

Credit Unions Working in Taiwan

By FATHER IVAR McGRATH (NC News Service)

Taipei, Taiwan — "Some said that with the Chinese the credit unions would not work. But it is obvious now that when they understand the thing, it works."

So said Father Albert O'Hara, S.J., a professor at National Taiwan University, looking back at the beginning of a movement that is now spreading rapidly in this country.

The first credit union was organized in the Jesuit-staffed Holy Family parish here in February 1964. That same year a second credit union got into operation under Jesuit guidance at the town of Hsinchu. During 1965 and 1966, 20 credit unions were started in different parts of Taiwan, and last year a total of 51 credit unions were added.

Already this year five new credit unions have been organized, bringing the number of credit unions in operation to 78.

Father O'Hara, of Springfield, Mo., explained: "I was always interested in credit unions. Before anything was done I made inquiries with various government agencies whether there were any here and whether it was permissible to organize them. They said there were none but that they would be interested if we could start something. So we decided to start on our own. One of the things that would not be specifically Catholic."

Some professors from different universities, government officials and priests were invited and a large committee was formed to promote credit unions. A standing committee to be immediately responsible for the work was established and Archbishop Paul Yu Pin, rector of Catholic Fuijen University, was elected chairman.

A certain amount of money was donated by private sources. The Asia Foundation agreed to underwrite some of the running expenses. John Mou, who received training with SELA (Association for Development of Socio-economic Life in Asia) in Bangkok, was placed in charge of a voluntary credit union center in Taipei. Mou and two assistants constitute the paid staff.

Briton Views U.S. Problems: Race, Vietnam, Poverty

Milwaukee — (NC) — A history professor from the University of London sees three problems in which American Catholics must be "thoroughly absorbed, or else the Church will be written off."

J. J. Scarsbrick said these problems are Vietnam, the Negro and the "scandalous, growing gap between the affluent and the poor."

"If Catholics don't force some kind of massive response to these problems, they are making a mockery of the Eucharist," he observed, in an interview at Cardinal Stritch College here. Dr. Scarsbrick is currently a visiting lecturer at Wellesley College, in Massachusetts.

The Church, since Vatican Council II, has rediscovered the world, the historian said.

"What was previously an inward-looking, ecclesiastical church is now committed to serving the world. We have discovered that out of the theology of the Eucharist and the Resurrection there follows necessarily a commitment to the world — that Catholic life is not just Mass and the sacraments, but renewal of all things in Christ to make ready for the Second Coming."

Dr. Scarsbrick said there was danger of being so obsessed with liturgical problems, clerical celibacy, "and even some forms of ecumenism," that essential issues are ignored.

He said the Church needs a theology "rooted in the Resurrection and growing out of it — a theology which would answer what Christ would do about Vietnam, about the inner city, about the fact that the world is both good and bad."

Liberties Union Claims Abortion Is Not Criminal

New York — (RNS) — The American Civil Liberties Union has called for the abolition of all state laws "imposing criminal penalties for abortions performed, for whatever reason, by a licensed physician."

The policy statement contended that "the state has no power to force particular religious and moral standards upon the entire community. The Union itself offers no comment on the wisdom or the moral implications of abortion, believing that such judgements belong solely in the province of individual conscience and religion. The penal sanctions of the state have no proper application to such matters."

CUNA (Credit Union National Association) in the United States was interested and assisted with advice in organizing a successful 10-day seminar in which 70 people from all over Taiwan participated. Some were catechists, but some were not Catholics. Priests throughout Taiwan began to get interested. Father Chang Lei, S.J., is the secretary of the standing committee, but the actual promotion of the work falls to John Mou.

Six Thousand Members

The total funds of the credit unions in Taiwan today stand at more than three million New Taiwan dollars (over 80,000 U.S. dollars), and they have loaned out over two million NT dollars. More than 6,000 persons are members of the 78 credit unions, the largest group consisting of 228 persons, the smallest of 29 persons.

