

# Credit Union Trend Seen Growing in Parishes

By BARBARA MOYNEHAN

Establishing a common bond by pooling money in a credit union is a growing trend in local parish communities.

Six parishes are involved in such money pools. The oldest credit union was begun in 1937 at Holy Family.

Mrs. Martha Schur of 20 Immel St., who has been involved with the credit union since its beginning, explained: "Mon-signor J. Emil Gefell, who was pastor of Holy Family at the time, was very interested in the credit union movement, since that way money stays in your own area, and the little man who needs to borrow money in emergencies can do it easily."

Holy Apostle parish became affiliated with Holy Family's state chartered credit union over a year ago.

It has been a very successful effort. "We have passed the

million and a half mark in 35 years and the losses are below 1%," Mrs. Schur explained. Presently there are 656 fully paid members with savings of \$178,698.

The lay people operate it, and those who serve as officers receive a small salary. The priest can not be an officer, but can be a member of the union.

However, all parish credit unions are not exactly the same. The four year old union at St. Pius X credits its "phenomenal" progress largely to the fact that the officers have served without any salary.

Father Donald J. Murphy, pastor of St. Pius X, stated that the credit union was started for parish adults as well as children and its main purpose is "thrift."

"If you teach children to be thrifty, and work together, they will be that way when they grow up," Father Mur-

phy maintained. "Every school has a bank day, but at this one the children get interest," he proudly explained.

The credit union has 746 members, almost half of them children, and \$170,000 worth of savings. "Almost all that is loaned out immediately," Father Murphy reported.

Most commonly, people borrow money from the parish credit unions for cars, home improvement, and doctor bills. The interests rates are very low: 1% a month at St. Pius X; and 5/8% a month at Holy Family; and both offer a dividend of 5 1/2% on all deposits semi-annually.

In the past two years, three more Rochester parishes have organized credit unions not so strictly limited to parishioners for membership. They are Immaculate Conception, St. Francis Xavier and Our Lady of Mount Carmel — the latter two in a single organization.

## 'One Parish'

## Grammar School Council

(Catholic Press Features)

In one parish, a student council for elementary school pupils is a great success.

The principal said the council is composed of a dedicated group of eighth-graders whose

prime motivation is "to assist the faculty and benefit their alma mater."

Last November, seventh and eighth-graders in the 500-student school nominated classmates for council seats and

there followed an active campaign which included not only the usual posters and buttons but also a special assembly at which each candidate set forth his views on how the school could be improved.

"The student body selected wisely," the nun-principal said. "They chose those youngsters who have outstanding qualities of leadership and people who can get a job well done."

Defeated candidates were given committee chairmanships, so everyone ended up with something, the principal added.

Inspiration for the formation of a student council came to the principal after she read of the value of such a group in the handling of school problems in a magazine called Today's Catholic Teacher.

This would be a good way, she felt, "to get more cooperation from the youngsters on such matters as the dress code, and to give them greater insight into our reasons for certain disciplinary measures."

"It allows the youngsters a chance to air their views and makes for a better school spirit. The school has become a happier place."

The council meets every two weeks. Attending, besides the moderator, an eighth-grade teacher, are class presidents from each grade, who present their problems and opinions and return to their classes with the council's recommendations.

Currently, the council's primary goal is the purchase of new equipment for the gymnasium.

The result of the first meeting was a pep rally during which chances for a mystery box (containing a basketball) and school pennants were sold, with a \$65 profit.

The next project was a full Christmas program, which included the collection and restoring of used toys, games and dolls which were then distributed to inner-city poor children.

The council is currently working on a plan to combat thefts of money from lockers during gym periods and for the initiation of touch football games between seventh and eighth-graders during lunch periods.

Still another project was the start of a school newspaper, produced and written by eighth grade.

## Our Parish COUNCIL by Bernard Lyons

Each parish council has to face the fact that a good proportion of its time is spent in meetings.

These meetings must be planned and human if they are to bear fruit for the Christian community. Otherwise, the parish suffers because it is not getting much service from a string of regular, unproductive gatherings.

Check the furniture of your meeting.

Are the chairs comfortable? If not, are other chairs available? Can cushions be placed on them? If you can't do anything about the chairs, make sure the chairman has the same type of chair as everyone else!

What about space, ventilation, and lighting? Do they make for good meetings?

What other equipment should generally be on hand for your meetings? Would a tape recorder, blackboard, screen, and other items permit committee chairmen to use audio-visual means to get across the important points of their reports?

