

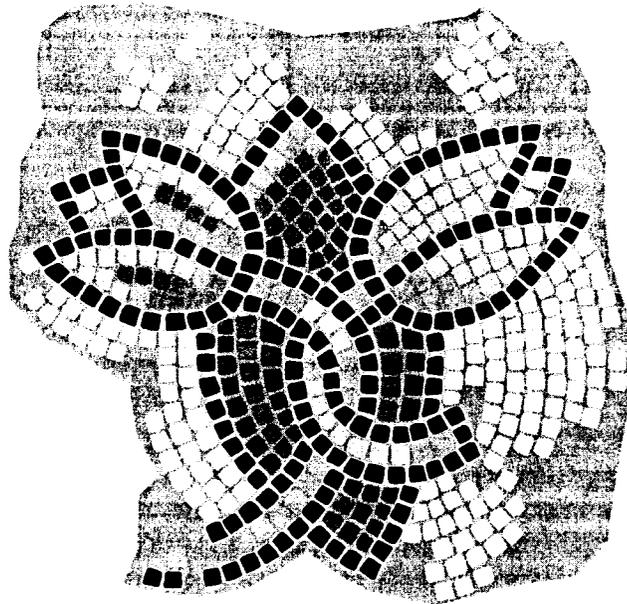
D.E.W. DROP IN

Downtown Eastside Women Do Drop In

The Newsletter for the Downtown Eastside Women's Centre

February 2004

Free



INSIDE:

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The Two-Year Welfare Time Limit

Time limits on welfare mean that income assistance is provided on a time limited basis. The two-year time limit means that you qualify for welfare for only **two years out of five years**. This new legislation means that, after two years of collecting welfare, you will have your income reduced or you will not qualify for income assistance for the following three years. Time limits only apply when you are receiving income assistance. Cancelled or stopped cheques will not be counted towards the two-year time limit.

Who is affected by the time limit?

Time limits apply to individuals and families receiving income assistance who are classified as employable.

Who is NOT affected by the time limit?

- You are a member of a family who is receiving hardship assistance
- You are a member of a family where at least one person has Person with Disabilities (PWD) designation
- You are in a family where everyone is over the age of 65
- You are in a family in which all people have Persons with Persistent Multiple Barriers (PPMB)
- You are in family where everyone is receiving accommodation and care in a special care facility, private hospital or are in hospital because of needing extended care (this does not include alcohol or drug treatment centres)
- You are a child who is receiving Child in Home of Relative (CIHR) assistance

What will happen to me once I reach my time limit?

- no eligibility for singles
- no eligibility for couples who have both reached their time limit
- \$300 reduction for employable couples with one adult over the time limit
- \$100 reduction for single parents
- \$100 reduction for two parent families where one is over the time limit
- \$200 reduction where both parents are over the time limit

When does the time limit begin?

Time limits began April 1, 2002, and include any month that you have received income assistance where you have been seen as employable. However, the two year time limit does not count the months that you qualify for exemptions.

What months do NOT count towards the time limit?

Health Related Exclusions

You are excused if...	The proof that you need
You are living in a special care facility or a private hospital	A letter, note, or phone call from the institution confirming that you are in the residency and how long you will be staying.
You are admitted to hospital and need extended care	A letter, note, or phone call from the hospital confirming that you are in hospital and how long you will be there.
You have drug/alcohol addictions	<p>A note, letter or telephone call from a health worker that:</p> <ul style="list-style-type: none"> • identifies the addiction • indicates that you are unable to seek work • indicates any available treatment <p>Your welfare worker can exclude you from up to three months of looking for work if you are unable to contact a health worker, and it is obvious to your worker that you have drug/alcohol addictions. The district supervisor may be able to extend this after the three months based on information from your welfare worker, a mental health worker and/or a drug and alcohol counsellor.</p>
You have a temporary medical condition	<p>A note, letter or telephone call from a health worker that:</p> <ul style="list-style-type: none"> • identifies your condition • indicates that you are unable to seek work • indicates how long the medical condition is going to last <p>If you are not able to get this information, your worker can exclude you from having to look for work for up to three months if they know about this medical condition, and it is obvious that it interferes with your ability to look for work.</p>
You are part of treatment or rehabilitation program	<p>A letter, note or telephone call from a person from the treatment centre that:</p> <ul style="list-style-type: none"> • confirms you are participating in treatment • indicates that you cannot seek work • indicates for how long you will be in the treatment program
You have a mental health condition	<p>A note, letter or telephone call from a health worker that:</p> <ul style="list-style-type: none"> • identifies your condition • indicates that you are unable to seek work • indicates if there is any treatment for your condition <p>If you are not able to get this information, your worker can exclude you from having to look for work for up to three months if they know that you have this condition. The district supervisor may be able to extend this after the three months based on information from your welfare worker and/or a mental health worker.</p>

