



P.O. Box 589  
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[www.StPaulsCenter.com](http://www.StPaulsCenter.com)

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**OUR MISSION**

With the strong belief in the dignity and value of every human life, the mission and purpose of the St. Paul's Center is to provide a warm, nurturing, home-like environment where each mother will have the opportunity to become equipped and empowered to make a successful transition to independent living and to a better life for herself and her children.

**HOW CAN YOU HELP?**

**DONATE**  
items from our wish list

**PARTICIPATE**  
in our fundraising activities

**VOLUNTEER**  
to provide child care, organize,  
drive mothers to appointments

**SPREAD THE WORD**  
about the great work we do and  
encourage your family and friends to help

Visit [www.StPaulsCenter.com](http://www.StPaulsCenter.com) For More Information



**Transforming Transitions**

FALL 2015

The newsletter of St. Paul's Center for homeless mothers and their children in Rensselaer County



**Fresh Balsam Wreaths Available for the Holidays**

Decorate your home this holiday season with a beautiful, fresh wreath from Maine. Place your order now for this generously handcrafted 22"-24" double sided wreath, simply accented with a gorgeous hand-tied 5 look red velvet bow. They make great gifts too!

Order by November 16th for delivery to the shelter. You may pick up your wreath from December 3rd-5th at St. Paul's Center at any time. Deliveries are available for orders of 5 or more.

Visit [www.stpaulscenter.com](http://www.stpaulscenter.com) or contact Tracy Pitcher at [tpitcher@stpaulscenter.com](mailto:tpitcher@stpaulscenter.com) for more information.



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**Living In Poverty is Expensive**

Adapted from Eric Ravenscraft - via lifehacker.com

Some think that being poor is simple. You have less money so you buy less stuff. But that's not really how it works. When you're poor, you can't do all the little things that will improve your budget over the long run. It actually costs more to be poor.

When you're poor, you can't buy food in bulk, buy quality items that will last, or purchase furniture, appliances or technology instead of renting. It costs money up front to save money over the long run. Worse yet, being poor often comes with hidden costs that make digging out of poverty even harder.

**Food Can be Cheap, But Eating Healthy is Expensive**

Remember being in college, poor and at the grocery store? I remember existing on Ramen noodles and bagels which consists of empty calories and sodium. Some examples of today's cheap food staples include:

- Hot dogs purchased at Aldi's costs \$1.59
- Ramen is 20 cents per package
- Two liter bottles of store-brand soda cost less than orange juice or milk

Harvard School of Public Health research shows healthy meals cost an average of \$1.50 more per day (about \$45 per month) than unhealthy meals. If you're earning the federal minimum wage of \$7.25 per hour and work 40 hours per week, that amounts to roughly 3.6% of your yearly salary. If you work 32 hours per week which is common for minimum wage jobs, it's 4.5% of yearly take home.

When \$1.50 a day can account for nearly 5% of your yearly salary, it's no surprise you choose the \$1 soda over the \$4 orange juice.

**Owning a Car is Expensive and Public Transportation is a Time Suck**

Having a job doesn't mean much if you can't get to your job. Owning a car is expensive and public transportation, while it may be the only option to those with lower incomes, it is not available in all locations or at all times of day.

Owning a car has costs prohibitive to the poor. Many car repairs are avoidable if you have the money for maintenance that addresses issues before they become bigger, expensive problems.

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# And The Winner Is...

At St. Paul's Center's Murder Mystery Dinner, we gave some incredible members of our community some well deserved awards.

## Inspiration Award

Lynda Hempstead

Lynda is the proud mother of eight children who, like a momma bear, will protect her children with all the fight she's got in her. When her family became homeless, Lynda considered each child's needs and made the difficult decision to split up her family between Lynda, her ex-husband and her parents until a suitable apartment could be found.

Lynda has had her share of adversity – challenges that came about because of many factors. Lynda is fiercely independent with a high level of integrity, and a proud person who found the time while she was homeless to be a struggle as she had to rely on “a system” and other persons for help. She persevered through homelessness, through numerous barriers and is now truly embracing her “greatness.”

It is because of Lynda's greatness that she found a beautiful apartment in Troy, reunited her family and is working at Walmart. She received a promotion soon after starting and is now a senior manager in Home & Garden. Her next challenge: to obtain her GED.



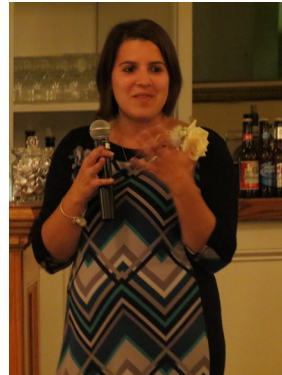
Picture: Lynda, Jenna, Melany & Myah

## Spirit of Light Volunteer Award

Nicole Fleitz Kirk

Nicole came to us as she was searching the internet for a volunteer opportunity almost two years ago – and we are so thankful she joined our team. Using her experience as a special education teach for Troy City Schools, Nicole's goal was to establish a Homework Help program, serving children a couple times a week. When homework assistance isn't needed, she dedicates her undivided attention to the children, giving them an opportunity for structured play and giving the mothers a break from childcare.

Nicole is the perfect role model to the children and mothers in shelter, to staff, and to other volunteers. She can read a situation and knows immediately what to do to keep everything on a positive note. She handles each situation using a smile, a gentle voice, an encouraging message. Nicole is one of the most authentic individuals we've ever had the pleasure of work with – she is the consummate believer that you get more with honey than with vinegar.



