



Isabel Bustios kept her home through the help of Columban benefactors.

I'm scared

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For Tony Coney's "La casa del Niño" perched high on the side of a hill, is an impressive sight. Four hundred to six hundred children a day pass through its many rooms. Put briefly it provides these youngsters with formation, education, social and other skills, and shared recreation with their peers.

Fifty yards above the "Casa," at the top of the hill, is an even more impressive sight. There, turning full circle, you look down upon thousands of brick and concrete homes. Only a comparative few are completed. Built brick by brick over the past 40 years most are still in the process. Every brick, every bag of cement, every load of sand, every bar of iron, every day of labour, had to have been paid for in cash.

Very little, if any building credit was ever available yet the people have covered these river flats in housing for miles around. Fifty years ago, a few Columbans, myself included, were moving across these same flats through fields of cotton, corn stalks, and sweet potato. We were assigned to bring the Mass and the sacraments to the farm labourers huddled in hovels grouped along the walls of the homesteads of the landowners.

I remember what my own immediate reaction was: this is like something out of Tolstoy. Also the image of Australian aboriginal families around cattle stations came to mind. The people have worked marvels, yet a new situation scares the daylight out of me.

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Now, a very public figure, Hernando de Soto, is urging the people to mortgage what they themselves have built. He is suggesting that they invest this cash in a business venture and thus make a financial killing. One or two in each 100 perhaps may make a killing. The other 98 will find the banks foreclosing on their loans and tomorrow having to rent from the banks the home that they built on which they owe nothing.

Isabel Bustios is in her 60s, a grandmother, living with an invalid son. She herself is not well. She owns her partially built home with its one light

bulb, water laid on, but no sewerage. She pays monthly an exorbitant flat rate to the local municipality for unmetred light and water.

In desperation and for medical reasons, she mortgaged her home. The bank, assessing her possibilities, knew well she had no hope of paying the interest let alone the principal. It loaned her \$562.50 on a property worth at least \$6,500.

Soon owing three months interest payments and threatened with eviction she came for help. It was thanks to Columban benefactors I was able to extricate her from this legalised robbery. The same benefactors are now keeping her head above water, but Isabel knows that she is not to attempt to mortgage again under any pretext. So many are already under the same stress it is frightening. So much sacrifice, over so many years, to get this far in life. I hate the idea of now having to watch in these people what I have witnessed as an Australian in a context of farming families and rural land there losing their properties. I have reason to be scared.