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## When embracing your weakness helps you succeed

Posted on October 1, 2019 by Steve Stirling, a member of the Rotary Club of Atlanta, Georgia, USA



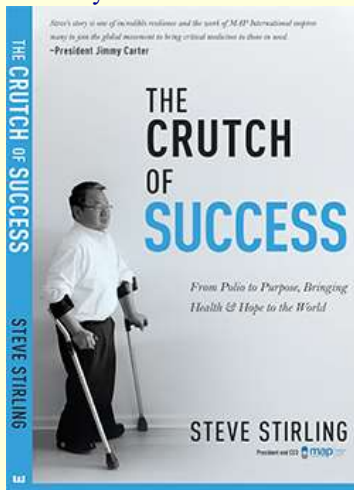
**Steve Stirling, CEO of MAP International, with some of the medical supplies the organization provides to people in need worldwide**

They are typical job interview questions: What is your greatest strength? What is your greatest weakness?

But in my case, the interviewer often hesitates. How do you ask a guy who is wearing leg braces and using crutches about his greatest weakness? It seems both obvious and insensitive.

We all have weaknesses. Mine are just a bit more obvious. So I've learned to turn the uncomfortable moment around and confront the situation head on.

"My greatest strength is that I am what some people call 'crippled,'" I say, purposely using the politically incorrect word. "Some prefer to call me 'handicapped' or 'disabled.' I've heard all the terms and I'm not upset by any of them. I'm not easily offended.



"I've learned that my physical limitations have helped me build my mental and spiritual strength. I have an Ivy League degree and an MBA from one of the country's most prestigious schools. I've had jobs in top corporations and nonprofits. I have enjoyed great success and yet I never forget what it was like to be a child who couldn't walk, living in an orphanage. My greatest strength is what most people assume is my weakness."

My last interview was five years ago when a search committee was looking for the next president and CEO of MAP International, an organization that provides medicine and

health supplies to those in need around the world. In some ways, it was a match made in heaven.

You see, I walk with crutches because I had polio as a child. My life would be very different if the polio vaccine, costing approximately \$.60, would have been available to me and my family in Korea where I was born. My passion in life is to help other children receive the medicine they need to avoid life-long illness or even death.

So when I told the committee interviewing me about my strengths and weaknesses, I could honestly say that I had a lifetime to prepare for the job of helping bring medicine to those in need. I knew firsthand what it meant to suffer because an inexpensive dose of vaccine was not available.

But I also know that overcoming my challenges each and every day makes me a better leader. It's true that my daily life is more difficult than most people's. A simple flight of stairs, a rocky path, a door with a difficult handle - these are typical occurrences that are major obstacles for me. Yet I have to prepare myself each day to handle the unexpected.

Fortunately, I nailed that interview and now proudly lead an organization that brings millions of dollars of donated medicines and medical supplies to people in need around the world. It's a big job and truly miraculous path for someone who spent his early years as a forgotten child.

During my earliest years, I didn't even have crutches and had to drag myself around on the ground. At that point my greatest dream was to be able to go to grade school with the "able-bodied" children in the orphanage. I could never have imagined a successful life in the US or that I'd be able to write a book about my journey, *"The Crutch of Success."*

It was truly a miracle that I was adopted by a generous American couple who loved me and provided for me, including my special needs. Their love and support changed my life, but, of course, the physical damage had already been done. I have had the wonderful privilege of growing up in a country where I received a great education, married a wonderful woman, raised two terrific children, and had a successful career. But my disability is often the first thing people see about me. I try not to let it define me in their eyes.

I try to put people at ease, explaining the I had polio as a child and while it affected my ability to walk, I am blessedly able in every other way. It's understandable that they first see my disability as weakness. My goal is that once they know me, they see it as my strength.

I find that many people try to hide their weaknesses. They dodge the question in an interview and spend their lives hoping no one sees where they struggle. They feel sorry for themselves and focus on the injustice of their circumstance.

If you find yourself in that situation, I want to encourage you. Your weakness can become your strength. Whatever your weakness is, lack of education, the inability to speak clearly, a

physical trait you consider unattractive, a disability, embrace it today. Decide what you can do to improve yourself. Take an evening class, join Toastmasters, and ask for help. Then dedicate yourself everyday to overcome the obstacles in your path.

