



INSPIRED BY TRUE EVENTS

Jeffrey Hartman

BECAUSE THERE WAS

# Margoth

ONE GOOD DEED SERVES ANOTHER

“Sensitively written and unfailingly inspiring, Jeffrey Hartman’s book is a testament to the power of ingenuity and love in the most trying of life’s circumstances. Bravo!”

Mark Victor Hansen, #1 NYT *Chicken Soup For The Soul*



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MVHL

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Because There Was **MARGOTH** One Good Deed Serves Another

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# DEDICATION

There are people in the world that have such a profound influence on your life that you strive to become a better person because of them. I have been blessed to have two such people in my life. The first is my extraordinary wife of over forty years, Katherine, who is the biggest supporter of the work I do, and encouraged me to write this book. Kathy has travelled with me to serve internationally on many occasions, and the benefit I receive from her unique perspective on the needs of the women we serve is priceless. Kathy is responsible for the fact that our organization focuses almost exclusively on helping women, having persuaded me that empowering women will change their communities and the world. This book is dedicated to you, Kath. You make my life worth living.



## *With Gratitude*

I also owe an extreme debt of gratitude to my dear friend, the late Dr. Timothy Wall, MD. Tim was the founder of the CareLink Foundation, the organization that I now lead and under which we do our micro-finance work. Tim was at my side when we presented the real “Margoth”, the inspiration for this book, with her initial micro-finance loan many years ago. Tim was taken from us suddenly in 2018, was a faithful and tireless servant of God, and his compassion and love for those in need is legendary. Tim taught me the meaning of “Love your neighbor.”

Jeffrey Hartman  
Naperville, Illinois



# PROLOGUE

There are moments in our lives when a witnessed good deed monopolizes the mind of the observer. The remnant ravelings of that act and the following butterfly effect leaves them in awe. When something so small as a bit of cash and words of encouragement empower a single woman to embrace her dreams and share her gifts, a miracle occurs. The business prowess emerges, and the fortune becomes that of the surrounding community.

People within that community may include those in institutions such as shelters, hospital wards, or orphanages. These realities pull at the observer's heart which begs for a way to cease the cruelty. Ideas ensue, the butterfly takes flight, and the goodness is spread. The chain reaction born from circumstance and observation.

This is the story of a woman, much like my dear friend, who stood strong and took a leap of faith in her own gifts and dreams. Her determination and focus on making her business thrive led to her service to underprivileged women, inspiring them to help others even more less fortunate than they. This story is a tribute to my wonderful friend Margoth, and the power of the adage, "One good deed, serves another."





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*Chapter 1*  
2001  
POST HURRICANE  
MITCH



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### 2001 Post Hurricane Mitch

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“Carmen!” the tanned face commanded. It belonged to a twenty something woman with flowing black hair. Not flowing in the sense of Hollywood style and flare, but with an untamed windswept mass of black strands that covered her face and caught on her lashes. The sun gleamed overhead and reflected a sort of maroon hue or highlight from those defiant locks. Her face was taut, a grimace that reached her eyes. The kind of look that says, “I’ve had enough.” And in her failed attempt to smooth the disparaging strands and stay out of the road from the jeep that roared past with the gunmen glaring at all who dared occupy the streets, she gathered her skirt in one hand. With the other she tucked a younger version of her likeness behind her. “You stay behind me.”

Gun shots echoed in the emptying Honduran streets. The driver fired into the air. A reminder that the people did not matter, but that may not be true. For argument’s sake, I dare say they needed the people. The people who gave them the rise through fear. Without fear there would be no compliance. They needed compliance to push their agenda. In the end people are





the root to all that is. Perhaps they knew and it was this woman who discovered their cognitive prowess. Either way, it is fact. These street thugs needed people to fear them.

Another burst of gunfire.

The young girl hid behind her brazened human shield. The litany of bullets permeated the air. The smell of diesel exhaust and gunpowder now engulfed the hard-faced woman. She locked eyes with one particular gunman as he drove by. He smiled at her. The woman stayed expressionless. No cowering, no antagonizing with a cocked brow, and no spoken words. The men drove off from the town square continuing their gunfire and terrorism.

“Margoth, he could have killed you,” the younger girl said. Where her older counterpart maintained a callous visage, the girl exhibited the opposite. She had wet lashes and tear streaks through the thin layer of dirt that settled on her olive sun-kissed skin. “What good would your death do me, or mama? Anyone?”

“My death would buy time for your escape, Carmen. I’d rather die protecting my little sister than have those men think they can take what they want. Must I remind you that if I died you would have a chance. They could have just taken us, but they don’t want stubborn and ugly.” Margoth took the edge of her gathered skirt and blotted her sister’s eyes. “If God wills it, I will find a way to get our town back, hermanita. I promise.” She put her arm around the young girl, who was to celebrate her sixteenth birthday that evening, and ducked into an alley.



