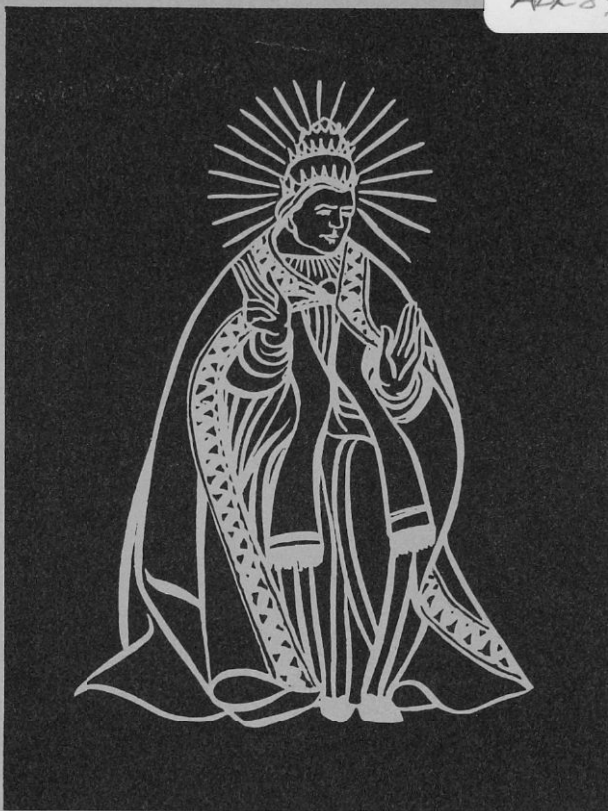


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CATHOLIC SOCIAL ACTION

THROUGH THE
PARISH
CREDIT UNION

NOTEWORTHY DEVELOPMENTS in the field of parish credit unions in 1958 are highlighted in this folder, the fourth in a series published by Mt. Carmel Parish Credit Union. Included is the text of a Papal letter to the Rev. John P. Sullivan, S.J., of Jamaica; references to Papal recognition of two of our credit union leaders; the credit union sermon outline prepared by the Canadian Catholic Conference; and an address, "Parishioners, Money and the Credit Union," given by Robert Dolan, Director of the CUNA Organization Department.

Parishioners, Money and the Credit Union

NEED FOR UNDERSTANDING

If we are to give the best possible credit union service to our members, and if the Hierarchy of the Church is to be encouraged to provide credit union service to all of the Faithful, it is necessary to cultivate the *will* to serve as well as increasing our *skill* in credit union operations. Ours is not just to "do or die" but also to "reason why." This means pausing to consider the special circumstances surrounding parish credit unions that provide the strong motivation to excel in performance.

"While there is much talk about the maturity and strength of the layman in the Church, it is in public life that this must be practiced and proved. To act in this field is truly to act in the Church, because the Church and the Christian faith necessarily must influence the economic, the social, the cultural and the civil spheres to bring them all into conformity with the commandments of God." —Pope Pius XII

EARLY HISTORY

It is customary to place the historical beginnings of the modern credit union movement in the 19th century with the work of Friedrich Raiffeisen. The movement spread to North America in the person of Alphonse Desjardins who started the first credit union in North America—in a Catholic Parish in Levis, Quebec. Then to the U. S. where the first credit union was organized in 1909—in a Catholic Parish in New Hampshire. It was only natural that the greatest growth of credit unions since that time paralleled the industrial expansion of America. Today a new momentum is carrying credit union expansion closer to its true potential. The expansion of parish credit unions has been steady if not spectacular.

However, we can look further back than Raiffeisen in a search for roots. We discover that in the Middle Ages there were institutions known as the *Mons Pietatis*. These *Montes* were established by the Franciscans to combat the evils of usury, and lent money at low rates of interest upon the objects of security left in pawn.

IT ALL GOES TOGETHER

Much of the inspiration for the parish credit union spirit can be found in the connection that exists between our spiritual, political, and economic lives.

St. Pius X who was responsible for so many reforms that permitted the laity more active participation in the official worship of the Church is the same man who organized a credit union in his parish at Salzano in Italy. Furthermore, it was he who conferred Knighthood on Desjardins, founder of the credit union movement in North America.

It is well to remember that the principle of *active participation* is the key to meeting the crises of our times. We pray better when we actively participate

in our worship; we govern ourselves better when we actively participate in our political institutions; and likewise we can handle our financial affairs better when we actively participate in controlling our money according to its intended use. In credit unions we have this opportunity.