Age Related Exclusions

You are excused if...	The proof that you need
You are 65 years of age	Birth certificate
You are under the age of 19	Birth certificate

Caregiving Related Exclusions

You are excused if...	The proof that you need
You are the only caregiver of a child, foster child, or CIHR under age three	Birth certificate of your child
You are the only caregiver of a dependent child, CIHR, or foster child with a physical or mental condition	Birth certificate of your child and a note or letter from a health worker that: <ul style="list-style-type: none"> • identifies the condition • indicates that you are unable to leave the home to seek work • identifies how long the condition will last
You live with and care for a spouse who a mental or physical condition	Birth certificate of your spouse and a note or letter from a health worker that: <ul style="list-style-type: none"> • identifies the condition • indicates that you are unable to leave the home to seek work • identifies how long the condition will last

Training or Educational Exclusions

You are excused if...	The proof that you need
You are participating in a job training program	The ministry has given you prior approval for participating in this program
You are in a ministry approved literacy, upgrading ABE, or ESL training program	The ministry has given you prior approval for participating in this program
You participating in a Bridging Employment Program	The ministry has given you prior approval for participating in this program

Other Exclusions

You are excused if...	The proof that you need
You have separated from an abusive spouse/relative in the last six months	A note, letter, or telephone call from a social worker, police officer, transition house staff person, or court officer that: <ul style="list-style-type: none"> • confirms the situation • indicates that you are unable to seek work • states the date of separation
You are pregnant	A note, letter, or telephone call from a health worker that confirms the pregnancy, and when your child is due.

NOTE: A health worker is defined a person who is a doctor, a registered psychologist, a registered nurse or psychiatric nurse, an occupational therapist, a physical therapist, a social worker, or a registered clinical counsellor.

**For more information on the two-year time limit, contact
End Legislated Poverty at 604-879-1209 or email elp@telus.net.**

Fish & Chips with Tartar Sauce

Makes 5 servings

1/2 cup	Plain Yogurt, low fat
1/4 cup	Pickles, finely chopped
1/4 cup	Celery, finely chopped
2 tbsp	Green onions, finely chopped
1 clove	Garlic, minced

Fish & Chips

1 1/2 lb	Baking potatoes (5 medium)
1 1/2 tbsp	Olive oil
1 tbsp	Paprika
2	Egg whites
1/4 cup	Cornmeal
1/4 cup	Breadcrumbs, dry
1/4 cup	All purpose flour
1 lb	Cod, Flounder, or Halibut, in serving-size pieces

To make tartar sauce: mix first five ingredients together and set aside.

Preheat oven to 450°F. Spray a baking sheet with cooking spray.

Scrub potatoes & cut into long thin wedges. Soak in cold salted water for 10 to 15 mins. Drain, pat dry, & spread in single layer on baking sheet. Spray with cooking spray. Sprinkle with salt and 1 tsp paprika. Bake for 20 -25 minutes.

In a flat dish beat egg whites with a fork. In a separate dish combine cornmeal, breadcrumbs, remaining paprika, salt & pepper. Place flour in a separate dish. Dip fish into flour, then egg whites, then cornmeal mixture.

Heat the olive oil in a large skillet over medium high heat. Fry fish 3 - 4 minutes per side or until cooked through. Serve with tartar sauce & 'fries'.

Nutritional Analysis Per Serving:

39g Carbohydrate

25g protein

5g fat

315 cal

(39g available Carbohydrates)

Exchanges:

2 1/2 Starch

1 Lean meat



AUNT DEE'S GARDEN OF YOUR DAILY LIVING

ASK AUNT DEE

Our Aunt Dee is overflowing with good things much like a full garden...she is full of healthful ideas and information that nourish the heart, soul, body and mind. Aunt Dee has gardened for years. She believes in planting *peas* of mind, heart and soul, *squashing* gossip, indifference and grumbling, and in *thyme* for friends, family and each other. She also believes we should *turnip* for service and to help one another, and prays that each of us is able to *lettuce* be faithful, kind and patient and really there for one another.