The jeep roared in the distance, their gunfire now a series of pops. Halted cars took to the roadway and a woman in a brilliant orange, blue, and yellow skirt bustled from the roadside. The street carts with baskets filled with mangos, coconuts, and other local produce shunned her offering, a mere two cents short. The vendors followed her receding figure. Even they could not hope to make six dollars today.

#

Since the Banana Republic days of the early 20th Century, Honduras has suffered decades of governmental corruption, coups, military conflict, and international meddling. The result is a country suffering from extreme poverty and social injustice. One third of the population lives on less than one dollar per day. Women and children, as is often the case, suffer the worst. Honduran women, victims of severe sexual and economic discrimination, are only half as likely as men to be employed. Making matters much worse, Honduran religious norms frown upon birth control. This reality, coupled with an aggressive “Machismo” male mind-set embedded in the culture, causes untold unwanted pregnancies—more mouths that women can not feed.

Honduras is one of the poorest countries in the Western Hemisphere, and those born there are said to have lost the “geography lottery.” This is even more tragic when considering the country’s beauty, potential, and lovely people. Local



organizations, NGOs, and missionary groups work diligently to address poverty and injustice are often overwhelmed by governmental corruption and stolen resources. Gangs and poverty-driven crime further contribute to the difficulties endured by the people of Honduras, many of whom are good and hard-working people just trying to stay alive.

Extreme poverty means half of Honduran children do not attend school, either because their parents can not afford school supplies, or the children's services are needed to help the family earn a meager living.

Well intended Christians on short-term mission trips flood Honduras by the plane loads, providing much-needed money, temporary medical clinics, and food. Those groups, however, typically stay for a week or so, and then head back to the comforts of their North American homes, and things in Honduras remain largely unchanged. The cycle of misery and desperate poverty are re-born as soon as the visitors leave. While the spiritual encouragement of these groups is helpful and welcome, their efforts—with the exception of sharing the Gospel, of course—do little to address the root cause of the suffering.

Hurricane Mitch ravished Central America in 1998. More than 7,000 Hondurans lost their lives. The country was left devastated, crops and infrastructure were destroyed from winds that reached 189 mph, flooding, and mudslides. Rebuilding happened for those with the capital to do so. Missionaries piled



on planes to help local women and children left penniless. They brought water, food, medical supplies, and money, though the money in the hands of many of the men went for alcohol and various drugs. The women used it to buy food for their children and neighbors. With the fields void of legumes and fruits, there were few jobs and provisions. The country was in a constant state of recovery.

This morning the sun baked the asphalt roads in the Central American heat. VW vans chugged along revving and stopping from random dogs and running children. Dust kicked up behind a rusted bus that wove between women carrying screaming babes and calloused barefoot girls. The smell of exhaust permeated the yellow dust. The bus driver honked, the horn a weak whine. The rack atop was overfilled with bags, a crated chicken, and a wooden chair that seemed too common back in the States. Three or four people, often an entire family, can often be seen speeding through town on a motor scooter, in a country in which a car is often an unthinkable luxury. A dark-haired American stood aloof from the chaos, his fresh denim jeans and white cotton polo drew staring eyes.

“How we take for granted that little piece of comfort, nay—luxury,” he whispered.

Nueva Suyapa, Honduras in 2001 was alive with merchants, women, children, missionaries, and gangs. The government was in upheaval leaving its citizens to fight for food, education,



and justice. Rifles and bullet filled belts swaddled men whose determined faces taught the women and children it was better not to be seen and never heard. That is, until Margoth.



**M**argoth was a woman who refused to be beaten by the natural circumstances of her daily life. In developing countries, women are often battered, marginalized, and left on their own through ignorance as well as a corrupt system. Children were the worst victims. Often left with no opportunities or ways to escape the extreme poverty of their surroundings, they were forced into gangs and abusive relationships. Until Margoth decided she could make a difference. “Because There Was Margoth” is an inspiring and dramatic story of how one woman, empowered with a microfinance loan, started a business, discovered her skills, and used her calling and her faith to make a profound difference in her family and communities lives.

**“When something so small as a bit of cash and words of encouragement empower a single woman to embrace her dreams and share her gifts, a miracle occurs. The business prowess emerges, and the fortune becomes that of the surrounding community.”**

*“If you want to lift up humanity, empower women. It is the most comprehensive, pervasive, high-leverage investment you can make in human beings.”*

— Melinda Gates, Co-Chair, Bill and Melinda Gates Foundation, from her book “The Moment of Lift”, published by Flat Iron Books.



**Jeffrey Hartman** is an innovative entrepreneur and author with a passion for helping individuals improve their lives through the power of Micro-finance. The president of The CareLink Foundation, a faith-based non-profit that distributes Micro-finance capital to individuals in the developing world, Jeff has helped people launch small businesses in desperately poor regions of the globe for over a

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