff was being sold. She treasured the playful glow of pink and green Depression glass and the smell of aging wood. I was lukewarm on all of it.

Until years later, a long way from family and the potential windfall of hand-me-downs, I slowly began to appreciate the sentimentality of items with history. Joining the other wide-eyed hunters suddenly felt life-embracing. Like the table I discovered today, might be part of my larger tomorrow.

I remember a summer long hunt for a dresser. My apartment was a small studio space in a quaint seaside town. Square footage and money were tight. So for several consecutive Saturdays, I rummaged and haggled, finally finding my piece. A simple medium brown dresser with brass pulls and a hatbox top. The owner was more than happy to shave some off the price, as if to say, "take the thing!" And so I did.

It is now twelve years, a husband, house and two children later and despite the warnings of those around me, I am having my very own garage sale. As I finish preparations, my first patron arrives.

"Is everything out?" she asks impatiently. "Pretty much" I respond as my customer flees, speeding off in her compact car with the intensity of a missile closing in on its target. Everything is out, nothing has been purchased and already my sale is a disappointment.

I'm alone again trying to view my junk with an objective eye. The "candelabra" I bought for my first dinner party. Wedding gifts, the kind that never quite make it out of the box. Toys, shoes, clothes, books, curtains, fabric and a fondue pot. A large horizontal bookshelf, cedar chest, random chairs and the dresser. My first apartment purchase. The only dresser I'd ever used since leaving my childhood home until just a couple of months ago when my husband and I purchased our own. The kind formidable grown-ups use with a mirror and all. My sale may not be the priceless china for a dollar event that regulars dream about, but it is at least worthy I tell myself as the next round of people arrive.

For the next few hours a steady stream of people make their way up our driveway. There's the guy who after talking my ear off on topics ranging from people in my neighborhood to his ex-wife's beach house, offers me a dollar for an armload of loot.

And the woman who motions me over to an embarrassingly weedy section of the yard to ask if she can take a root from my tulip tree. "My what?" I say in disbelief. She explains that she is painstakingly trying to recreate the original landscape at her two hundred year old New England farmhouse. I am more than happy to hand over my weed, content to know it is going to a much better home.

As people begin to thin, I marvel at the morning - the little driveway party - where I have met people I might never have happened on otherwise. And most

everything is sold, except for a few odd pieces and my dresser.

Suddenly a car pulls into our driveway. It is the first time anyone has actually driven in rather than parking on the street. I am caught a little off guard until I see a couple in their eighties.

"Hello" the man bellows as if I am a longtime friend. "Thanks for coming" I start to say, but am interrupted. "How much for the dresser?" the woman excitedly asks. "Um, forty, I think is what I have on it," suddenly hoping my noncommittal tone might dissuade her interest. "We'll take it." Before long, the car is backed fully up the driveway.

My dresser. Until now I hadn't thought much about how it would feel to see it leave. As its new owner carefully writes out a check, I fight back the embarrassment of not really wanting to hand it over. I eye the piece one last time and then my dresser is gone.

It has been a morning of moments, but none like this one. I can't tell if I am mourning my youth or just plain sad to see the dresser go. I have spent so many years stuffing clothes into the drawers, needing more space, I should be more than happy to send it on its way. Instead I feel a little melancholy. Like the sale and my life might be moving a little too fast.

As I sit and stare at the now near empty garage, I think of my dresser and the little studio apartment. Of all the treasures along the way. And I am grateful. To be one of the hunters. Wide-eyed and ready. For the next great find right around the corner. ☀



Your dog or cat may be groomed at your home or office. Fur Kidz goes to you. The service area is Rhode Island and nearby in Massachusetts.

photos courtesy of Dalpe



this salon travels to you

Lucy Dalpe fills her niche with dogs and cats

Lucy Dalpe's pet grooming business went mobile in January of this year. And she already has a keen interest in expanding her fleet.

What are the benefits of mobile pet grooming? Well to start, it saves on your drop-off and pickup time. Also eliminated is that travel and/or separation anxiety.

The van is well equipped: double door entrance, table-to-tub ramp, hand-held high velocity hose, warm air fluff dryer, water tanks that provide hot and cold water, temperature controlled heat and air conditioning, two ventilation systems to expel excess humidity, and a stereo system. It is designed for a pet's comfort and safety, with every facet of the grooming process thought out to go mobile.

Basic services include brushing, nail trimming, ear cleaning, shampooing, conditioning, drying, a scented spray, and even your choice of a bandanna. Upgrade services are available.

Visit www.furkidzltd.com for more details or call 401-433-0922. Fees are based upon the time spent on your pet. ☺☺☺



still life

Nothing stirring
in a cold
that allows only
an occasional dog
his breath
leading him
at a trot.

The world
a winter portrait
hung
with only
a wisp
of chimney smoke
still going on.



Judy Healey
artist

Judy Healey retired from the Providence School system as a speech-language pathologist. She now spends her time with family and friends, oil painting, doing genealogy, volunteering at McAuley House and with school-age children, as a school committee member of St. Francis of Assisi School in Warwick, and participating in Red Hat activities.