At eighty-three years young she still leaps and bounds around the garden and can plant, weed, and water those rows with the best of them. But nowadays, she's also on another mission. She wants to offer all that she knows. Aunt Dee just shakes her head and says, "It seems like nobody takes time to learn about the gardening of their daily life anymore."

We're delighted to share our Aunt Dee with you. She's agreed to answer any questions you might ask about the goings on of the Centre. Please submit any questions or comments you might have to the Newsletter file posted on the board near the front of the Centre. Aunt Dee is looking forward to it.

Aunt Dee here, some appreciations of other women have been passed along to me and I'd like to share them with you.

One woman wrote: I'd like to honor all the women who have been finishing programs in the last while. We are proud of all the work they've done.

One woman wrote: We welcome Sara back, we have missed her, and its nice to see her for lunch.

One woman wrote: Thank you for all the women who are volunteering for the Memorial March.

Aunt Dee here again, and I'd like to share with you what it means to acknowledge someone. To be recognized by another is one of the greatest gifts we can be given. People offer support through compliments because they want to give friends and loved ones a positive experience. To acknowledge someone is to recognize the truth about who they are as a person.

Acknowledging is more powerful than complementing. An acknowledgement is recognition of a person's inner character. It lets the person know that you see them living a particular set of values. Acknowledgement is not so much what you like about a person, but more a recognition of who they are and how they express that. In this way acknowledging advances their self knowledge. It is the skill of allowing people to have appreciation for characteristics that they sometimes dismiss in themselves.

There are three advantages to offering acknowledgements. First, its fun and makes you feel good. Two, people will soon come to realize that receiving acknowledgement is part of having a relationship with you and this will make the right conditions for making friends. Third, it is contagious, give and you will receive. When offering acknowledgements intend on recognizing talents, strengths and gifts. Remember it is not about your preferences, it is about their contributions.

We look forward to seeing more women recognized in next moth's Newsletter! Keep sharing!

Is the Centre open every day of the week?

Yes, the Centre is open seven days a week. On Monday, Tuesday, Thursday and Friday we're open from 10am to 5pm. On Wednesdays we're open 11am to 5pm. On Saturday and Sunday we're open from 12noon to 5pm. We are closed one day of the month, the day after cheque issue date. We also change our hours on statutory holidays to 12noon to 5pm.

When is the clothing room open?

The clothing room is open during Centre hours so long as a volunteer is present to manage it. It is closed around lunch time (12noon to 2pm) and on Saturdays due to high traffic times. The clothing room may be closed at other times because there isn't a volunteer available to fill the shift or because it is too crowded and messy in which case clothes are put on the tables in the drop-in area.

Can you get seconds for lunch at the Women's Centre?

No, unfortunately there are no second servings with lunch, we simply can't afford it. If we have pastries donated, we do serve those after lunch sometime in the afternoon.

What is the DAMS Group?

The DAMS Group is a drug and alcohol support group. Mary from DAMS visits us every second week on Wednesday evenings to facilitate this group. This group does have a hard reduction focus. Check the calendar to see which dates it is offered. You must sign up at the reception desk and be in the Centre between 5pm and 5:15pm to be a part of it all. All women are welcome.