When any place wishes to organize a credit union, Mou takes along a group and they run meetings for perhaps 10 days and explain the whole matter to those desirous of taking part. Then they start a saving club. They do not start right away with a credit union. Those interested hold meetings and each time put in a little money.

"They felt that here it was better to prepare them than to have them come here. These people have meetings each week to study the func-

tioning, then they elect officers, and then start the regular credit union. The great thing is when they start to borrow, and start to repay the loans, and the union begins to work.

"The individual credit union usually set about NT \$1,000 (U.S. \$25) as the ceiling for a loan, but those unions that are doing well sometimes go higher.

"The Protestants became interested and they asked us if we could train some of their people," Father O'Hara said. "We flew over to east coast Hualien and put on a 10-day seminar. We want to start credit unions in other areas but there

Herr to Be Speaker

New York — (NC) — Daniel J. Herr, publisher, executive and writer, will be the keynote speaker May 15 at the 88th annual Catholic Press Association convention in Columbus, Ohio.

James A. Dighe, CPA executive director, announced here the convention theme will be "The Catholic Press and the City of Man." Headquarters for the May 14 to 17 sessions will be the Neil House Hotel in Columbus.

Herr is president of Thomas More Association, a national organization which publishes the Critic magazine, May 16.

country people, is that formerly they did not bother to save money," Father O'Hara said. "When they needed money suddenly they could not get it unless they were gouged a high rate of interest. So one of the primary purposes of the credit unions is to teach them to save money."

"Another is to give them a chance to borrow a small amount that they cannot get from a bank. They have to go to relatives or friends — and they rarely repay relatives or friends! But when they borrow from the credit union it's their own money and their friends' money, and if they don't pay back the union goes to pieces and everybody loses money and is very unhappy about it. They would lose a lot of face."

The voluntary credit union center sends men to each place regularly to check accounts and see that nothing is amiss. An essential part of the work of the center consists in organizing training seminars. Two one-month training seminars were held last year, one at Catholic Fuijen University and one at the Jesuit-operated educational center in Taipei. University professors donate time to teaching accounting, fundamental economics, discussion work, group dynamics, etc. A Michigan credit union foundation donated \$3,800 for the expenses of one such seminar.



Leroux. The honest-to-goodness Peppermint Schnapps.

Honest because we use real peppermint extract. Goodness because only honest flavor can make peppermint schnapps truly delicious. Taste Leroux. We think you'll like it, naturally.

LEROUX, FINE FAMILIAR LIQUEURS—PEPPERMINT-SCHNAPPS, 60 PROOF, GENERAL WINE & SPIRITS CO., NEW YORK, N.Y.

JOSEPH An Episcop

This column and the next be devoted to quotations "Open Letter to the Bishop Episcopal Church" on the abortion. The author is an Irish laywoman, Mrs. Henry of Coral Gables, Fla.

"We are living in a time when the Spirit speaks a special way in and through of Christ. Since I am a member of the Body of Christ, I want to express my sentiments of concern regarding the liberal American abortion laws."

"I cannot understand a man that can be so articulate in of violence and bloodshed, burning concern for human in the same breath can cond encourage, the killing of innocent and helpless of a being. Surely you cannot aware that the multitudes to death in abortion operati

Reds See To Talk

By Father Robert A. Graham

Father Robert A. Graham a Vatican historian and is an expert on Vatican diplo

It is a common error to that the Holy See's opposit Soviet system is systematic prior, dating from the very of the Bolshevik revolution. Few are aware of the var perate tries, in the first de a half, to awaken some tole the part of the Soviet at. They all came to nothing as transience manifested itse

As a result of this, the ne between the Vatican and the not countries is not so mu can "opening to the left" as Communist willingness to with the Holy See.

Nevertheless there have t definite steps taken by the encourage Communist respo

—The Vatican's willingne cuss issues that formerly sidered closed, such as Cath subsidies.

