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South Bend Article published Aug 10, 2010

Grant boosts Bridges Out of Poverty Pokagon Fund giving nonprofit \$240,000.

By JOSEPH DITS *Tribune Staff Writer*

SOUTH BEND -- Thomas Verse is rich in memories, like shaking John F. Kennedy's hand when the president visited South Bend.

Lately, he's taking memories of his parents and, at age 53, trying to be more like them. That is, a man who can take care of his bills.

"When my father got ready to buy something, the meals would change," he says. "We'd go from pork steak dinners to beans, ham hocks, corn bread. They'd do that for a while and then buy a new car."

They set an example, but Verse admits, "I wasn't paying attention."

He's among many people who've come to the nonprofit Bridges Out of Poverty program in St. Joseph County to figure out how they became poor and what they need to climb out of it. Last week, the private Pokagon Fund in New Buffalo announced that it will give \$240,000 to Bridges, spread out over two years.

The money comes from the revenue at the Four Winds Casino Resort. It may not cover all of the budget, which was \$145,000 last year, says Bridges Director Bonnie Bazata. But she says it's a huge step in the program's own sustainability as the demand for classes rises.

Locally, Bridges started in 2004 through a consortium of agencies. Based on a national model (www.ahaprocess.com) that looks at the hidden societal rules of the poor, middle class and rich, it aimed to educate both the needy and the employers and professionals who work with them.

It gained a full-time director, Bazata, and nonprofit tax status in 2008.

On Monday, you could see an example of one of the new programs that evolved last year. About 70 people gathered for a casual monthly dinner, an even mix of volunteer "allies" who serve as mentors of sorts, along with graduates of the entry-level Getting Ahead classes. It was a time to network. But at each table, they also used a checklist to assess each graduate's financial stability. In Getting Ahead, folks in poverty had taken a hard look at themselves and their "resources," from financial to spiritual and emotional, or lack thereof. Since the class began in 2006, more than 250 have graduated.

National founders of Bridges say it takes two to five years to be self-sufficient under good circumstances.

Amber Werner, 32, is learning to budget her money. She didn't learn that from her mom.

Contacting Bridges

Go to www.sjcbridges.org, call (574) 246-0533 or write to St. Joseph County Bridges Out of Poverty Initiative, P.O. Box 1078, South Bend, IN 46624. Its offices are now in the former home of downtown South Bend's Advocacy Center, behind the Episcopal Cathedral of St. James.

"We didn't budget because we didn't have anything to budget," she says.

The family often went without utilities so their mom could feed fast-growing kids, Werner says: "I'm 6 (foot) 2, and I can guarantee you we ate like horses. "She'd started college at age 18 but dropped out after some family deaths. She ended up defaulting on student loans that she didn't know how to pay off. Now she's back in college, with her sights on a bachelor's degree, then a master's in social work.

Last year Bridges started a financial management class for Getting Ahead grads, too.

Out of 20 participants, all but one had debt or bad credit, chiefly because of student loans, she says. Nine reported debt of more than \$10,000. If they finish the series of classes, they get a check for \$150 and a chance to open an account at Lake City Bank, plus a microloan from the bank, Bazata says.

Tomala Waddell is tickled, saying she's been off drugs for three years. That means quality time with her kids, whom her brother adopted while her life was a mess. In Bridges, she learned to say no to her credit card, too.

Most students come to Bridges from 11 partner agencies that work with the needy, like REAL Services, St. Margaret's House and Hope Ministries. Some are parents at Emmons Elementary School in Mishawaka.

Ivy Tech Community College refers its own students in poverty and has staff take the Bridges class on understanding poverty. A new college course on poverty is starting. And Ivy Tech is taking Bridges to Elkhart and Kosciusko counties, with plans to bring it to campuses statewide, Bazata says.

Bridges is helping to start the program in Cass County, Michigan, too.

Bazata says Bridges classes will come to parents of Washington High School and 21st Century Scholars students, along with some employees of the South Bend Community School Corp. Aside from free help from AmeriCorps workers (some are Getting Ahead grads) and college interns, Bridges has two full-time employees: Bazata and an employment specialist who counsels newly placed workers and their employers.