DOWNTOWN EASTSIDE WOMEN'S CENTRE
 302 Columbia Street, Vancouver
 604.681.8480

LUNCH SERVED
DAILY AT 12:30-1:45

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1 2:00 Video 3:00 Volunteer Orientation	2	3 10 Sewing & Massage & Math, English, Study Skills 11-1 Nurse 2:00 Resumes 5:00 BWSS	4 1:30 French Group 2:00 Crochet & Raffle 5:00 DAMS Alcohol & Drug Support Group	5	6	7 2:00 Video
8 1:30 Library Literacy 2:00 Video	9 10:00 CWS 1:30 Piano & Voice 2:30 Literacy	10 10 Sewing & Massage & Math, English, Study Skills 11-1 Nurse 2:00 Resumes 5:00 BWSS	11 1:30 French Group 2:00 Crochet & Raffle	12	13	14 2:00 Video MEMORIAL MARCH
15 1:30 Library Literacy 2:00 Video	16 10:00 CWS 1:30 Piano & Voice 2:30 Literacy	17 10 Sewing & Massage 11-1 Nurse 2:00 Resumes	18 1:30 French Group 2:00 Crochet & Raffle 5:00 DAMS Alcohol & Drug Support Group	19 1:30 Women's Voice	20 5:00 Music Jam	21 2:00 Video
22 1:30 Library Literacy 2:00 Video	23 10:00 CWS 1:30 Piano & Voice 2:30 Literacy	24 10 Sewing & Massage & Math, English, Study Skills 11-1 Nurse 2:00 Resumes	25 2:00 Crochet & Raffle	26 CENTRE CLOSED	27	28 2:00 Video
29 1:30 Library Literacy 2:00 Video						

REGULAR PROGRAMMING

Chinese Women's Group (CWS) -Open to women whose first language is Chinese. The group will focus on cultural awareness, advocacy, and social events.

Creative Writing Group-Read and write poems and prose.

Hairstyling—Get a haircut or learn some new styling!

Library Literacy – Readings, crafts, literacy activities, and preparing the new library.

Literacy Workshop – Working with books, themes and word puzzles. Learn while having fun!

French Speaking Group – Open to women whose first language is French. The group will focus on advocacy and social activities.

Nutrition and Health – Eileen, the Dietician, is back to answer all your questions. Look to the daily board for days and times.

Piano & Voice—Come on out to learn something new or practice what you know with music instructors!

Resume Workshop – Create your own Resume with the help of Eemina.

Self-Care Drop-In – Focus on your own care and happiness for 30 minutes each week. Check out what Julie has to offer each week!

The Street Nurse, Christina, comes by every Monday sometime between 1-4pm to give you information on all kinds of health issues.

Women's Voice – Meets to give feedback about the Centre. Your opinions and ideas are needed!

ARTS & CRAFTS WORKSHOPS with materials supplied

Beading with Denny - Every Monday, 1:30 pm.

Crochet with Freeda-Every Wednesday, 2:00pm.

Fabric Arts with Freeda- Every Friday morning, 10:00am.

Dreamcatchers -Every Saturday at 1:30pm.

Expand your skills and share stories with other women.

EVENING PROGRAMMING

Organizer's Training (ELP) –Monday from 5-8pm. Learn to facilitate and organize anti-poverty rallies and develop political strategies around various poverty issues.

Battered Women Support Services- Support for women experiencing violence. Usually Tuesdays from 5-8:30pm.

Alcohol and Drug Support Group –A harm reduction focus. Takes place every second Wednesday from 5-8pm. Everyone welcome.

Music Jam- Sing and play instruments with special guests.

Women's Health Clinic-Ongoing—59 West Pender.

ARIES March 21-April 19

No man or woman is an island, and you're feeling particularly welcoming toward others on February 1st and 2nd. Spending time alone may be slightly more desirable on the 3rd through 5th, but what good would going out be if you didn't have your friends to laugh with on the 6th and 7th? Your selflessness is surprising to some, yet expected by others from the 10th through 13th, so make sure you're doing favours for people because you want to, not because you expect recognition of any kind. You see competition as a hindrance to creativity on the 19th and 20th. The less people you show your work to and share your resources with on the 25th through 27th, the better. There's nothing worse than watching someone else getting credit for your hard work at month's end, which is why taking the initiative and then claiming the credit is absolutely essential on the 28th and 29th.

TAURUS April 20-May 20

You can see where you want to go in the beginning of the month, but you can't quite figure out a way to get there on the 1st and 2nd. Everything doesn't have to be done right this very second, so take some time on the 3rd, 4th and 5th to map out your game plan. You should encounter someone on the 8th and 9th who can help you on your journey, but you have to keep an open mind in order to understand what they're trying to teach you. Honesty is important if you want to get to the heart of the matter with a loved one on the 12th and 13th, and although you may have a hard time opening up to new people on the 14th through 16th, good friends can be made if you find a way to do so. You begin to see your hard work pay off in unexpected ways on the 23rd and 24th, but nothing can prepare you for what you have to do to succeed on the 28th and 29th.