Traveling to Europe is another passion of hers. Her trips have included pilgrimages, tours and visits to her favorite place and home of her ancestors in Ireland. Several of her paintings include points of interest in Ireland.

photo courtesy of Healey



Shulla Sannella
author

Shulla Sannella is a poet and writer living and working in northern Rhode Island and Vineyard Haven, Massachusetts. She is a graduate of the University of Rhode Island where she majored in English and Journalism. Published locally in *The Newport Review* and *Crone's Nest Magazine* she has also been published in the international poetry magazine, *Bogg*, and is the author of two chapbooks, *Beach Poems* and *Desire*.

photo courtesy of Sannella

Mrs. Claus in Menopause

A hilarious one-woman musical!

Doris Claus' merry disposition is disrupted by her hormones, husband, mother-in-law, two kids, and impending elf strike. Join Doris on Christmas Eve as she ties up a few loose ends and tries to salvage what is left of her mind.

**Cornerstone Playhouse
213 Robinson Street
Wakefield, RI 02879**

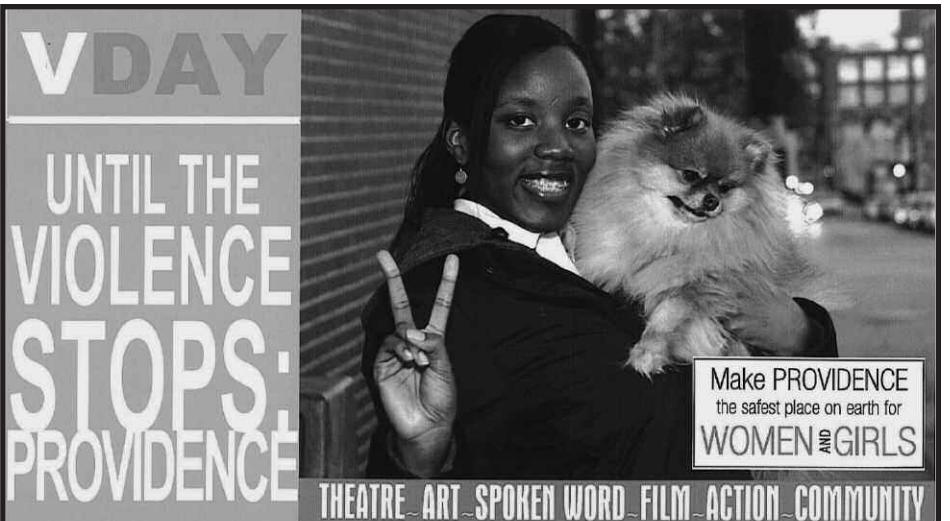
CALL FOR RESERVATIONS

Thursday, 27 December 7:30
Friday, 28 December 7:30
Saturday, 29 December 2:00
Sunday, 30 December 2:00

Written by Kathleen Dahill and Patricia A. Souney
Produced by Wildwood Studios of Eclectic Enterprises LLC www.wildwdstudios.com



Shanna Wells



Until the Violence STOPS: Providence Festival February 29 – March 8, 2008

Events all around Providence raising funds and awareness
for local organizations working to end violence
against women and girls in Rhode Island.

Want to get involved? Check out www.rafiproductions.com

Annette Tessier is a lifelong resident of North Smithfield where she lives with her husband David of 30 years. They have two sons, Kenneth and Justin. Annette is the office manager at Sheahan Printing in Woonsocket and is a public service assistant at YWCA Northern Rhode Island.

photo by Denise Lincourt
(public service supervisor at
YWCA Northern Rhode Island)

give the gift of listening

by Annette M. Tessier

A co-worker at my full time job teases me about my ability to hear things that most others cannot. I am amused by his comments that I am the new age Lindsay Wagner (aka Jaime Sommers of Bionic Woman). Despite my co-workers relentless banter, I have to admit it is true. I do have a very keen sense of hearing.

I began working part time at YWCA Northern Rhode Island about 5 1/2 years ago. After both my sons left home to pursue careers and college, the silence was just too much to bear. The young adult voices that filled my home with excitement were gone, the constant ringing of the phone simply ceased, and the motherly advice that I was so eager to dole out was no longer a priority in my sons' lives. The YWCA became the outlet to fill that void . . . that dreadful silence.

What evolved over the past few years is not my keen sense of hearing, but my keen sense of listening. If you truly listen, you can hear the walls in this building tell their stories. I listened as one of our board members described with pride the rows upon rows of sewing machines that our members of long ago used in making their very first garment. A young, single mom asks forgiveness for not making a child care payment on time and I listened as her voice cracked with guilt for buying milk and diapers instead with the money. A young gymnast is moved up a level in competition and I listened to the piercing shrill of excitement that exploded from



her tiny frame. I listen intently on the telephone to members of our Wellness Program as I invite them to attend our next seminar only to find that person was recently diagnosed with cancer or is grieving the loss of their spouse of 50 plus years. I listen to the struggle of a Parenting in Progress student's voice as she describes her battle to conquer a math class. I listened to the intensely high-pitched sounds of cheer when we heard a co-worker was having twins — a boy and a girl! And if you listen closely, you can still hear the jovial laughter of a former worker taken from this life well before her time.