**About the author:** Steve Stirling is president and CEO of MAP International, an organization dedicated to bringing medicine to the world. He is the author of "The Crutch of Success: From Polio to Purpose, Bringing Health & Hope to the World."

On World Polio Day, on October 24, thousands of Rotary clubs around the world will hold events and fundraisers to recognize our progress in the global fight to end polio. Register your event and download the World Polio Day Toolkit.

### 6 humanitarians honored for their work with refugees

Six humanitarians who are members of the family of Rotary are being honored as **People of Action: Connectors Beyond Borders during the 2019 Rotary Day** at the United Nations, which focuses this year on the global refugee crisis.

The annual event, being held at the UN's headquarters in New York, USA, on 9 November this year, celebrates the vision for peace that Rotary and the UN share. Through Rotary's long history with the UN, its members have helped people affected by war, famine, and disaster.

Today, the number of refugees worldwide is the highest it has been since World War II. The six honorees, five Rotary members and a Rotary Peace Fellow, are all people of action who have found community-based solutions to the refugee crisis.

#### **Bernd Fischer**

**Club:** Rotary Club of Berlin, Germany

**Project:** Integration of refugee women into German society



**Description:** Fischer, a retired diplomat, is coordinating Rotary clubs in Europe and the U.S. on a grant project to integrate 240 refugee women into German society by helping them overcome cultural and language differences that hinder their participation in daily life. The project has already trained 100 women with children and has provided mentoring in their own languages, job training and placement assistance, and child care when they need medical and psychological treatment.

#### **Lucienne Heyworth**

**Rotary Peace Fellow (Uppsala University, 2015-17)**

**Project:** Education curriculum in times of emergency, focused on the Middle East



**Description:** Heyworth developed an "education in emergencies" curriculum to provide instructional materials that can be used in makeshift learning spaces to teach people displaced by conflict. Such spaces create critical safe places for entire communities, where families can fill other basic needs like food, hygiene, and health. Heyworth, who was a teacher before she developed her expertise in providing education in areas of conflict, has focused her work in the Middle East.

#### **Ilge Karacak-Splane**

**Club:** Rotary Club of Monterey Cannery Row, California, USA

**Project:** Education and integration project in Turkey for Syrian refugee children



**Description:** After visiting several refugee tent camps in Turkey, Karacak-Splane organized Rotary clubs to provide 1,000 pairs of children's shoes and socks for families in the camps in 2017. Recognizing that the children also lacked access to schools, Karacak-Splane and her Rotary club launched a global grant project to help educate refugee children.

#### **Hasina Rahman**

**Club:** Rotary Club of Dhaka Mavericks, Bangladesh

**Project:** Nutrition services for Rohingya children in Bangladesh



**Description:** Rahman, assistant country director of Concern Worldwide, has mobilized Rotary clubs and partner agencies to raise funds for and construct an outpatient therapeutic center that provides lifesaving preventive care and nutrition services for children and pregnant women who have fled to the Cox's Bazar refugee camp in Bangladesh to escape violence in Myanmar. The center has screened more than 500,000 Rohingya children and helped more than 7,000 malnourished children.

Staff members and volunteers have learned about feeding infants and young children, and refugee families have received information in their own language about breastfeeding and proper hygiene.

#### **Ace Robin**

**Club:** Rotary Club of Mataram Lombok, Mataram, Indonesia

**Project:** Disaster relief and housing for people displaced by earthquakes



**Description:** Robin has led her club's and community's efforts to provide assistance to people displaced by a series of earthquakes in the Lombok region of Indonesia during 2018. She served as the contact person for ShelterBox, aiding in the delivery of 915 units of temporary housing near Lombok. She and her fellow club members brought water, food, and other necessities to people who were displaced and distributed teaching materials, uniforms, shoes, and bags for students. Robin remains involved in the long-term recovery efforts.

**Vanderlei Lima Santana**

**Club: Rotary Club of Boa Vista-Caçari, Roraima, Brazil**

**Project: Humanitarian aid to Venezuelan refugees**



**Description:** Santana has led efforts to welcome and care for thousands of Venezuelan refugees arriving in northern Brazil because of desperate economic conditions in their country. Santana's club has been working with the government and nonprofit organizations to coordinate the distribution of meals and vaccines to more than a thousand refugees who are living in streets or makeshift shelters in a plaza near the local bus station. They also provide professional development assistance and help the refugees find places to sleep.