GEMINI May 21-June 21

There is no rule that says you have to finish what you start on the 1st and 2nd. You like getting the ball rolling and then walking away through the 7th, and as luck would have it, there are plenty of people willing to pick up where you left off, making you look good by association. You love to talk about current events on the 10th and 11th, but finding someone who shares (or is even willing to openly oppose) your views is difficult on the 12th through 16th. Communicating with the general public gets easier on the 17th and 18th, but avoid touchy subjects with close friends and family members through the 22nd. Everyone may be able to appreciate your sense of humour, but no one really wants to be the butt of your practical jokes or sarcastic comments. Making last-minute choices should be avoided at all costs through the end of the month.

CANCER June 22-July 22

It's time to put you first. Although money may be tight on the 1st and 2nd, you should still be able to find ways to pamper yourself without breaking the bank. The 3rd, 4th and 5th are high energy days, which should allow you to get all of your responsibilities taken care of and still be able to go out and have a good time, much to the delight of your (recently) seldom-seen friends. The 6th and 7th are good days to break out of your shell and learn a new skill (especially if it helps call attention to one of your hidden talents), but you prefer to stand back from the crowd and watch someone else perform rather than be on display yourself on the 12th and 13th. Music and art are your escapes on the 21st and 22nd, but you don't need any exterior comforts to soothe you on the 25th through 27th. You're very at home with yourself and your choices at the end of the month, which is a nice place to be.

LEO July 23-August 22

Don't just think about a plan on the 1st and 2nd, put it into action! You're quick on your toes and luck is on your side through the 7th, so try to capitalize on every opportunity that comes your way. The energy shifts somewhat on the 8th and 9th, however, and although you may be down for the count, you aren't out entirely. Finding new ways to overcome the same old challenges that you face on the 14th, 15th and 16th could mean the difference between success and failure. Shadows make things appear skewed and even somewhat scary on the 17th and 18th, so try to wait to make any final decisions until you can see the situation for what it truly is, not what you guess it might be. A close relationships is filled with contradictions and inconsistencies on the 19th and 20th, which could leave you doubting the validity of it. Take the time to work things out rather than hold a grudge through the 24th, because if you let a long-term friendship fall by the wayside, you'll regret it. The 28th and 29th are good days to tell jokes, but make sure they're tasteful if you're telling them to an unfamiliar crowd.

VIRGO August 23-September 22

Little is beyond your comprehension on February 1st and 2nd, but expressing your thoughts is a bit more difficult than understanding other people's. Your methods of communication improve on the 3rd, 4th and 5th, and if you can find another like soul to swap ideas with on the 8th and 9th, you might just be onto something profitable. That nagging voice is inside your head for a reason on the 10th and 11th, and ignoring your strong sense of intuition would be a mistake on these days. Listening to other people's advice isn't your favourite thing to do on the 14th, 15th and 16th, but the sooner you admit that you can't do it all on your own, the easier time you'll have accomplishing a difficult project. Watch your back for a competitor or co-worker who may be trying to edge you out of the race through the 29th. There is beauty all around on the 25th through 27th, but on some people you encounter, it's only skin deep.

LIBRA September 23-October 22

You don't have to know a lot about a topic in order to have a conversation about it in the beginning of the month. You see nothing wrong with making up facts if it helps your case on the 1st and 2nd, and although you draw the line at flat-out lying on the 6th and 7th, you don't have a problem with 'embellishing' the truth. Fun is fun, but a much more practical side of yourself emerges on the 8th and 9th, which makes these perfect days to set up a financial plan for the future. You may not be the best

one to manage your own budget on the 14th, 15th and 16th, however, so seeking the advice of an investment professional is a wise idea. Your purely intellectual approach to problems can infuriate your more emotional friends on the 19th and 20th, but you're also the first person they call in an emergency. Your ability to keep your cool in a tense situation can win you admiration and even an award on the 25th, 26th and 27th, but you don't truly appreciate the power that comes with being labelled a hero until the 28th or 29th.

SCORPIO October 23 - November 21

Being able to move from task to task without getting riled is your biggest advantage in the beginning of the month, and your flexibility may just enable you to win an award or major competition on the 1st or 2nd. Your enthusiasm is contagious on the 6th and 7th, so although you may not have many followers when you begin, you win people over by the time you're finished. Using all of your resources is the way to accomplish your goals on the 8th and 9th, and although you may be tempted to do things entirely on your own from the 12th through 18th, you can benefit from joining a think tank in order to bounce ideas off of other smart people on the 19th and 20th. The 21st and 22nd are good days to go through old photo albums if you're feeling nostalgic, but you should be more focused on the future than the past on the 23rd and 24th. There are big opportunities to advance at the end of the month, but you have to be versatile on the 28th and 29th if you want to keep up with the technological, social and cultural advancements taking place around you.