—Pope John XXIII's own warmth.

—The Vatican's ability to the collapse of the monoi nunist bloc that existed un and willingness to negotiate leaders.

—The growing awarene Vatican's part that the wor and economic problems worldwide efforts at soluti

—The Second Vatican Co thers' deliberate refusal to communism, despite the 1 some 400 of the bishops pre

All of these consideration with the increased willi dialogue found in many C countries, have combined

Weekl

- | | |
|---------------|---------|
| ACROSS | 2. Are |
| 1. — and | gar |
| the | 3. Liel |
| Papas | 4. Mo |
| 6. Faultily | 5. Cut |
| 11. Around | met |
| 12. Man | 6. No |
| from the | 7. Gar |
| North | 8. Sto |
| Pole | hold |
| 13. Soupcon | 9. Mix |
| 14. Stithy | 10. Eng |
| 15. Classify | essi |
| 17. Age | 16. San |
| 18. Stops | 19. Rel |
| 21. Equip- | 20. Pra |
| ment | 21. Fue |
| 24. Title | 22. Con |
| 27. Piers | poll |
| 29. Orches- | |
| trate | |
| 30. Com- | |
| positor | |
| 32. God of | |
| war | |
| 33. Napping | |
| 35. Yam | |
| 37. Uproar | |
| 41. Inside | |
| 44. Grown- | |
| up | |
| 45. Pillar | |
| of stone | |
| 46. Rebel- | |
| lion | |
| in | |
| British | |
| India | |
| 47. Drink | |
| 48. County in | |
| England | |
| DOWN | |
| 1. First | |
| name | |
| of a | |
| famous spy | |

Filter-Flo Washer
\$209.95
MODEL WA 840 D

From work clothes to play clothes — even soiled diapers, this G-E 2 speed Filter-Flo washer gets them truly clean. There's even a new permanent press wash'n wear cycle that automatically cools down clothing to prevent "set" wrinkles. And, for your extra convenience, G-E's separate Mini Basket washes all the things you never dared machine wash before — saves hot water and detergents. There's also a separate soak cycle that agitates, soaks and spin dries to prepare heavily soiled clothes for washing.

GE FILTER-FLO WASHER and MATCHING DRYER

Buy the Pair \$342

Matching Electric Dryer
\$149.95
MODEL DE 520 D

You'll like the special way this G-E dryer caters to everything "dryable" in your household. No more lugging heavy baskets of wet clothes; no more clothesline backaches. Just set the controls and clothes come out of the dryer with the correct degree-of-dryness for maintaining long fabric life. They're soft and fluffy to the touch — no harsh over-drying; no slightly damp underdrying. And for Permanent Press fabrics, this G-E dryer tumble dries with controlled heat to relax wrinkles and fluff the fabric to its original shape. An automatic cool down period then reduces fabric temperature making it wrinkle resistant. Garments come out ready to wear.

PICK A PAIR

No Guesswork Washer
\$229.95
MODEL WA 1030 D

This G-E Washer does all your washables perfectly. A simple fabric keyed button and dial automatically program the correct wash and rinse temperature, and wash and spin speeds for the proper fabric care. As a result you get better washability and longer clothes life. This G-E washer also includes a special cool down spray rinse to help keep wrinkles out of permanent press clothes. And, it's the only washer with two wash tubs.

The big one holds up to 16 lbs. of mixed heavy-fabric loads. The small tub, G-E's exclusive Mini-Basket, does 2 lbs. of clothes-you'd normally wash separately. With either basket, and regardless of wash speed, the water is continually recirculated and filtered through the Filter-Flo system to trap lint fuzz.

NO GUESSWORK WASHER and MATCHING DRYER

Buy the Pair \$362

RGE ROCHESTER GAS AND ELECTRIC, 89 EAST AVENUE • 546-2700