**Ecotourism businesses empower women in Costa Rica**

**Posted on October 3, 2019 by Karen McDaniels, member of Rotary Club of Denton, Texas, United States**



**The women of RETUS – Network of Sustainable Tourism Entrepreneurs**

During a trip to Costa Rica, my club members and I met a member of the faculty at The Tropical Agricultural Research and Education Center (CATIE) in Turrialba who studies barriers rural women face in joining Costa Rica's fast growing tourism business. Sitting with him over coffee and learning about women's struggles to enter the local tourism economy, we saw an opportunity for Rotary to help.

We visited with women in three communities who had started a small tourism business. Their focus was on experiential, sustainable tourism: inviting tour groups to learn about their history, plants, rainforest ecology, wildlife, and culture from local residents.

Through a partnership between Rotary clubs in Denton, Texas, United States and the Club Rotario de Cartago in Costa Rica, we were able to implement three projects funded through a Rotary Foundation global grant. The projects train the rural women on how to support tourism to benefit their communities. We also refurbished a traditional Costa Rican house to serve as an eco-hotel and office, and built aquaponics gardens for women in three communities to teach residents about nutrition while feeding their families and tourists.

Denton, Texas is home to the University of North Texas (UNT), who partners and shares faculty with CATIE. Graduate students from UNT study at CATIE through the Masters of Science in Sustainable Tourism (MIST) program. MIST graduates share their knowledge of experiential/ environmental tourism throughout Central and South America and locally, in the Turrialba area.



**Sustainability House team**

A 77-year-old Sustainability House is located on CATIE's campus. This house is the heart and central location of the offices and tour meeting locations for the women's tourism business and surrounding rural communities. We refurbished the house with updated electrical, plumbing, some minor structural repairs and new paint inside and out. A team of Rotarians and Interactors from Wichita Falls, Texas, spent a week at the Sustainability House in July working with local members on these enhancements.



**Building an aquaponics garden**

After a series of community assessment interviews, it was clear that there were about 20 women who wanted be involved in tourism as guides and related businesses such as restaurateurs, home stay hosts and craft artisans who could make souvenirs. The women needed business, marketing, financial and social media training to better connect with tour companies and travel agents. Professionals from four Rotary clubs in North Texas created a curriculum and series of week-long workshops to train the women in the identified topics. Workshops were held on the CATIE campus. The women attended a total of 100 hours of training over a 5-month period, with 63 hours of classroom and 37 hours of "in the field" tour guide training. Early on, we identified that most of the women did not speak English well enough to communicate with tourists. In addition to the other training we included English as a Second

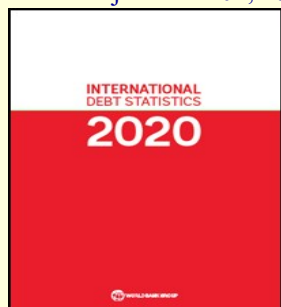
Language courses. At the conclusion of training, each woman was partnered with a volunteer Rotarian in the United States to speak several times a month and practice their English skills.

We had three teams that traveled to Costa Rica from January through July 2019. Each team had a leader from one of Denton's Rotary clubs and a schedule to complete their part of the project: either training the women in tourism, refurbishing the Sustainability House or building the aquaponics gardens. Our host club in Cartago and CATIE's faculty and staff were invaluable. Our local partners also helped navigate transportation and lodging logistics, ordering materials from the hardware store and paying bills.

The biggest and most rewarding impact has been empowering the women in the communities. They are writing business plans, bringing other women into their organization and planning activities for tourists that include festivals, fairs and cultural celebrations. They stained the walls and painted the window sills and floors in their office at the Sustainability House where they elected a board of directors and host their meetings. One woman who started an aquaponics garden has already arranged field trips for children in local elementary schools. She proudly teaches about aquaponics and encourages the children to try her produce. There is a pride in the communities that shows through their meticulous maintenance: continued repairs, new paint and welcome signs for

### External Debt Stock of Low- and Middle-Income Countries Rose, but Pace of Increase Slowed

Evis Rucaj October 02, 2019



External debt stock of low- and middle-income countries rose 5.2% in 2018 to \$7.8 trillion, a slower pace of accumulation than in 2017, according to the World Bank's International Debt Statistics 2020. Excluding the top ten borrowers (Argentina, Brazil, China, India, Indonesia, Mexico, Russia, South Africa, Thailand, Turkey) external debt stocks for low- and middle-income countries rose 4%.