SAGITTARIUS November 22-December 21

You're nothing if not fair as February begins, and although you may resent being put in the middle on the 1st and 2nd, you're in a good position to solve a dilemma between two of your friends. Choosing sides could be a little easier for you on the 6th and 7th, especially if there's something in it for you, but you have little time to get involved in other people's dramas on the 8th and 9th. You prefer to stay focused on the facts through the 13th, at which point you may stop to take a break from your investigation, but only for a moment or two. The 14th through 16th is a much more relaxing time for you, and you enjoy spending time with friends or relatives whom you haven't been able to see for a long time. Absence makes the heart grow fonder when you're separated from a loved one on the 21st and 22nd, but you have little or no patience for a friend or spouse who teases you on the 25th, 26th and 27th. Your sense of humour returns on the 28th and 29th, however, just in time to play a practical joke on an unsuspecting neighbour or co-worker.

CAPRICORN December 22-January 19

Curiosity makes you do things you would normally abstain from on the 1st and 2nd, but if you're going to get nosy on the 3rd, 4th and 5th, you can expect more extreme repercussions than you would encounter on the first two days of the month. Other people's business doesn't seem nearly as exciting as your own on the 6th and 7th, but sharing a public display of affection with your current love interest on the 10th or 11th could attract the wrong kind of attention. So, if you don't want to see your name in the local rag's headlines, don't do anything too out of character. Your investigatory nature may throw the person you're questioning off guard on the 12th and 13th, but the way you see it, you aren't asking for any information that you don't have the right to know. Your quest for knowledge continues through the 20th, but you let your mood guide you wherever it wants to take you on the 21st and 22nd, which will probably be to a museum or concert. Watch your temper on the 23rd through 27th; your passion for a good cause is admirable, but don't let it blur your common sense.

AQUARIUS January 20-February 18

You can lead your team to victory in the beginning of the month, but don't let your stubbornness impede other people's creativity on the 2nd or 3rd. Make it a collaborative effort or don't do it at all. A radically different idea appeals to you on the 4th, 5th and 6th, but the further you stray from your comfort zone on the 7th and 8th, the more uncomfortable you feel. Unless you want to spend the rest of the month feeling like a fish out of water, make an effort to grab hold of something familiar on the 12th and 13th and keep it with you for times when you feel as though you've lost your way. Getting along with strangers may be easier than keeping the peace in your own family from the 14th to the 17th, but an unexpected incident has the ability to pull everyone together on the 18th or 19th, thus solidifying the familial bond. You're a wonderful speaker on the 22nd and 23rd. Whether you're reading a story to a child or giving a speech to hundreds, your voice will stay with the listeners for quite some time. You get the support you need from a surprising place on the 27th and 28th, but the feeling of camaraderie may be fleeting.

PISCES February 19-March 20

Making up your mind proves difficult in the beginning of the month, but your friends really aren't surprised to find you feeling a bit fickle on the 1st and 2nd. Amaze your biggest critics by making a tough decision and sticking by it on the 3rd, 4th and 5th; you may be flaky from time to time, but you can accomplish whatever you want to once you set your mind on the task at hand. Your ego is a little bigger than usual on the 6th and 7th, but there's nothing wrong with taking a long bow when the audience is applauding your efforts. A friend or lover appreciates you for your fairness on the 10th and 11th, but jealousy rears its ugly head on the 12th and 13th, causing you to see red instead of the picture for what it really is. If you feel that an apology after an angry outburst is necessary, make sure you look the person in the eye to let them know that you really mean it. You have a need for freedom on the 19th, 20th, 23rd and 24th, but a charismatic group leader catches you attention on the 28th or 29th, making you want to be part of their group dynamic. Just make sure you know what you're getting into before you hand over any money or make a long-term commitment.

Closing bank won't help the poor

>by Adrian Dix

Imagine for a moment not having a bank account, or access to a financial institution. Having to carry all your money on your person, you would be a target for thieves or constantly on your guard. You would have to pay a premium to cash a cheque.