"The Church's only compelling urge, and that of Christians worthy of the name, toward social action does not come from without. It is not fear of revolution, nor of the rousing of the masses that drives them to work for the people. No, it is love that makes their hearts beat, that same love that made the heart of Christ throb, that inspires their devoted concern for the defense and respect of the modern workingman's dignity, along with their active zeal to provide him with material and social living conditions in accord with such dignity." —Pope Pius XII

CATHOLIC SOCIAL DOCTRINE

Pius X deplored the fact that we have become *mute spectators* in Church, thereby missing the energizing influence of the Mass and the Sacraments in our lives. Mute spectatorship in politics in a like manner leads to tyranny. Carrying it one step farther, being mute spectators in money matters makes us economic slaves. The issue resolves into one of freedom. Only free men can make the required application of Catholic social doctrine in the urgent need to find a basis for reconstruction of the social order.

In the Encyclical *Quadragesimo Anno* Pius XI calls for the establishment of societies of mutual aid to help relieve the social evils of our time. Catholic churchmen have always been quick to identify credit unions as one of the institutions that fit the definition of societies of mutual aid. And in 1958, the Pope specifically commended the work of credit unions.

We are only beginning to see the social action implications in the fuller meaning of credit unions. There is a great need for serious discussion to see credit unions as a social invention with great potential for social reform.

"What is needed is the active presence in factories and work places of pioneers who are fully conscious of their double vocation—as Christians and as workers—and who are bent on assuming their responsibilities to the full, knowing neither peace nor rest until they have transformed the environment of their lives to the demands of the Gospel. The Church, by this positive, constructive work, will be able to extend her life-giving action to the millions of souls for whom she has a maternal and ardent solicitude." —Pope Pius XII

TRENDS TODAY

A resurgence of life and interest in the untapped potentials for service by parish credit unions is apparent. There is so much left to do; it behooves us to tool-up for tackling the job of fuller service by expansion of

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existing parish credit unions and the organization of hundreds more parish credit unions.

Mt. Carmel Parish Credit Union in Pueblo, Colorado takes the position that we have a moral obligation to bring credit unions to all who need it, especially through parish credit unions. Even better, they back it up with a budget item. A genuine concern to give full service to one's own members is bound to overflow in activity that reaches beyond the individual credit union. In 1958, Papal honors were given to four leaders of Mt. Carmel Parish Credit Union by Pope Pius XII.

Elsewhere today, there is reason to thrill to the work of many people, including Fathers Sullivan, Ganey, Steele, McClellan, Green, O'Rourke, and Mother Alicia in the West Indies, Latin America, and the Pacific.

In Michigan on Laetare Sunday it has become a custom for parish credit unions to have an annual Gold Mass at which credit union leaders pray for the success of the movement. This practice is spreading to other parts of the country.

Knights of St. Gregory

Richard T. Lagerman, K.S.G., honored for his ceaseless efforts to elevate the economic status and to bring Catholic thinking into the life of Pueblo Catholics.

Clarence C. Bellinger, K.S.G., honored for his selfless interest in giving of his time and talents to his credit union as president and in other capacities.

PARISH CREDIT UNIONS AND THE MOVEMENT

Parish credit unions are not "different" from other credit unions. Actually, they are the same in all essentials, with extra opportunities and obligations peculiar to Parish credit unions. Being organized in a parish does not make it a "Catholic" credit union, but giving all possible service to all eligible members does make it "universal" and "catholic" in the truest sense.

The opportunity to set good examples in constructive leadership is foremost in this special kind of apostolate. It is also the thing the whole credit union movement will appreciate most. Through actual participation in the programs of its credit union league, the parish credit union is best able to advance. When we wonder about the purpose and meaning of the many hours of hard work we put into this credit union movement, it helps to recall the meaningful words of the Irish writer, "A. E." (George William Russell):

*"It is a dull business,
Unworthy of being made in the image of God
To grind away at work
Without some noble end to be served,
Some glowing ideal to be attained."*

(For additional credit union information, write to Credit Union National Association, 1617 Sherman Avenue, Madison, Wisconsin)



... letter to the Rev. John Peter Sullivan, S.J.,
Kingston, Jamaica, from the Secretary of State
for His Holiness, Pope Pius XII

Dear Reverend Father,

His Holiness has been informed of the praiseworthy work being accomplished by the "Credit Union Movement" in Jamaica and in other territories of the West Indies, and He directs me to send you this expression of His paternal interest and encouragement.

