

Depression spawned new Catholic action

By Father Robert F. McNamara
Guest contributor

In March, 1929, the *Catholic Journal* changed its name to the *Catholic Courier and Journal* and was adopted as the official newspaper of the Rochester diocese — official, though not yet owned by the diocese. Ownership came only on April 7, 1932, when the paper was reorganized as a diocesan enterprise and renamed the *Catholic Courier*.

The reason for the diocesan takeover in 1932 was that the Great Depression was about to force the lay owners of the *CC&J* to discontinue publication. This recession of the 1930s, the longest and most destructive in American history, had begun with the market crash of October 29, 1929. After that, the economy of the United States and most of the world went into a plunge that seemed almost irreversible. When recovery finally did begin a dozen years later, it was triggered, ironically, by the demand for wartime weaponry!

The depression was not fruitless, however. It taught the generation growing up — if they did not forget the lesson later on in the affluent 1950s — that sound values are more important than a big bank account. It also brought forth much good social legislation. And best of all, it inspired us to help our neighbors in need.

What events would I consider headliners in the fifth decade of the *Courier's* career?

I would single out two beneficent lay apostolates that have made an enduring contribution. The first was the parish credit union. The second, the Catholic Worker Movement.

Five parish credit unions were established in Rochester during the latter years of the depression. All of them were in traditionally German parishes, inspired by the German Catholic Central Verein (or Cen-



In this 1987 photograph, Michael DiMartino looked on as his granddaughter, Carol Sardo, and her husband, Joe, worked with Holy Family Parish Credit Union treasurer Inez Ringholz to complete the paperwork on a home improvement loan.

tral Union), a national federation of German parochial associations founded as long ago as 1855.

The Central Verein had been dedicated from the start to Catholic social theory and practice, following the example of the leading German Catholic social activists of the 19th century. Around 1925 the Verein began to promote various cooperative ventures. Among them was the parish credit union, devised to protect parishioners who needed loans free from the steep interest of banks and the usurious interest of loan sharks.

The value of a dependable credit union for small loans became all the more apparent during the years that followed 1929. Rochester members of the Central Union were interested in trying to set up a union as early as 1934, but thought became action only in January of 1937 at Holy Family parish in Rochester. Attorney Joseph H. Gervais and John J. Ammering laid the foundations, and the state granted the charter on April 21, 1938. The constitution of Holy Family Credit Union was typical. Membership was restricted to parishioners. A parishioner became a member by buying one or more \$5 shares in the corporation. As soon as he had joined, the shareholder was entitled to draw short-term loans. Interest on those loans was 5/6 of 1 percent or, in annual terms, 10 percent.

Holy Family Credit Union proved of great value to its shareholders during the remaining years of the depression. After World War II, when the parishioners were once more able to undertake building programs, the union was even handier. By 1952 membership had reached 1031. In

1956, assets of \$350,000 made it the second-largest credit union in the state, and by 1962 it had given loans of \$3 million.

The credit union at Holy Family still continues in operation. In recent years it has assisted many families to pay tuition for their school children. Membership in 1989 is down to 800, but the assets are \$298,000.

Following the leadership of Holy Family, four other local German parishes set up credit unions. St. Andrew's Church received a state charter in 1938; Holy Redeemer in 1939; Our Lady of Perpetual Help in 1939; and Ss. Peter and Paul in 1940. These later corporations accumulated smaller assets, and all had ceased operation by 1965.

The prewar Central Verein efforts in Rochester nevertheless inspired Father

Donald J. Murphy, founding pastor of St. Pius X parish, Chili, to start a postwar credit union for his parishioners. St. Pius X Credit Union received its charter on May 5, 1967, this time not from New York state but from the federal government. Since its initiation, the union has thrived remarkably. Today its membership is 2,300 and its assets \$8 million.

The Catholic Worker Movement was a totally different enterprise. It almost disdained finances, and promoted a sense of self-giving to the needy.

The national CW movement was launched in New York City on May Day, 1933, with the publication of a penny newspaper, the *Catholic Worker*. May Day was purposely chosen, for it was the intent of the two founders, Dorothy Day (1897-1980) and Peter Maurin (1877-1949), to steal the thunder of depression-time Marxism by opposing to it a Catholic "radicalism," based on Gospel ideals. Day was a journalist, an ex-radical and a convert to Catholicism. Maurin was a French-born cradle-Catholic who had absorbed the teaching of the French Catholic philosopher Emmanuel Mounier that it was better to serve the poor personally than to do so indirectly through organizations. Study of the Gospel and of Catholic social writers formed the theoretical part of the CW program, enhanced by liturgical devotion as the expression of Christian unity with those in need. Serving the poor out of one's own poverty was the practical part of their plan.

The news of this exciting "personalist" campaign quickly spread out from the Bowery into other parts of the United States. Margaret Bigham of Canandaigua, then a student in New York, was the first to bring back the tidings to the Diocese of Rochester.

In December 1933, Father Benedict Ehmann, a teacher at St. Andrew's Prepara-

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