A bank account is needed to apply for rental accommodation or pay rent or do any number of the regular daily tasks that all of us perform. Then, imagine you were trying to survive on income assistance in the poorest postal code in Canada.

In the early 1990s, this was the reality for most residents of Vancouver's Downtown Eastside. The chartered banks and credit unions could not profitably operate branches, and had abandoned the area for the most part. Income assistance recipients in the community had a difficult time qualifying to open accounts. That's why the provincial government opened Four Corners Community Savings — a provincial Crown corporation — in 1994 to provide a needed service and to assist in community development.

Four Corners has been a success story in meeting community needs. Serving more than 3,500 customers, 95 per cent of whom are income assistance recipients, Four Corners has been a dynamic and positive presence on the Downtown Eastside. With an advisory committee made up of community residents, it has become closely tied with the life of the neighbourhood.

In some respects, the bank was too successful. The cost of administering so many small accounts is high, and the bank's policy was to avoid most user fees. With the change in government in 2001, large investors who had placed money on account at the bank, and were a key source of income, were discouraged from keeping their money at Four Corners. The bank lost money every year, \$600,000 in 2002-03, which, in effect, required continuing support from the provincial treasury.

This month, Competition Minister Rick Thorpe announced that Four Corners Community Savings would be closed. Thorpe claimed that a \$600,000 annual contribution from the province was “not sustainable” and keeping it open was “not a viable option.” Why not? \$600,000 is a lot of money, but compared to the benefits it is a bargain for government. With Four Corners, income assistance money is delivered by direct deposit into a recipient's bank account, eliminating the problem of lost cheques. According to a 1994 report, lost or stolen cheques cost the Ministry of Human Resources about \$4 million per year. Tens of thousands of income assistance cheques are cashed each month for a fee. Welfare benefits have been slashed. Surely, it is desirable that every penny goes to people in need.

Yet, an estimated \$5 million annually in income assistance goes to financial agencies to pay the cost of cashing cheques. If the 3,500 recipients banking at Four Corners are again forced to pay to cash cheques each year, some \$750,000 in government assistance will be diverted from the poor to other cheque-cashing agencies each year. Giving Downtown Eastside residents access to a financial institution means they have a safe place to put their money, and are less likely to be rolled for it. Having cash in a bank account and not in people's pockets cuts down on crime and saves policing costs. Moreover, being able to pay rent by cheque provides tenants with a formal record of payment, providing proof in payment disputes with landlords.

Finally, an active financial institution is a key to community development. The need to create active community banks to revitalize the economy of the inner city is not a socialist policy unique to British Columbia. In the United States in 1994, Republicans and Democrats passed legislation to provide grants and support to a network of community development banks serving inner cities, similar to Four Corners, and the poorest rural areas. Over nine years, the Clinton and Bush administrations have awarded \$612 million US under the legislation to community banks, trusts and credit unions.

Why? Because U.S. politicians recognize that having access to banking services is essential for community and personal economic success. They are worth supporting and sometimes subsidizing, even with direct government contributions. Four Corners Community Savings pays for itself over and over each year. It saves governments direct costs, ensures income assistance recipients get to keep all of their government cheques, cuts down on policing costs and contributes to the economic and cultural life of a community in crisis. More importantly, it provides the residents of Canada's poorest neighborhood some sense of security and belonging.

As Lore Krill, one of the first community participants in the advisory committee of Four Corners said in 1994, "having possession of a basic interest-bearing account offers most Canadians a reference, along with being a safe haven for their money." The decision to close Four Corners represents a failure of political imagination. At a time when the government is preparing to kick thousands of recipients off income assistance, the government is also taking away the means of many recipients to break the cycle of dependency and despair.

Adrian Dix writes from British Columbia. His columns appear bi-weekly in La Source and weekly in the Victoria Times-Colonist, where this column originally appeared.



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Peace, The Dove

By Irene Schmidt

The beautiful dove who was a complete stranger wandered through the front door,
The front door had been left open because it was very hot outside,
When I went to visit my friends the dove would perch on the purse and then proceeded
to stay on top of my hat,
When my friends had to move they took the birds to the new surroundings,
A window was left open and Peace disappeared,
They thought that the bird would never be seen again,
Then they went to the old house for the final clean up and there was the dove sitting on
the front porch,
Norma took the dove back to the new house.
We all wondered how the dove managed to travel the two miles without being
intercepted by the nasty crows.
My friends also have a cockatiel and four budgies,
I call the budgies "rats with wings" as when they make the great escape from the bird
cages they chew everything in sight,
Their favorite things to shred is the telephone book,
Are they trying to give Telus a message?