Always solicitous for the material as well as the spiritual welfare of His children, without distinction of religion, race or colour, the Holy Father could not fail to derive comfort from the knowledge of the meritorious achievements, both economic and social of the Credit Union Movement, in pursuance of the laudable purposes for which it was founded. He therefore bids me felicitate you on the success that has crowned your efforts in this field, to which you have devoted so much of your priestly energy and pastoral zeal, and He cherishes the prayerful hope that your persevering endeavour in this social apostolate may reap an ever more abundant harvest of spiritual fruits.

As a pledge of that heavenly favour and in further token of His paternal interest and benevolence, the Pontiff cordially imparts to you and to your collaborators in the Credit Union Movement His paternal Apostolic Benediction.

With sentiments of high esteem and cordial regard, I remain,

Yours sincerely in Christ

(Signed) Monsignor Angelo Dell'Acqua

A Sermon Outline

The Credit Union . . . Christian Social Leadership in Action

(Prepared May, 1958, by the Rev. F. J. Smyth, Director, Social Action Dept., Canadian Catholic Conference, assisted by priests, seminarians, and laity throughout Canada.)

Social Action Sunday commemorates the anniversaries of two great Social Encyclicals: Pope Leo XIII's *Rerum Novarum* (1891) and Pope Pius XI's *Quadragesimo Anno* (1931).

The theme chosen by the Canadian Hierarchy for this year's Social Action Sunday is:

"THE CREDIT UNION: CHRISTIAN SOCIAL LEADERSHIP IN ACTION."

In deciding on this theme, Their Excellencies were undoubtedly influenced by two facts:

1. The Social Life Conference, which will take place at Winnipeg next November, will be devoted to "The Training and Role of Social Leaders."
2. The encouragement given to the Credit Union Movement by the Holy See.

WHAT IS A CREDIT UNION?

The name itself suggests the meaning and purpose of a Credit Union: it is a society or association of people with a common bond. It operates under a legal charter and is owned and managed by its members for their mutual benefit.

As a financial institution it provides members with facilities for saving money and for using their pooled savings to obtain personal loans for provident and productive purposes at a minimum cost.

"Credit Unions . . . unite the efforts and resources of the workers and of those who join them, with a view to their economic prosperity and their social advancement . . ."

(Joint Pastoral Letter of the Quebec Bishops, 1950, para 116)

"A Credit Union is not an ordinary financial concern, seeking to enrich its members at the expense of the general public. Neither is it a loan company, seeking to make a profit at the expense of the unfortunate . . . the Credit Union is nothing of the kind; it is an expression in the field of economics of a high social ideal."

(Alphonse Desjardins, founder of the Caisse Populaire Movement, originator of Credit Unionism in Canada.)

"Credit Unions are societies for mutual help. They are among the most important of social agencies to achieve financial freedom and independence for the worker, to promote thrift, responsibility and self-help . . ."

. . . Credit Unions put restrictions on the profit motive. Credit Unionists, however, are not Utopian collectivists. They realize that the profit motive is necessary for the proper functioning of the natural law of self-preservation, culture and progress."

(Leo XIII and Credit Unions by Bishop Muench of Fargo.)

Credit Unionism has proved itself to be a sound economic technique. But it is fundamentally very much more than a technique: it is CHRISTIAN SOCIAL LEADERSHIP IN ACTION.

WHAT IS LEADERSHIP?

" . . . the power to influence and direct the lives of other people; this power is a combination of virtues and habits residing in the intellect and the will; hence it can be cultivated and developed."

(Archbishop Pocock, Address at St. Paul's College, Winnipeg, Feb. 17, '58)

WHAT IS CHRISTIAN LEADERSHIP?

" . . . the power to influence society and its institutions according to the mind of Christ."

(Archbishop Pocock—as above.)

- A Christian is a follower of Christ, dedicated to Him in all his acts, public and private.
- Christ gave one great law, the law of Charity: "A new commandment I give you; that you love one another as I have loved you."
- By Baptism we are all incorporated into the Church, the Body of Christ.
- At Confirmation we are commissioned to build up the Body of Christ.
- The Body of Christ is more than an aggregation of individuals; it is an organism, a society and a social institution, the members of which have mutual rights and duties. (St. Paul—the Body and the members; St. John—the Vine and the branches.)
- The members of the Church should govern their activities by the virtues of Justice and Charity. Since the Church is a society, it follows that these virtues must also be social.
- Social Justice and Charity are concerned not only with spiritual matters, but also with the material goods of this

world, that is, those things which a man needs to foster and maintain a good Christian life.

- These virtues should compel us to assist our neighbours when they are in need and to remove the causes of social injustice. ("Bear ye one another's burdens and ye shall fulfill the Law of Christ.") "Social Charity," says Pius XII, "is the soul of the Social Order."