Net debt inflows (gross disbursements minus principal payments) to low- and middle-income countries fell 28% in 2018 to \$529 billion. At the same time, net financial flows (including both debt and equity) to low- and middle-income countries fell 19% in 2018, down 29% excluding China.

International Debt Statistics 2020 provides users with a summary of the key developments in external debt and other financial flows to those countries and highlights factors driving yearly changes in the data. This year's report contains new features aimed at improving access to the underlying data.

The debt indicators suggest that debt burdens may be contributing to economic vulnerabilities.

For example, while the average external debt-to-GNI ratio of low- and middle-income countries held steady at a moderate at 26%, excluding China, which has low external debt relative to GNI (14%), the debt-to-GNI ratio of low- and middle-income countries averaged almost 35%. Also, again setting aside China, which has low external debt relative to exports (68%), the ratio of debt to exports among low- and middle-income countries was 120%.

Further, there are more countries with higher debt-to-GNI levels. Since 2009, smaller shares of low and middle income countries have debt-to-GNI ratios below 30% (down to 25% of countries in 2018 from 42% of countries). And over the last ten years, the proportion of countries with debt-to-GNI ratios above 60% has

risen to 30% and the share of countries with debt-to-GNI ratios above 100% has risen to 9%.

Another message from the data is that a slowdown in new borrowing underscores investors' concerns about debt sustainability in some of the countries that are eligible to borrow from the International Development Association, the World Bank's fund for the poorest countries.

Net debt flows to IDA countries rose 32% in 2018, raising external debt levels among these countries by 6% to \$388 billion. Combined external debt stock among IDA countries has doubled since 2009. However, new external loan commitments by public sector entities fell almost 4% to \$45.8 billion in 2018.

The report also shows that lending from non-Paris Club creditors into IDA economies has slowed. The share of new commitments from non-Paris Club bilateral creditors fell to 17% (a continued decline from 43% in 2010), while the share of new commitments held by Paris Club bilateral creditors remained steady at 12%.

This year's report is a further step in the evolution of the document and offers improved data coverage and aims to respond to the demand for more data coverage and greater data frequency.

International Debt Statistics 2020 contains the following upgrades:  
**Faster release:** This year's edition is released 9 months after the 2018 reference period, making comprehensive debt statistics available faster than ever before.

**Quarterly updates:** To better assist interpretation of the data, this year's edition will be extended to a series of IDS Quarterly Bulletins providing more data and analysis beyond the headline numbers. The bulletins will explain outcomes and trends at the regional and country-specific level and for some sub-groups.

**More detail:** To increase debt transparency, this year's edition offers a more detailed breakdown of external debt statistics: government borrowing, public sector, including all public corporations, state-owned enterprises and development banks, and private sector borrowing guaranteed by the public sector. Each of these will be associated with the creditor type for each debtor breakdown.

**New online tables:** Country-level and regional-level data tables will now be available online in two formats: an analytical format that will match the country pages in the book and the standard format that this year comes with detailed statistics on commitments, debt stocks, disbursements, principal payments and interest payments by debtors and creditors.

**Better data access:** Using World Bank Data API, this year we have created step-by-step guides in both Python and R.

### Birthdays of Rotary members in October

Sudip Mukherjee Governor Elect, on October 1, 2019

Sanjay Agarwal on October 5, 2019

Ansul Agrawal on October 7, 2019

Ravindrakrishna Sehgal, past Governor on October 14, 2019

Sekhar Mehta, 2021-22 RI President on October 14, 2019

PP Dr Chitra Ray on October 15, 2019

Kamal Seth, past Governor on October 30, 2019

### Anniversary of Rotary members in October

Spouse Mamta & Governor Ajay Agarwal on October 9, 2019

### October is Economic and Community Development month

#### UNWIND

*On a repair shop door:*

*We can repair anything. (Please knock hard on the door - the bell doesn't work)*

#### TAILPIECE

*Marriages are made in heaven. But so again are thunder and lightning.*

We meet 2<sup>nd</sup> and 4<sup>th</sup> Saturdays at GPT Group, JC 25, Salt Lake, Kolkata 700098 at 6.00 PM

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