

Vinnie's Wallet to offer loans for men in need

BY MICHAEL SWAN
The Catholic Register

The St. Vincent de Paul Society and the Ursuline Sisters in Chatham, Ont., are not likely to make a dent in Canada's \$2 billion per year payday loan industry, but in their own small way will be taking them on.

On May 1, 2010 the Ursuline Sisters used \$20,000 to launch a microfinance venture they call Angela's Pocket. With close ties to The Women's Centre and the local United Way, Angela's Pocket has lent out about \$8,000 in small loans to women who otherwise couldn't raise money. The loans are for everything from a return to school to basic household appliances.

Now Chatham's St. Vincent de Paul conference wants to get in on the local microcredit boom by providing a similar service to men. They plan to call their loan fund Vinnie's Wallet.

Ontario St. Vincent de Paul president Jim Paddon looks around his home town of Chatham and shudders at the proliferation of payday loan storefronts. With interest charges just below the criminal code limit of 60 per cent, plus cheque cashing fees, transaction fees and brokerage fees, a payday loan to tide a family over can wind up costing big time.

"One of our biggest concerns is these corner money mart places," he said. "Maybe the rate is not too bad at the beginning, but boy if they don't pay it back on time the interest rate is astronomical."

Paddon wants to give people an alternative. For now, neither Angela's Pocket nor Vinnie's Wallet is taking business away from storefront loan operations. To qualify for an Angela's Pocket loan a client must not be eligible for a bank loan. Most Angela's Pocket clients have no paycheque coming in, said the Ursuline community's business manager Tafa Burd.

Clients who take an Angela's Pocket loan take on more than an obligation to pay it back. They have to have a plan for building a better future. "We're not just giving these women money and sending them out the door," said Burd. "We're empowering them with decision making."

A loan of \$200 can make a big difference for an Angela's Pocket

client, said Burd. In one case a single mother was accepted into a college program but didn't have money to cover incidental costs. Getting her life on track with a return to school is a good investment, said Burd.

"We're definitely teaching her how to fish," she said.

Vinnie's Wallet is part of a new emphasis on trying to make systemic changes on behalf of poor people, said Paddon. "We will certainly still do the charitable works to address what you would call the symptoms and the results of poverty, but we have to look at some of the causes," he said. "Can we change systems? Can we change things to get people out of poverty — give them a bit of hope?"

Two years ago the Ontario St. Vincent de Paul Society set up a \$20,000 fund to kickstart new projects that aim at systemic change. This year the provincial council will double that amount to \$40,000. "We're putting our money where our mouth is," Paddon said.

Unlike a pay day loan company, there won't be a storefront operation for Vinnie's Pocket in Chatham. "If we get the word out in the community, we'll get people coming to us," said Paddon. "We'll continue with it as long as there are funds."

The microfinancing experience worldwide, beginning with the Grameen Bank established in Bangladesh in 1976, shows small loans to poor people are usually repaid. Still in the early going, Angela's Pocket has so far collected \$4,500 of the \$8,000 it has loaned out.

Microfinance isn't the only way the St. Vincent de Paul Society is changing its approach to helping the poor. The Society now has an advocacy committee and a communications committee. "We're also trying to get meetings with various levels of government. We do have people who are really good at that," Paddon said.

After a successful experiment with a youth chapter in Windsor, Ont., the provincial council wants to expand its outreach to young people. With about 5,000 members across Ontario, the society would like to grow particularly in the Franco-Ontarian regions of Northern Ontario, said Paddon.

"We really have to focus on actually looking at different projects — things we can do," he said. "(St. Vincent de Paul) believed in action first and then words. I think we have to demonstrate that there are things we can do."



Jim Paddon

Study tackles health equity

BY VANESSA SANTILLI
The Catholic Register

If all Ontarians were as healthy as those with higher incomes there would be 231,000 fewer disabled people and about 3,300 fewer deaths per year, found a recent study from researchers at St. Michael's Hospital.

The final chapter of the six-year long POWER Study examining health equity was released last month from researchers at St. Michael's Hospital and the Institute for Clinical Evaluative Sciences (ICES). The POWER study (Project for an Ontario Women's Health Evidence-Based Report) examined access, quality and outcomes of care across the province for the leading causes of disease and disability and how they varied by sex, income, ethnicity and where one lives. The 12-volume study cost \$4.3 million and involved 60 researchers.

"We need to tackle the root causes of health inequities such as poverty and poor working and living conditions," principal investigator Dr. Arlene Bierman told *The Catholic Register*. "But at the same time, we really need to focus on chronic disease prevention and



Dr. Arlene Bierman

management because so many of the inequities we found were related to chronic disease and so much is preventable."

The study examined causes of illness and death, including cancer, cardiovascular disease, depression, diabetes, musculoskeletal disorders and reproductive health.

"Low income men and women were three times as likely to say their health was fair or poor as those with higher incomes," said Bierman, a physician at St. Michael's Hospital.

"And also their mental health. There was much higher rates of disability and hospital admissions

in low income populations."

But the good news is that there's much that can be done to reduce the inequities.

"We need to integrate community services and health care services," she said. "We need to integrate across the health system. If we're all working together, we can really make a big difference."

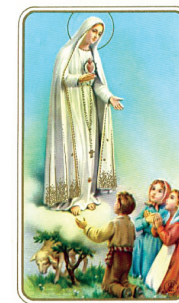
The primary focus for the study was to provide evidence to decision makers to help them improve health and health care across the province, said Bierman. Researchers also ended up developing a model for including gender and equity analysis into health reporting, she said.

And although it was a women's health report, the study looked at the needs of men across the province, and how those needs differed from females based on social determinants like poverty, said Bierman.

"Poverty affects men and women very differently, so low-income women are more likely to get multiple chronic diseases or get a disability and low-income men are more likely to die earlier."

For more information on the POWER Study, see www.power-study.ca.

Pilgrimage to Poland, Fatima, Lourdes, Nevers, St. John Vianny, St. Margaret Mary Alacoque, Santiago de Compostela, Zaragoza, Avila and Infant Jesus of Prague With Father Melvin Doucette



Father Melvin Doucette of Tignish on Prince Edward Island, Canada was a missionary in Africa for 30 years. Author of 'The Art of Contemplative Prayer', which he says was divinely inspired. He claims to have visions of Jesus and Mary and has been experiencing the full suffering of Jesus since a visit to Israel in 1990. Father will give talks and pray over people during the pilgrimage. He has also been given the gift of healing.

The cost of the trip is \$3,900 cad per person, which includes roundtrip airfare from Toronto to Europe, room and two meals daily and all transportation for site-seeing. For more details call Scott Scaria at 860-289-2606 or write to Poland-Medjugorje Pilgrimage, LLC, P.O. Box 281059, East Hartford, CT 06128 or visit us on the web at www.polandmej.com. The deadline for receipt of a deposit of \$200 is May 16, 2012. Balance is due by June 11, 2012.

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