



DIOCESAN COUNCIL OF AUSTIN SOCIETY OF ST. VINCENT DE PAUL, INC.

Conference Presidents, please forward to your conference members.

UPCOMING EVENTS:

6/4 Family Fun Day

Predatory Loan Conversion Program

The Numbers

\$51,304.04 in loans converted

75 high interest loans converted

22 closed loans

7 incentives paid

329% APR for loans converted

2.25% APR for PLCP loans

85.7% repayment rate

29 day without a default

[Link to secure "how to" page - now with client forms in Spanish.](#)

Archived Documents

[Vincentian documents](#)

[Spiritual Reflections](#)

Links

[Bulletin Announcements](#)

[Ethics & Integrity in Ministry](#)

[Donate your vehicle to our Vehicle Donation Program - the proceeds from the sale of](#)

Friday, May 20, 2016

Dental Assistance Program - Special Opportunity

The Society of St Vincent de Paul in collaboration with the Capital Area Dental Foundation offers a Dental Assistance Program to all Conferences. The program is administered by The St John Nuemann Conference.

On Friday, June 24, a special opportunity is being offered for specific dental problems. Dr. Danielle Walton will provide free fillings and extractions for 8-10 qualifying individuals. This is the first time in what is hoped to be many free opportunities. Any Conference may submit the names of possible patients by filling out the forms found at [this link](#) and returning the completed forms to Val Shepherd, valshepherd@gmail.com. Val Shepherd will respond to the submitting Conference to confirm the availability of space and other details. Deadline for submissions of candidates is 5:00 pm June 11.

The Diocesan Council wishes to thank St John Nuemann Conference for all their work on this project.

Our Society

Pope Francis Quote

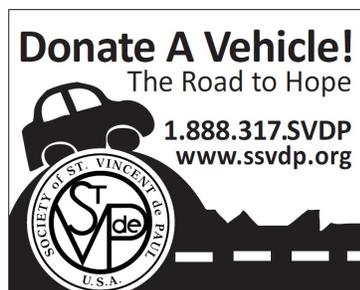
"The gift of the Holy Spirit has been bestowed in abundance so that we may live lives of genuine faith and active charity."

- Pope Francis @ Pontifex

New Volunteer Sign Up Link!

The Vincentian Family Center has opened its doors for client services as of May 17th!!! We are currently assisting neighbors

[your vehicle will stay right here in our diocese!](#)



Donate to our Thrift Store!

Donation drop off is now open at the Vincentian Family Center and Thrift Store! Please bring your donations to the facility Monday through Saturday from 9:00 am - 7:00 pm.

Like us on Facebook 

Follow us on  twitter

through our Food Pantry, Thrift Store vouchers and bus pass program.

We have created a new, easy to navigate, volunteer sign-up page on our website. [Check it out and get involved](#) by signing up to help our Council staff welcome neighbors and new friends visiting the Vincentian Family Center.

We have plenty of opportunities to help out in the areas of greeting, processing, assisting in the food pantry and computer lab. Your support is essential helping our friends in need in the spirit of Vincentian service.

Voice of The Poor Update

Thank you, Google!

My wife alerted me to a news release from Google last week. The company is banning ads for payday loans, effective July 13, 2016.

According to Google's Public Policy Blog, "We will no longer allow ads for loans where repayment is due within 60 days of the date of issue. In the U.S., we are also banning ads for loans with an APR of 36% or higher. This change is designed to protect our users from deceptive or harmful financial products and will not affect companies offering loans such as Mortgages, Car Loans, Student Loans, Commercial loans, Revolving Lines of Credit (e.g. Credit Cards)."

Today, when you do a Google search you see ads on the right-hand side of the screen. Depending on the search, those will include ads from payday lending companies. Sometimes, those ads are from online lenders from other states and some will issue loans even to people in states where payday lending is not allowed. Beginning in mid-July, those ads will no longer appear. Facebook already has a ban on payday loan ads.

These moral decisions made by giant corporations are worth noting. It will cost them revenue, so the decisions could not have been made easily. A coalition of civil rights organizations, collectively called The Leadership Conference on Civil and Human Rights, worked with Google to reach this decision. They, as we, know first-hand how damaging it can be for families that get caught in the cycle of trying to re-pay these loans.

Google has existing bans on ads for dangerous products and services. In reference to that policy, Wade Henderson (CEO of The Leadership Conference on Civil and Human Rights) said, "This ban puts payday loans in their rightful place alongside explosives and tobacco as dangerous products ..."

On a related note, the Federal Consumer Financial Protection Bureau has issued draft rules to regulate payday lenders. The key measure would require lenders to make sure borrowers can repay a loan on time, along with their other monthly expenses. "Rules" can carry the authority of law. But, like a proposed law, there are many steps that have to be completed before a rule takes effect. And, the final rule may look nothing like the draft rule.