HOW DOES CREDIT UNIONISM PROVIDE CHRISTIAN SOCIAL LEADERSHIP?

- It gives expression to Christ's commandment of Love.
- It is based on the brotherhood of man under the Fatherhood of God.

"When people are in the State of Grace, any co-operation with others for mutual help, or to foster the common good, is Christian Charity in action. Men may combine their efforts in the spiritual, the social, the educational or the economic spheres: as long as their aim is to help others, they are practicing Charity. Their co-operation may initiate or support works of religion and mercy, some community enterprise, a Credit Union . . . a co-operative home-building society: as long as they are helping others, they are practicing Charity."

"Admittedly, modern society might consider all this too wide a use of the word charity, but only because modern society has practically forgotten the full meaning of charity, and has limited it to almsgiving or some other form of remedial work."

(Bishop John R. MacDonald, in an address on the Mystical Body and the Co-operative Movement.)

- It is, in economic life, an expression of the doctrine of the Mystical Body.
- Credit Union study clubs form their members by teaching them the structure and day-to-day operation of a Credit Union.
- This training helps them to judge objectively (e.g. advertising.)
- It restores their awareness of their dignity and destiny as human beings.
- It teaches them the value of planning family expenditures (an important key to family harmony).
- Properly followed, the Credit Union program gives training in action.

WHY SHOULD CHRISTIANS BE LEADERS IN THE CREDIT UNION MOVEMENT?

To sum up the foregoing:

- Because Credit Unions afford special opportunities for the practice of social justice and social charity.

"(They) must not look upon the co-operatives as merely economic enterprises; it is of great consequence that they be instruments of education and means of amending our economic system. It is especially with this in mind that we have supported them. A spirit of social Christianity, so much the more powerful since these enterprises deal more with money, must prompt the members and their association. That is why study clubs, without abandoning the economic training necessary to good business management, should especially pay attention to the social training of co-operators . . ."

(Joint Pastoral Letter of the Quebec Bishops, 1950, para 117.)

"A particular reform in the structure of society—a particular law—a particular current of thought—may help or hinder greatly the chance of religious extension . . ."

"This reason alone should make Christians take part in social or political activities, with a view to bringing social conditions into conformity with the plan of God. It is not only a civic duty, it is clearly an apostolic duty also."

(Bishop Suenens, in *The Gospel to Every Creature*, p. 27.)

- Our present Holy Father has commended and blessed Credit Unions. (vide Fr. Sullivan's letter.)

THE IMPACT OF CREDIT UNIONISM ON OUR CANADIAN SOCIETY

"Pioneers who well remember the timid beginnings of credit unions in the Maritimes a quarter of a century ago get quite a lift out of the recent report that, today, ONE OUT OF EVERY EIGHT PERSONS IN CANADA IS A CREDIT UNION MEMBER."

(Maritime Co-operator, Feb. 1, 1958.)

"We hope that these organizations will multiply and become still more effective by reason of the number and quality of their members, and that those whose existence is precarious may acquire a better financial stability through a more intensive education and a greater interest by the members."

(Joint Pastoral Letter of the Quebec Bishops, 1950, para 116.)

in special dedication to St. Pius X...

Mt. Carmel Parish Credit Union makes available this summary of significant recent developments in parish credit union work. Recipients of this folder include:

*The Bishops and Archbishops of the U.S.A.
Pastors of Colorado Parishes
Universities and Colleges on our Mailing List
Credit Union League Managing Directors
CUNA National Directors
CUNA Alternate National Directors
CUNA World Extension Department
CUNA Organization Department*

Small quantities of this folder available free of charge from Mt. Carmel Parish Credit Union, 419 Clark Street, Pueblo, Colorado. Large quantities available from Credit Union National Association, 1617 Sherman Avenue, Madison, Wisconsin.

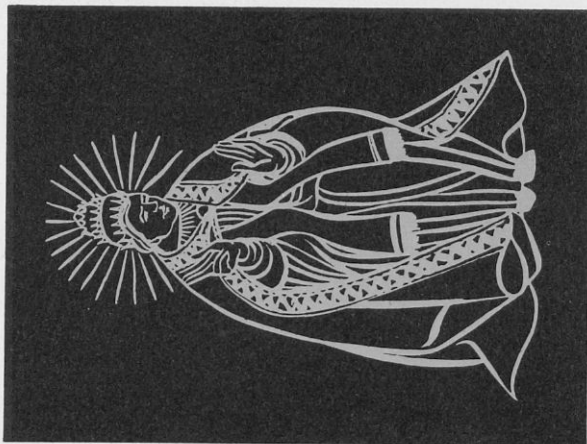


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