

As cash goes extinct the Roman Catholic Church moves to adapt

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Western societies are becoming one of the most cashless societies in the world. More have access to a payment card than to cash according to data from various central banks. In general, over 85% have access to online banking. Consumers prefer to pay with card or mobile applications. The Bank of Canada has been studying digital currencies since at least 2013 exploring alternatives to cash. In 2006, 62% of all payments were made by using cash and by 2016 that had reduced to 40%. Debit cards recently overtook notes and coins as the most popular form of payment and cash could fall to just 10% of all payments within the next 15 years. An internal Bank of Canada presentation suggests that a proprietary digital coin would coexist with coins and paper money, yet most will use bills and coins for purchases of less than \$25.00. At a September 2018 board meeting The Bank was warned that banknotes are becoming obsolete as a means of payment, creating problems for the banking system as a whole. The time may come that banks find it too costly to accept banknotes to the current situation where Laurentian Bank's branches are automated and CIBC has 185 branches without tellers.

One place that is pushing to adapt to a cashless life is the Roman Catholic Church. One such instance is the Detroit Catholic Cemeteries, managed by Catholic Management Services, introduced a credit card facilitator to their electronic candles in the mausoleum at their site in Livonia. "This is a totally adaptable system of payment" suggests Derek Insley, President of Vendalite, manufacturer of the electronic candle systems.



Electronic candle stand at
Detroit Mausoleum, Livonia Michigan

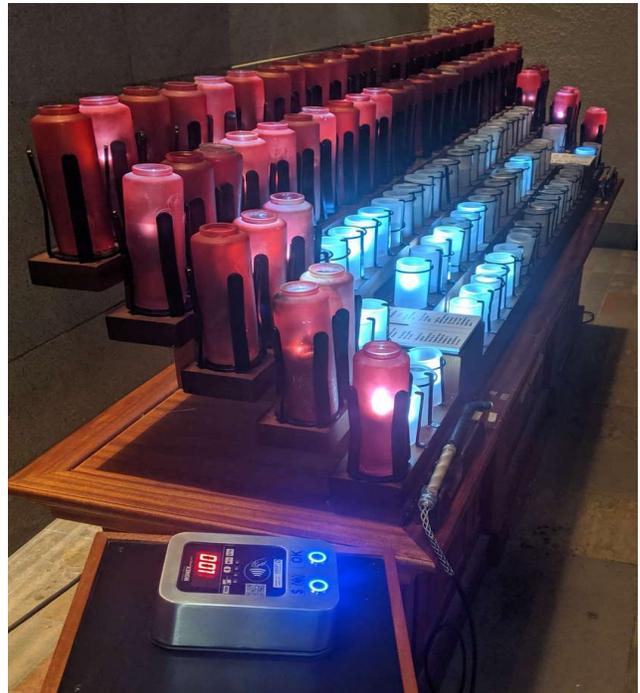
"The staff at the Cemetery require a payment system that did not leave cash in the mausoleum. Through technical innovation Vendalite produced in conjunction with a Louisiana based credit card provider, a California software developer and a Canadian electronics engineer the availability to use cellular based technology to provide a credit card service in those areas that do not have a phone line or internet access using Vendalite's product, electronic votive candles. This expands our market area substantially," suggests Insley.

As staff and volunteers at Churches become fewer and the need for the continued use of votive candles to express the spiritual needs of visitors and pilgrims continues, many Churches, Cemeteries and Shrines are adapting to the introduction of electronic votive systems into their environment. An example is at St. Joseph's Oratory on Mount Royal in Montreal. One of North America's largest Catholic Shrines, the staff at the Oratory is continually dealing with the ever growing international travellers who visit the Shrine each year. To accommodate to the spiritual needs of its pilgrims, St. Joseph's has introduced electronic candles in sensitive areas of the Shrine in order to meet such demands, in addition to its traditional wax votive candles.

Electronic candles in St. Andre's Chapel
in the Basilica St. Joseph's Oratory,
Mount Royal, Montreal.



Credit card facilitator at St. Joseph's Oratory.



In St. Andre's Chapel for example, located in the Basilica, Vendalite's electronic candles were added a few years ago and recently a credit card system was introduced. "The availability of the credit card system has increased our revenues quite surprisingly", states Louis Prevost, Director of Material Resources for the Shrine. "Beyond the importance of this new revenue to the Shrine, pilgrims appreciate the opportunity of lighting a votive candle and say a prayer before St. Andre, something that was never offered before as we did not permit wax candles in the Basilica. This is a seamless way of generating new revenue while providing an intricate service to our friends". The Oratory has since added systems to the waterfall area and the heritage Chapel which was originally built by St. Andre.

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