I am sharing this information as a kind of status update regarding the battle to transform the practice of payday loans. It is also an example of how systemic change works at a national level. Notice that it was the non-profit organizations, like ours, that recognized the problem and then served as a voice for the poor to ask corporations to make changes. One of the strategic goals for the Society's system change effort is collaboration with other organizations.

Google's policy change will not end the practice of predatory lending. It does, however, bring needed attention to the issue in a way that politicians cannot. It will prevent some bad loans from being made because of reduced visibility to those lenders. It shows us that persistence in the pursuit of justice does produce good and tangible results.

I also want to remind every conference that we are still a ways off from an external solution. So, please stay informed about our Predatory Loan Conversion Program. If you encounter a friend who is caught in one of these traps, please guide them to our program for relief. For Central Texas, our program is as momentous an achievement as the Google policy decision, and with a more immediate impact.

Finally, I just have to share with you today's reflection from Living Faith. It is a reflection on a passage from James 5:11, "Indeed we call blessed those who have persevered". The reflection goes on, "In one way, we can say that every oak tree is simply an acorn that persevered. But in what manner did the acorn persevere? Not in remaining an acorn, but in being transformed into a majestic oak tree. For Christians, perseverance means more than stubbornly staying put or tenaciously remaining the same."

What a great metaphor for the evolutionary growth we are experiencing through our systemic change efforts. Peace be with you,

Andy Vasquez
Chair, Voice of the Poor Committee
Diocesan Council of Austin

Vincentian Family Center Tours

We're proud to announce weekly Vincentian Family Center and Thrift Store Tours beginning June 7! Our Assistant Director of Development will lead weekly half-hour tours each Tuesday at 11:15 am (and any other dates by appointment). These tours are a great opportunity for the community, our support network, volunteers, and friends to get a closer look at the facility.

More details will be forthcoming.

You can sign up for a tour via the Google form here: <http://goo.gl/forms/hRzZonHhhSCMKMoo2>

We look forward to seeing you soon!

Donor Wall Commemorates Contributions

Our work serving Central Texans in need would be impossible without the generosity of friends, family, volunteers, parishes, foundations, and community partners. As we begin a new chapter of service at the Vincentian Family Center and Thrift Store, we will continue to rely on your contributions--through both service and financial support. We are grateful for all gifts of all sizes; every dollar truly counts.

This year, we will begin a new project to thank our donors for their support of the Vincentian Family Center: our donor wall. This prominently displayed donor wall will commemorate your contribution to the Society and will feature plaques with donor names for those who give gifts of \$100 or more to support the Vincentian Family Center and Thrift Store. We offer various price levels to accommodate your gift.

To make a gift to support this project, please use our donor form and return to Katie. Instructions for formatting are included.

In addition, we are pleased to announce that the donor wall will feature a plaque to honor each founding conference, compliments of the Society and free of cost to the conferences.

Please direct any questions regarding our donor wall to [Katie](#).

In Case You Missed It

Vincentian Family Center: Food Pantry News

The VFC Food Pantry will open on Saturday, May 21 and run through the summer as an independent pantry. After our 90 day waiting period, we hope to become an approved Capital Area Food Bank Pantry and have access to all of the benefits of membership. Until then, we continue to need to support the stocking of the pantry through the generosity of the community - through food drives and cash donations. Please consider how you



can help us feed our neighbors this summer (and beyond). To get more information - contact Paula Pompa at paula@ssvdp.org.

Google Bans Ads for PayDay Loans

Google announced on Wednesday that it would ban all ads for payday loans on its website due to unaffordable repayment terms and financial harm to consumers. David Graff, Director of Global Product Policy at Google, announced in a blog post that the global ban would take effect July 13, 2016. This ban would apply to loans requiring repayment in 60 days, as well as loans carrying an APR of 36% or higher. "This change is designed to protect our users from

deceptive or harmful financial products," wrote Graff. "Ads for financial services are a particular area of vigilance given how core they are to people's livelihood and well-being."

It is the first time that Google has banned such a broad range of financial advertisements on its site, however the move was welcome by advocates seeking stricter controls on an industry long-accused of targeting low-income and minority communities with loans that carry egregiously high interest rates.

Lisa Donner, Executive Director of Americans for Financial Reform, said in a recent statement that Google's decision would stop abusive lenders from marketing what she described as "debt-trap products that do serious and lasting harm to consumers."

As Vincentians striving to effect Systemic Change, this news comes at an opportune time, inspiring strategic action from the Society as a whole, whose efforts at the local and regional level can indeed make real change in the lives of those we serve.

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