



## Financial Resources for Women & Children, Inc.

Online Version

Contains

Translation Tool

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## The Power of One

Every person has life experiences that, when shared, can help to empower another. Must you be a financial expert to be able to mentor low income women to be financially independent? Not according to FRWC mentor Donna Pomponio who has been mentoring women at the Sojourner House family shelter for three years. You just have to have been at the bottom and have dug out. Donna begins her work at a mandatory financial literacy workshop attended by all new residents by sharing her past experiences, which seem to resonate with many of the residents' situations. At the beginning of

her volunteer work at the shelter she mentored women near their departure time, but it became apparent that the training and mentoring needed to begin on their arrival in order to be the most effective.

She recounts leaving her abusive home pregnant at 15; then her struggles on welfare with two small children; followed by her battle with addiction after the death of her four year old daughter at the hands of a drunk driver; and finally of her determination to get well to give meaning to her daughter's life.

***Continued . . .***

## Identity Theft Watch

An important step in reducing the damage resulting from identity theft is to regularly monitor your credit. According to Money, Aug., 2005, you can accomplish this

without purchasing monitoring services. Beginning, Sept 1, 2005, residents of all 50 states can request one free credit report a year from the three credit bureaus.

Money suggests requesting a report from a different service every four months. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to request your free report.

## The Power of One (continued)

*“Donna shows documentation that credit card companies charge higher interest and penalty rates to low income zip codes than higher income zip codes. This becomes an empowerment tool for the residents.”*

A major part of getting well was becoming financially independent. Her compelling story nearly always engages the group, as she is someone who has “been there” and wants to share but not to preach. She says that a key part of becoming financially in charge involves knowing the rules of the “game.” After she has had each woman do a financial profile, income, expenditures, debts, assets, she goes straight for the biggest debt, usually a credit card, to model how to face debts. For Donna, facing the debt problem is a big key to solving debt. Participating residents must sign over a power of attorney to her so she can negotiate with the debt collection agency.

A factor in being able to objectify credit card companies so as not to be intimidated is the bombshell that Donna shares with the residents. She shows documentation that credit card companies charge higher interest and penalty rates to low income zip codes than higher income zip codes. This becomes an empowerment tool for the residents. Donna then models negotiations with the collection agency that result in a reduction of 25% to 50% of the amount originally owed, if the debt is paid immediately. That money is then borrowed from the FRWC fund at Sojourner House and paid back over time from the resident’s income. Once the group witnesses a successful negotiation, they tend to listen to whatever else she has to share with them. She talks about how it is really important not to be critical for any backsliding, again from her own experience.

Donna talks continuously about how great it feels to be in charge of your own finances and your own life. And most important, she asks the residents to talk about their goals and what it would take to get there. She works closely with two or three families as well as in group sessions. She gains trust with a population reputedly to be one of the most difficult to win over by being able to say “been there, done that.”

Can one person make a difference? Ask the Sojourner House residents!

## Visit our Website

The complete text of “Young Women and Money” can be found on our website, [FRWC.org](http://FRWC.org).

**Our mission is to develop resources and services that improve the financial stability and long-term safety of women and children who have experienced family violence.**

## Most Female Homicide Victims Knew Their Killers, Study Finds

In 2003, 1,817 females in the United States were murdered by males in cases in which a single offender killed a single victim. In more than nine in ten of these cases (92 percent), the victim was murdered by someone she knew. Three in five victims who knew their offenders (62 percent) were wives or intimate partners of their killers.

Those are among the findings of *When Men Murder Women: An Analysis of 2003 Homicide Data*. The new study from the Violence Policy Center analyzes the most recent Supplementary Homicide Report data submitted by the Federal Bureau of Investigation for the year 2003.

It finds that firearms were the most common weapons used by males to murder females (835 of 1,678 homicides or 50 percent). Of these, 77

percent (647 of 835) were committed with handguns. Knives and other cutting instruments accounted for 21 percent of female murders, bodily force for 15 percent, and a blunt object seven percent.

The average age of female homicide victims killed by single male offenders was 36. Ten percent of these victims were under age 18, and eight percent were 65 or over.

Alaska ranks first in the nation in the rate of women killed by men. Next are Nevada, Louisiana, New Mexico, Tennessee, South Carolina, Arizona, Georgia, Mississippi and Texas. Nationally, the rate was 1.31 per 100,000.

“The picture that emerges from *When Men Murder Women* is that women face the greatest threat from someone they know, most often a spouse or intimate partner who is armed with a gun,” the report concludes. “For women in America, guns are not used to save lives, but to take them.”

*When Men Murder Women* is an annual report detailing national and state-by-state

“For women in America, guns are not used to save lives, but to take them.”

## Fall Donors

Lisa Henderson &  
Susan Mathis

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*In honor of Earline Kendall*

Georgia Mattison

*In honor of Earline Kendall & Sheryl Jaynes-Andrews*

Ram & Mrudulla  
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*Monthly Donors*

Becky Porter &  
Dana DeMoulin

information on female homicides involving one female murder victim and one male offender. The Violence Policy Center is a national non-profit educational organization. The study is available online at [www.vpc.org](http://www.vpc.org).

*From the 10/11/05 issue of NewsFlash, Family Violence Prevention Fund's quarterly newsletter.*

# News and Notes

## FINANCIAL RESOURCES FOR WOMEN & CHILDREN, INC.

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SEE “SURVIVING A  
MONEY CRISIS:  
ELEVEN STEPS”  
AT  
WWW.FRWC.ORG

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We're on the Web!

See us at:

[www.frwc.org](http://www.frwc.org)

### Telemarketers interrupting your Sunday breakfast?

To reduce the number of unwanted calls on your home and cell phones, sign up for the Do-Not-Call registry at [www.donotcall.gov](http://www.donotcall.gov), or by calling 1-888-382-1211. This will not stop calls from organizations that can prove “they have a relationship” with you such as the alumni office where you attended school.

### Sell that old cell phone OR

Check this link: <http://www.oldcellphone.com/>

### Donate it to a woman who really needs it

Through a partnership of National Coalition Against Domestic Violence and The Wireless Foundation

[http://www.ncadv.org/takeaction/DonateaPhone\\_129.html](http://www.ncadv.org/takeaction/DonateaPhone_129.html)

### Helpful financial links

can be found on the “Women and Money” page at FRWC.org.

### October is Domestic Violence Awareness Month!

Make sure you participate in some of the many local and national

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*Donations to Financial Resources for Women and Children, Inc. are tax-deductible!*



**FRWC**

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645 Boylston St.  
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