

The Vincentimes

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Society of Saint Vincent de Paul / JJY Trades Scholarship Program in Sarnia

In early summer 2009, Jim Yarkovsky, Vincentian and retired tradesperson came to the Society of Saint Vincent de Paul, Sarnia/Lambton Particular Council with a dream and a \$20,000 donation.

Together, Jim and his wife, Jan, shared a joy and a passion to assist persons interested in and committed to trade careers, get professionally trained so they could better support their families.

Jim recalled working side by side with skilled persons who could not afford the education to produce certification in their field and hence received a lower wage for similar employment as him.

Sarnia/Lambton Particular Council accepted Jim and Jan's generous donation and dream. The Particular Council partnered with Sarnia Community Foundation to invest and help grow the Endowment Scholarship fund.

That was a busy summer and fall for ALL Sarnia/Lambton SSVP Conference and Council Executives! It was decided to award two types of Scholarships. The Endowment Fund donations (beginning with Jim and Jan's initial donation)

would be held in perpetuity and invested by the Sarnia Community Foundation. The Flow Through Fund would be funded by Sarnia/Lambton Particular Council at the rate of \$1000 annually. This fund



Proud winners of the 2016 scholarships include Haley, who will be studying Welding Techniques after being inspired and mentored by a secondary school welding teacher; Courtney, who will begin studies towards her long time goal of completing a BSC in Nursing; Justina, who is returning to school and enrolling in the Renovation Technician Program.

would also be managed by Sarnia Community Foundation to be used for SSVP recipients exclusively for education purposes. Therefore, the finances for both funds are managed by Sarnia Community Foundation. Separate fund agreements were developed and signed by SSVP Sarnia/Lambton Particular Council and Sarnia Community Foundation December 2009. Criteria for submitting an application and an application form were developed, which reflects the initial dreams of the founders as well as applicants' education plans, current financial needs and current/future plans for community contribution.

A SSVP/JJY Trades Scholarship

Committee was established to choose annual winners, to keep Sarnia/Lambton Particular Council updated and to assist Conference Presidents in promoting the Scholarship for applications and donations in their own geographical areas. The Committee has steadfastly promoted the scholarship with local schools annually and also has undertaken ongoing fundraising drives within local professional and trades groups. This has helped to increase the size of the fund dramatically.

In 2010, the first scholarships were awarded to three worthy applicants. As noted above, all money donated to the Endowment Fund is held in perpetuity. The interest raised produces the actual awards. In 2017, the fund has grown to approximately \$70,000 and has assisted in total nineteen scholars. The current scholarship value is \$1000 to the first two winners and \$500 to third place. These are awarded annually in June to the chosen students.

*~ Susan Carey, SSVP/JJY Trades Scholarship Chair
SSVP Sarnia/Lambton Particular Council*

More Seeds of Hope for a Brighter Educational future

YOU can create hope to break the cycle of poverty!

We started in 2012 to make families aware of the Canada Learning Bond, a \$2,000 government grant available to low income families to start a Registered Education Savings Plan for their children. All SSVP families are eligible but they need our active help.

We helped Cindi a mom of four children, youngest age nine. She works night shifts at Tim Hortons and was so pleased she opened RESP's she wished she had done it sooner. Her youngest and her have started the conversation about what she wants to do when she is older.

Amanda had already opened the RESP accounts when she came to SSVP. She sees education as the priority for her four children under ten. She is determined that they will have a better future with hard work and help. She has been put-

ting away a small amount as she is able. The systemic change RESP project started in 2012 was able to contribute extra funds into each account further attracting the CESG of 40% for all funds deposited.

Maryanna has three children and struggled to make time to get to the bank to open the RESP's for the Canada Learning Bond. With a friendly volunteer nudging her to make the appointment, Maryanna accomplished this for her kids.

We are expanding our conversations to make the families aware that starting in September, tuition will be free for students of low income families, furthering reducing the financial barriers. Access more information here: <https://www.ontario.ca/page/get-ready-osap-2017-18>.

We also encourage the families to meet with high school guidance

counsellors who put on workshops on how to gain access to available bursaries and scholarships. Meeting with the financial aid officers at the post secondary education institutes is also key, as they are the experts in creating access to available funds.

Please join us in being the link from awareness to access into hope for a brighter educational future.

Please seek out the volunteer toolkit at http://www.ssvp.on.ca/socius/RESP_project.php or email me and I will be more than pleased to share our journey with you.

Linda Alexander, Seeds of Hope Project Coordinator, lmja@bell.net, 905-483-4876



*The times talk to us of so much poverty in the world and this is a scandal.
Poverty in the world is a scandal.*

In a world where there is so much wealth, so many resources to feed everyone, it is unfathomable that there are so many hungry children, that there are so many children without an education, so many poor persons.

~ Pope Francis

Notice of Passings

We would like to recognize and remember the following Vincentians who have passed. They blessed so many with their lives.