## The John Beaudoin Compassion Award

Melissa Currado

Melissa joined the Center's board in 2009 and brought with her talents that would serve St. Paul's Center very well. Her strengths are many- knowledge of the nonprofit industry and of the inner-workings of a Board of Directors; she is a natural at organization and efficiency; her master's level education in public communications, experience in event planning and skills in graphic design and marketing; her desire to focus on what is greatly needed in nonprofits but not always everyone's favorite thing to do – fundraising. All these strengths bring great value to any Director on a Board.

What elevates Melissa in the eyes of this organization is what is inside her and how she does not hesitate to put it into action – passion, compassion and dedication. With her steadfast involvement and encouragement, St. Paul's Center developed an aggressive development plan and she would bravely state the obvious to her cohorts – fundraising is each board member's responsibility. She chaired the Resource Development Committee and a number of Center events and remains involved in our event planning.

Melissa's compassion comes deep from within. Her education in Elementary Education and experience working with children gives her a true understanding of how housing instability brings great stress, anxiety and sometimes trauma to a child's life – all at a time when a brain needs a great deal to develop and flourish.

Melissa demonstrates a very clear dedication: to do everything in her power and influence to see St. Paul's Center accomplish all it can in supporting homeless families in need. All she asks in return was captured well in her board application: “there isn't a better feeling than seeing a smiling face saying “we did it” and knowing you helped in some way make that happen.”



## Living In Poverty is Expensive

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The choice between a \$200 car repair and a \$200 food budget for a family becomes a no brainer. The car waits because a hungry child cannot. Waiting then becomes the only option at the risk of the car developing a major issue, making it unable to drive. No transportation can lead to no job that results in lost income.

Buses are an option but you are faced with a very different cost - time. A fifteen minute drive becomes an hour long bus ride. And if you have to take children to daycare, there is even more time invested with the drop-off and pick-up. This could be time spent preparing meals, doing laundry, or helping with homework.

### Dress to Impress – Especially if You Want to Move Up in the World.

Buying new clothes is often seen as a frivolous purchase when you're poor. If you dress nicely, people think you cannot manage money or are blowing what few dollars you have in the stores. If you dress poorly then you leave a bad impression - especially when interviewing for a job. But if you don't spend money on clothes, you pay a hefty social cost. How you dress can be the difference between landing the job and being ruled out as soon as you walk in the door. It can be the difference between staying at entry-level or moving up the ladder.

The cost of clothing doesn't end at social pressures. Keeping clothes clean and presentable costs time and money, too. If you don't own or have access to a washer and dryer, you need to spend time at a laundromat. Not only does this cost money each time you clean your clothes, but it takes precious time that could be better spent working, learning a skill, or taking care of your family.

Yet caring about how you look can be perceived as vain rather than practical. Food is practical. Housing is practical. Transportation is practical. New clothes? Why are you wasting money on new clothes at the same time complain about how broke you are? You can't change people's perceptions about how you look but you can at least ignore the people getting on your case for “wasting” money.

But many do not have enough money to purchase the “appropriate” clothes to begin with.

### Around Every Corner There is a Fee When You're Poor

Avoiding fees when you have little money becomes a game of budget survival for most.

- Fees for having a bank – to purchase checks or to have a low-balance checking account; to have a bank card; to access an ATM. Overdraft fees can kill a budget even if there is only one check that bounced.
- Fees for not having a bank – to cash checks; to purchase money orders; to wire money and to receive money wired to you; to purchase a cash card.
- Fees for paying late – because you barely make enough money to meet daily needs let alone to save for unforeseen emergencies.
- Fees for not being able to pay a fee.

Managing what little money you have becomes a game of cat and mouse. You obsessively over-analyze every single transaction and not just how much, but when you pay. Paying rent today with a check that won't clear until next week makes your online balance look artificially inflated especially if you're relying on inadequate online software to track your account: “I can pay National Grid because there is still money in the account.” WRONG! \$35 overdraft fee for both checks if National Grid clears before rent. Darn!

Sure, you can make choices that lighten the load on yourself, but the margin of error is slight. Meanwhile, the amount of extra work you have to do just to break even is much higher. You could spend tens of hours each week trying to optimize every dime in your budget, just to have one mistake ruin you for a month.

The challenge of moving out of poverty is substantial and very real. What is shared here is only a tip of the iceberg.

Source: <http://lifehacker.com/being-poor-is-too-expensive-1736233505>

## St. Paul's Center Board of Directors Expands Further in Knowledge, Experience & Passion

Gail Glasser

Senior Vice President, Capital District YMCA

“The more I learn of St. Paul's Center, the more impressed I am at its vital service to the Capital area. My heart feels compassion and a desire to address homelessness in our region. I believe in the power of intervention, education, empowerment, and respect to assist others on their journey to stop homelessness.”

Gail graduated from Illinois State University with a Bachelors and Masters, and graduated from Saint Louis University

Adam Barth, Esq.

Legislative Counsel, New York State Senate

“I have been told that it is a unique shelter that has had an incredible amount of success with the population that it serves. I had helped volunteer with housing the homeless at my synagogue when I was growing up and have long believed that the problem of homelessness has never been fully or properly understood by most in society. The popular discourse would have you believe that laziness and drug use are the only thing that lead to homelessness and that homeless individuals deserve our ire and not our help. This is simply wrong and I would love to be a part of an organization that has been so successful in helping those in need.”

Adam graduated from Michigan State University and SUNY Buffalo Law School