There are so many stories I have listened to here at YWCA Northern Rhode Island, and I have been empowered to listen to the voices beyond its walls. Not only here have I listened to stories that brought tears to my eyes and make me question "Why?" There have also been stories that have spontaneously brought a smile to my face. I have come to recognize that people just want to be heard, that I can learn from their experiences, and that what they have to say matters to someone. As we approach this busy holiday season known for its glitter and lights, crowded malls and traffic jams, and the laughter of family and friends gathered in festive attire, there is an extraordinary gift that you can share which will never break, never fade, and will never go out of style . . . give the gift of listening. It requires no fancy bows or shiny wrapping paper . . . all you need is a keen sense of listening. ☀

express yourself

contribute

She Shines welcomes letters to the editor, articles, poetry, stories, graphics, photos and calendar events. Contact us if you have an inspiring story to tell or have a suggestion of someone to be featured. Only original contributions will be considered and may be edited due to space limitations. Include contact information including name, e-mail, address and phone number. Images provided electronically must be high-resolution.

[submit cover art](#)

The cover is reserved as a gallery of art in keeping with the theme of *She Shines*. For consideration, send in a photo by e-mail attachment or mail. This is a wonderful opportunity for local artists to show their work. A biography is published in conjunction with the "Artist Canvas" section of *She Shines*.

advertise

Visit www.sheshines.org to view the advertising media kit or call Lisa Piscatelli at 401-769-7450.

upcoming theme

The spring issue is “women in the trades” and content is due by 2/25

She Shines
c/o YWCA Northern Rhode Island
514 Blackstone Street
Woonsocket, RI 02895
p 401 769 7450, f 401 769 7454
sheshines.org info@sheshines.org



Mollie is at Betsey Williams Cottage in Roger Williams Park. This is a frame gambrel-roofed Georgian Colonial built in 1773 and last occupied by Betsey Williams, a descendant of Roger Williams and donor of the original Roger Williams park land. It is now used as a museum. photo by Deborah L. Perry



shining

with
Jeanne Lynch



Jeanne Lynch greeted guests at YWCA Northern Rhode Island's 2007 Tools of the Trade Luncheon. She is on the board of directors and has served several terms. Lynch is also a member of the Y Wives Club where she has held many positions including president.

interview by Lisa Piscatelli and photo by Agapao Productions

active at YWCA Northern Rhode Island

sewing classes

"The YWCA is where I learned how to sew. They had 24 sewing machines, two classes a week, and always a waiting list . . . I still sew - shorten my pants, sew buttons, and make my own drapes. I made clothes when my children were small. I have a suit that I made that I am still wearing today."

cooking classes

"I love to cook. At the YWCA, we learned basic cooking up to gourmet lessons."

women's club

"Y Wives at one time had 75 girls. We would sit around in a circle, sometimes a double circle . . . have meetings of interest – teach us a craft, cooking demonstration, lecture, all sorts of things . . . the experience was always a treasure. And there was always a clown in the crowd. We used to have a lot of card parties . . . played Whist. The YWCA is my social life."

time to reminisce

a special year

"I was born in 1923." *Coincidentally, this is the same year that YWCA Northern Rhode Island was founded.*

her favorite tradition

"New Year's Day was always a must with my father. If you didn't visit my dad on New Year's Day you were in big trouble."

a holiday memory

"The family would visit and talk. We used to have music and they would sing. And of course we would eat. There was always pork pie. I can see the pork pies lined up near my mother. My mother was a good cook."

at play

"I did a lot of travelling . . . used to have a motor home. Would take the motor home and visit friends. And you are always welcome when you come with your own bedroom. They [friends] used to laugh."

at work

"I sell Avon products and have been a representative for 38 years." *Lynch was also a clerk for three local businesses.*

at home

"My house is like a gift shop with over 350 stuffed teddy bears plus figurines. I do a lot of dusting . . . I enjoy my home."

a challenge

"I am a 30 year survivor of breast cancer."

a hobby

"I crochet. My hands are never still."

an observation

"We all achieve something in life."

on entertaining

"Going to a restaurant and preparing a dinner are not the same thing. I like to entertain. I like to do casseroles. After it is done you can clean up your kitchen. It is the best way to entertain."

on communicating

"The only thing that I have never accomplished that I wanted so badly was the computer. I never could master that . . . my phone is my computer."

"The YWCA has been a big help to me . . . from learning things to meeting friends."

ywca northern rhode island has a long history

of providing services and support to individuals

at crucial points in their lives

it's high on our list!

**in order to continue our efforts
we request your support**

**if you give through the United Way and SECA
keep us high on your list**

**if you are looking to give
an end of the year charitable donation
keep us high on your list**

YWCA Northern Rhode Island Endowment Fund
c/o The Rhode Island Foundation
One Union Station
Providence, RI 02903
or

YWCA Northern Rhode Island
514 Blackstone Street
Woonsocket, RI 02895

T: 401-769-7450

**eliminating racism
empowering women**
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