The dove brought back memories from my childhood.
Tom, the beautiful Persian cat wandered in and decided to stay at our place,
The owners lived twenty miles away,
The cat took a shine to my grandfather, also my brother and I,
Tom decided he wanted to stay in the house and always sat between my brother and I
for dinner,
The rest of the cats stayed in the barn.

The owners of the cat came to take Tom away,
A week later he was back at our place,
So they gave up and allowed us to keep Tom, much to our delight!



The Heart of A Woman

By the time the Lord made woman, he was into his Sixth day of working overtime. An Angel appeared and said, "Why are you spending so much time on this one?" And the Lord answered and said, "Have you seen the spec sheet on her? She has to be completely washable, but not plastic, have 200 movable parts, all replaceable, run on black coffee and leftovers, have a lap that can hold two children at one time and that disappears when she stands up, have a kiss that can cure anything from a scraped knee to a broken heart, and have six pairs of hands."

The Angel was astounded at the requirements for this one. "Six pairs of hands! No Way!" said the Angel. The Lord replied, "Oh, it's not the hands that are the problem. It's the three pairs of eyes that mothers must have! And that's just on the standard model?" The Angel asked about the three pairs of eyes. The Lord nodded. "Yep, one pair of eyes are to see through the closed door as she asks her children what they are doing even though she already knows.

Another pair in the back of her head are to see what she needs to know even though no one thinks she can. And the third pair are here in the front of her head. They are for looking at an errant child and saying that she understands and loves him or her without even saying a single word."

The Angel tried to stop the Lord. "This is too much work for one day, wait until tomorrow to finish." "But I can't!" The Lord protested, "I am so close to finishing this creation that is so close to my own heart. She already heals herself when she is sick AND can feed a family on a pound of hamburger and can get a nine year old to stand in the shower." The Angel moved closer and touched the woman, "But you have made her so soft, Lord." "She is soft," The Lord agreed, "but I have also made her tough. You have no idea what she can endure or accomplish."

"Will she be able to think?" asked the Angel. The Lord replied, "Not only will she be able to think, she will be able to reason and negotiate."

The Angel then noticed something and reached out and touched the woman's cheek. "Oops, it looks like you have a leak with this model. I told you that you were trying to put too much into this one." "That's not a leak," The Lord objected, "That's a tear!" "What's the tear for?" the Angel asked. The Lord said, "The tear is her way of expressing her joy, her sorrow, her pain, her disappointment, her loneliness, her grief, and her pride." The Angel was impressed. "You are a genius, Lord. You thought of everything, for women are truly amazing."

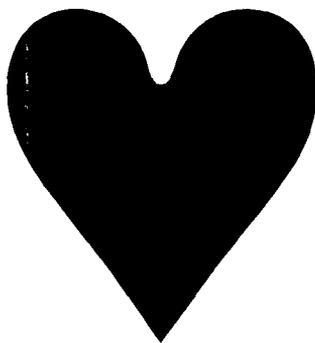
Women have strengths that amaze men. They carry children, they carry hardships, they carry burdens but they hold happiness, love and joy. They smile when they want to scream. They sing when they want to cry. They cry when they are happy and laugh when they are nervous. They fight for what they believe in. They stand up for injustice. They don't take "no" for an answer when they believe there is a better solution. They go without new shoes so their children can have them. They go to the doctor with a frightened friend. They love unconditionally. They cry when their children excel and cheer when their friends get awards. Their hearts break when a friend dies. They have sorrow at the loss of a family member, yet they are strong when they think there is no strength left. They know that a hug and a kiss can heal a broken heart. Women come in all sizes, in all colors and shapes.

They'll drive, fly, walk, run or e-mail you to show how much they care about you. The heart of a woman is what makes the world spin! Women do more than give birth. They bring joy and hope. They give compassion and ideals. Women have a lot to say and a lot to give. Pass it along to your women friends to remind them how amazing they are.

~Author Unknown~



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