

# DIOCESAN NEWS

## Credit union helps members dream of better future

By Rob Cullivan  
Staff writer

ROCHESTER — Several years ago, Melissa Marquez moved to Rochester to work as a Jesuit volunteer at St. Peter's Kitchen operated by St. Peter and Paul Parish on West Main Street.

Today, she's general manager of the Progressive Neighborhood Federal Credit Union on Thurston Road, which marked its first anniversary Oct. 19.

Marquez maintained that there's a link between her past and present work. Whereas St. Peter's has served the hungry and the poor — one million meals, the credit union now has \$1 million in deposits to enable low-income residents to serve themselves, she said. In only one year, PNFCU has helped its more than 550 members repair damaged credit histories, buy needed goods and save money, she stressed.

"It's very exciting to see the level of commitment and the kinds of partnerships that have made the credit union possible and that have placed \$1 million in the hands of community folks who own their own financial institution," she said.

In their 1986 pastoral letter, "Economic Justice for All," the U.S. bishops highlighted the idea that the poor should be empowered to claim their stake in the economy.

"The principle of participation leads us to the conviction that the most appropriate and fundamental solutions to poverty will be those that enable people to take control of their lives," the bishops wrote.

Providing its members with the information needed to control their own financial lives motivates PNFCU's staff, officials said. The credit union offers budget counseling, purchasing advice and a variety of banking services. PNFCU serves the city's northeast and southeast neighborhoods and part of its northwest area, they said.

Marquez added that she believed her work goes hand in hand with the church's commitment to aiding and uplifting the poor.

"As a Catholic woman of faith, that's what motivates me to come here and work 10 jillion hours," Marquez commented.

Many other people have worked to get the credit union going, she said. Dozens of non-member depositors, including sev-



eral Catholic parishes, clergy and religious, have invested in the credit union. Indeed, non-member deposits from religious institutions, banks, credit unions, public servants and individuals make up more than 80 percent of PNFCU's deposits, according to its annual report.

Meanwhile, local credit unions and banks have helped out PNFCU with capital, equipment donations and advice, according to Marquez and other PNFCU officials.

By committing themselves to the welfare of the credit union, PNFCU's backers are putting flesh on an ideal the bishops promulgated in their 1986 letter.

"The investment of wealth, talent and human energy should be specially directed to benefit those who are poor or economically insecure," the bishops wrote.

The credit union was conceived in 1993 at the behest of the Greater Rochester Community of Churches, an ecumenical organization to which the diocese belongs. One of the instrumental movers in getting PNFCU off the ground was its current vice president, Sister Beth LeValley, SSJ.

"We've come this far by faith' was the theme at our annual corporate meeting," Sister LeValley said. "And that theme continues in the spirit and enthusiasm of the members and supporters who have far exceeded any expectations we had."

She added that in the next year, the credit union plans to reach out to young



Matthew Scott/Staff photographer  
Eileen James of Rochester shows off the washer and dryer that the Progressive Neighborhood Federal Credit Union helped her to buy.

people in the area, starting by training members of the youth choir at St. Bridget's Church to save money in accounts that were opened for the members by an anonymous donor. Some members of the youth choir will also be trained to go to area youth groups and organizations and promote saving, she said.

Since its opening last year, PNFCU has made more than \$100,000 worth of low-interest loans, according to its annual report. Most such loans have gone to people wanting to buy used cars or new appliances or desiring to pay off personal bills

and debts, officials said.

Of the loans made, 60 percent went to people with incomes of \$20,000 or less, and more than half of those loans went to people, primarily senior citizens, with incomes of \$13,000 or less, according to Leta Brayboy, a member of PNFCU's board of directors.

Barbara Pierce, a volunteer representative of the Advertising Council of Rochester who does public relations work on behalf of PNFCU, said learning about the economic plight of its members enlightened her considerably.

"Often, they don't have a car to get to supermarkets or banks," she said. "It opened my eyes to the fact that neighborhoods like this one are being denied services. It's great to see the credit union provide options."

One such option that PNFCU provides is the ability to own, rather than rent, appliances, Marquez said. She pointed out that the credit union enables its members to spend much less on an appliance than they would have spent at a rent-to-own store. This enables poor families to save money for the future, she said.

"Money gives you options," added Brayboy. "That's why we're telling them to save it."

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This is the fifth article in an occasional series highlighting the 10th anniversary of the U.S. bishops' pastoral letter, "Economic Justice for All." To learn more about the PNFCU, call 716/328-5410.

## St. Mary's in Dansville opens parish center

By Rob Cullivan  
Staff writer

About 100 people attended the Oct. 27 dedication in Dansville of St. Mary Church's new parish center located in a three-story building that formerly housed the parish school.

The dedication was preceded by a prayer service, according to Lynne Reilly, parish council chairwoman. She added that the building housing the new center was renovated at a cost of \$100,000. Monies for the renovation are still being raised through a pledge campaign begun by the parish in 1994, she said. So far, \$64,000 worth of pledges have been fulfilled, she commented.

Father Steve Kraus, St. Mary's pastor,

said the new center would help his parish focus its communal efforts.

"It's really providing a whole variety of opportunities," he said of the center.

From its basement to its third floor, the center will be well utilized, according to Reilly and Father Kraus.

In the basement, the Ministers Association of Dansville operates a food pantry for the needy, they said. Scouting programs also take place there.

The parish center's first floor houses a day-care center and high school equivalency education program operated by the Livingston County Board of Cooperative Education Services, Reilly said.

Also on the first floor is a daily Mass chapel that can hold up to 50 worshippers, according to Father Kraus. The small

chapel will enable the parish to save money it would have otherwise spent heating the church — which can hold 400 people — for daily Mass, Reilly and Father Kraus said.

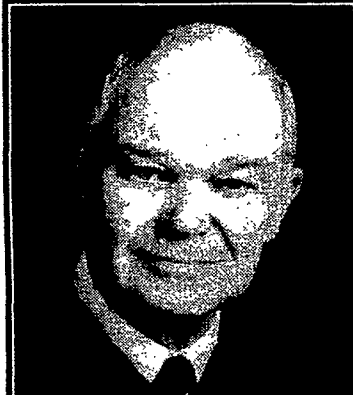
The second floor of the center will be used for parish meetings, religious education classes, and a parish library, Reilly said. Father Kraus added that the parish needed the new space for its numerous meetings.

"They had formerly been in the rectory sometimes with great difficulty because of the lack of space," he said.

The building housed the parish's school for several decades, but by 1991, it contained only St. Mary's pre-school, kindergarten and library, which have since moved to the pre-K-to-fifth-grade school next door at 43 Elizabeth St., Father Kraus noted.

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