Plan rest periods. German psychologists have discovered that men take rest pauses when they are needed, even though they might disguise it as something else. These "hidden rests," anything other than the work scheduled, consumed about 11% of the day!

When researchers introduced five-minute breaks at the end of each 55 minutes, the hidden rests disappeared completely. The net gain was more than just the time saved from hidden rests, since productivity increased also.

Remember, meetings are work! Sitting for hours causes fatigue, because blood flow is inadequate, and calories are being burned while you are thinking, talking, and listening. Plan "exercise breaks." The choir director or leader of song might practice a new hymn with your council members as a way of doing something different and constructive. Or, the school athletic director or a team coach might demonstrate some physical exercise and have the council members participate. Have your coffee break in the middle, rather than at the end of the meeting.

You might arrange for a committee to present a display of their work during the coffee break. The Community Life Committee, for example, might prepare a photo display of the community and their work, which council members could walk around and view and talk about during their coffee break.

Attack boredom! A committee member who gives a 10-minute report may show little interest in the other 110 minutes, or more, of the meeting. Fight this boredom by:

- Getting added participation from him (or her) by asking questions and bringing him into the discussions.

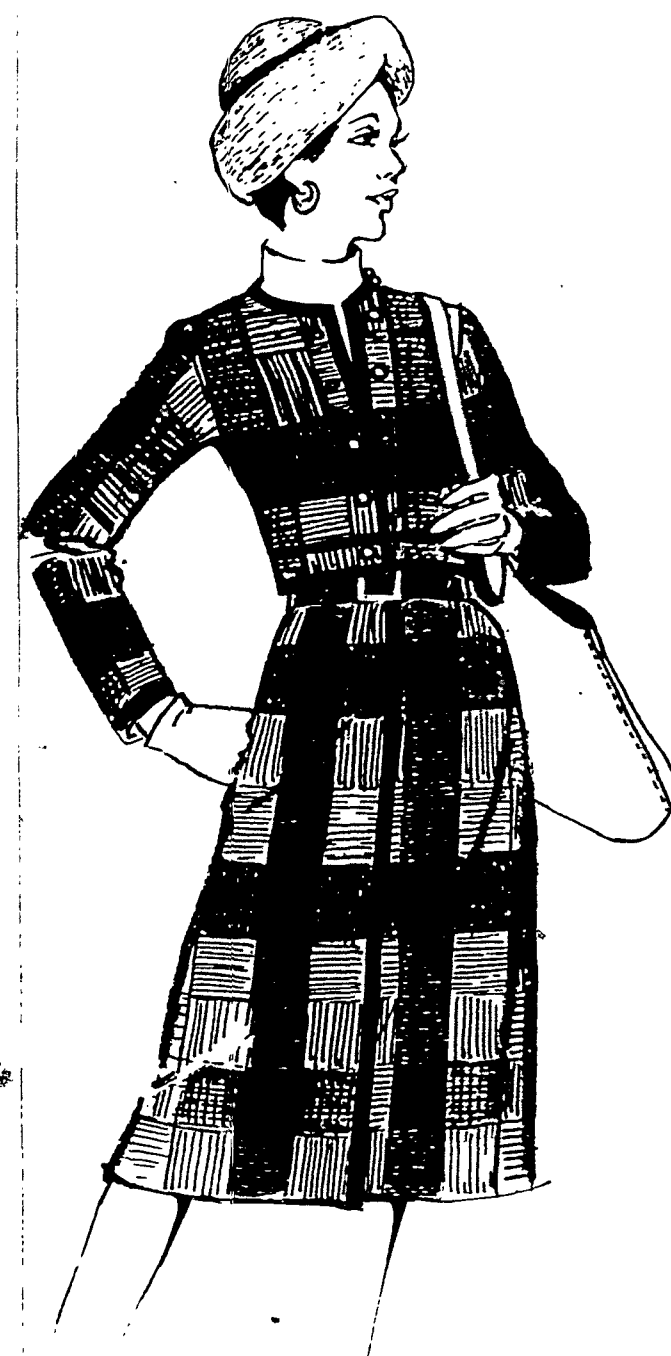
- Showing by your remarks and summaries that the work of the various committees is related. Especially spell out any action taken as the result of his report and other reports.

- Planning some surprises in your meeting. Arrange for role-playing, visuals, and demonstration as part of the meeting rather than talk after talk.

Beyond the Stained Glass



"WELL, FOR PETE'S SAKE — HOWARD HUGHES! HOW'S MY OLD PEN PAL?"



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