January 25, 2017 – William “Bill” John Nolden, St. Pius X, Brant

June 17, 2017 – Conrad Viau, St. Mary, Brant

August 5, 2017 — Jane Major, St. Andrew the Apostle, London

March 20, 2017 – Dorothy Auclair, St. Basil, Brant

August 4, 2017 — Fr. Edward Joseph Hughes, Prison Ministry

August 9, 2017 — Nick Volk, Past President Ontario Regional Council

Ozanam Education Fund

One of the key factors that contributes to generational poverty for someone is the lack of an education and the ability to obtain one either for themselves or their children. The main obstacle is the lack of funds for tuition, course fees, computer equipment, tools, accommodation, food, transportation, day care, previous debt payments, etc. ONRC recognized the importance that this fundamental change can bring to a family and as a result created the [Ozanam Education Fund](#). The objective is simply “to provide resources for an education to help escape the cycle of poverty”. Vincentians are in direct contact with people in these situations and are in a unique position to help.

Since the program started in late 2012 we have responded to 167 requests for help and have provided over \$293,000 in assistance. Most of those we have helped are from families that are living in poverty with burdens of debt, medical problems, job loss, family difficulties, etc. and are wishing that they could afford to send their child on to post-secondary education. A significant number are from single parent families where the parent has young chil-

dren and they are trying to move from a low paying job (often part time) to one that allows them to live with some dignity. Others are for people struggling financially and trying to take courses or go back to school full time for training. The program is focused on any training leading to a better job and is not limited to post-secondary education.

Recently the government has introduced programs to help cover tuition cost for those who qualify. These are welcomed changes; however, there is still a need for the Ozanam Fund to assist people like those we have been helping. Even with free tuition, most of the people that we have been helping would still have major financial challenges in getting an education. A significant number of our cases are single mothers that are trying to raise a family and are trying to get some form of education to get a better job. As a result of our flexibility in allowing the funds to be used for help other than just tuition, it helps them make ends meet. Many of the young people we are helping have to make a decision of getting an education or staying home and helping their parent(s) put food on

the table for them and their siblings.

A single mother who was working two part time jobs with two children was able to take an eleven month college course that lead to a better full time job. She commented, “The funds helped provide the basics (food, bills, etc.) for me and my sons... I am now finished school....but thank you does not seem enough.....please continue to help others in need.”

A Vincentian who helped two students with the fund said “Bringing the funds to the two students was so wonderful. There were tears in their eyes and the mother was so happy and relieved. It was the difference between them staying in college or having to quit to get work which would have been a disaster. These are the actions that make us proud to be Vincentians.”

~ *Jere Hartnett*
 Chair Systemic Change Committee
systemicchange.ssvp@ssvp.on.ca

Upcoming Events

September 29-30, 2017 — ONRC Fall Meeting, hosted by St. Joseph, Bowmanville, Lakeshore Particular Council. Details tba.

October 15, 2017 — Deadline for newsletter submissions (please note: we cannot guarantee all submissions will make the next issue, but will do our best to include in upcoming issues)

**SOCIETY OF
SAINT VINCENT DE PAUL -
ONTARIO REGIONAL COUNCIL**

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Visit us on the web

www.ssvp.on.ca

The Society of Saint Vincent de Paul

Mission:

The Society of Saint Vincent de Paul is a lay Catholic organization whose mission is: To live the Gospel message by serving Christ in the poor with love, respect, justice and joy.

Values:

The Mission of the Society of Saint Vincent de Paul implies that as Vincentians, we:

See Christ in anyone who suffers;
Come together as a family;
Have personal contact with the poor;
Help in all possible ways.

Vinnie's Wallet

London started up the Vinnie's Wallet project in early 2015 after meeting with a Vincentian from St. Joseph's Conference in Chatham who first started up the program in 2012. Loans are intended to give our friends who have an unexpected expense or on the road to financial stability a dignified means of assisting them on their journey.

Vinnie's Wallet offers no interest mini loans up to \$500 to those who are not eligible for a bank loan and are in need of a loan to help with an emergency situation to try to move them beyond poverty. There is a 1% service fee added to the loan amount.

Examples of loans offered in London have been to help pay last month's rent when moving into an apartment or home, help with the purchase of appliances or help pay off a Payday loan.

When we first started up the program, we were also helping with overdue utility payments; however, we found that being behind on a utility bill is typically a symptom of a more complicated financial problem and often resulted in difficulties for us to collect. Consequently, for those with a past due utility bill, we would make a referral to a not-for-profit credit counselling agency in order to incorporate our loan into a greater financial plan.

We made adjustments to the program in early 2016 to only accept referrals from our Conference members as a result of the payment delinquency rate being quite high after starting up the program and accepting calls from anyone. We continue to help our friends in need who are initially screened and referred through Conference members. We want to ensure we are able to help those who truly want to

help themselves.

We granted our first loan in March 2015, and to date have approved 23 loans totaling \$11,790.00 giving people hope.

We recall making the visit to our first loan recipient which was to pay off a Payday loan. She was starting to turn her life around and was so appreciative of receiving the loan. She has since paid the loan back and is doing well. This is why we have the program – to make a difference and help people move beyond poverty who want to help themselves.

For more information, go to <http://members.ssvp.on.ca/bestpractices.php?item=9#> or email linda@ssvp.on.ca.

~ Kevin Brown and Linda Dollard
London Particular Council