



OUR STORY

NAŠA ZGODOVINA



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CANADIAN-SLOVENIANS AND THEIR CREDIT UNION TRADITION



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The historical roots of the Canadian credit union system can be traced back to 1900 when the first credit union was established by Alphonse Desjardins in Quebec. In Slovenia, the first similar financial co-operative was formed in 1872 in Ljutomer, and the 'father' of Slovenia's credit union movement was John E. Krek, a beloved clergyman and political activist. He developed and laid the fundamental groundwork for the emergence of credit unions as instruments of cultural and economic self-preservation. In some fashion, it can be said that Slovenian Canadians are all descendants of a co-operative tradition based on democratic principles whose prime concern is the social and financial welfare of the individual. This then leads to the well-being of the individual's community.

The need for cultural and economic survival was never so great as during the post-war immigration period in the late 1940's and 50's when groups of Slovenians began arriving on Canadian soil where after a mandatory one-year work assignment either on a farm, northern forest, railroad or mine, many if not most began migrating to larger urban centres in southern Ontario, most notably the Toronto area. It is here that the first Slovenian credit union, named after John E. Krek, was established in 1953 by 21 original founders under the leadership of Rudolph Cujes. He was very familiar with the Krek movement back in Slovenia as it tried to help the ordinary farmer and struggling citizen.

The first Slovenian parish in Toronto was built on

Manning Ave. in 1954. In those early years, a parish was seen as a hub of not only religious gatherings but also as a community gathering place for social and cultural life. In this vein and as the parish began to grow, a strong push was developed to create a parish-based credit union/financial co-operative. On July 30, 1957, Our Lady Help of Christians Parish (Toronto) Credit Union came into existence with an initial charter membership of 60.

As with many new organizations, the first years of credit union operations were quite modest as the immigrant society in Toronto was just trying to establish itself with young families, first homes and new jobs. Financial statement figures from both credit unions indicate that it took about ten years for member assets to hit the one-million mark. An interesting statistic from the 1967 OLHC Parish CU shows the aggregate balance of member deposits to be \$994 thousand and total member loans/mortgages to be almost \$1.1 million. Every dollar of members' deposits was directed towards helping members with their borrowing needs.

As the Slovenian community continued to grow and expand geographically, a second parish, Our Lady of the Miraculous Medal, was established in Toronto's west-end at 739 Browns Line in 1961. Later in 1964, a third Slovenian parish, St Gregory the Great, was formed in Hamilton on Centennial Parkway. Thus, in 1974, the original single parish-based credit union was officially renamed as Slovenia Parishes (Toronto) Credit Union Limited to encompass its many members living along the Greater Toronto-Hamilton corridor. In 2001, John E. Krek Credit Union was also renamed to Krek Slovenian Credit Union to increase its appeal to the surrounding community.

Over successive years, both credit unions served their members capably with their financial needs and supported the social and cultural organizations within the Slovenian community. Both expanded their operations to build their respective head offices and acquire the proper technology to offer the full suite of today's banking products and services. Interestingly, both have literally co-existed as neighbors, first in the Manning/Euclid area and then "across the parking lot" on Browns Line. Both credit unions were most proud to celebrate their 50th anniversaries in 2003 and 2007 respectively, and both reached their \$100 million mark in assets over 5 years ago.

As witnessed over the last ten to fifteen years, the credit union system in Ontario and throughout Canada has undergone a sweeping change of mergers and consolidations. The aggressive and highly competitive financial services

marketplace, the ever-changing technology and demanding regulatory regimes were making credit unions examine themselves to determine their viability and future sustainability. As a result, many credit unions decided to partner to take advantage of common bonds or economies of scale, i.e. shared technologies, operational overhead, etc. The old adage of “strength in numbers” was becoming the prevalent business model. Whereas at one time Ontario had a scattering of nearly one thousand credit unions (ethnic, industrial or employee-based), today there exist under a hundred, albeit many have become quite large and seemingly “bank-like” in their character.

Over the years, there was always some discussion, more informal and more of the “parking lot” variety, as to why the two Slovenian credit unions don’t merge. With the aforementioned changing credit union landscape, talks became more serious and official about five years ago when the directors from both credit unions decided that in order to stay strong and relevant to their members and survive as a viable financial institution, a single new-look Slovenian credit union should be formed, whose “strength in numbers” would achieve this strategic objective. This was seen as the most prudent and responsible option going forward. Leveraging 60 years of strong growth in the southern Ontario Slovenian community, has allowed both credit unions to build a strong and loyal membership base.

After receiving majority approval for the merger from the memberships of both Krek and Slovenia Credit Unions, the newly-named *MOYA FINANCIAL CREDIT UNION* was given legal charter by Ontario’s Ministry of Finance on January 1,

2016. This merger represented a new beginning and also a continuation of our Canadian-Slovenian credit union history. The numerous cultural and social organizations and the various walks of life that have contributed to our credit union tradition are a manifestation of the economic strength and stability that stem from the co-operative philosophy of mutual self-help.

The quintessence of the credit union idea is, “*putting people first*”. People sharing a basic belief that a financial co-operative can provide superior financial service for its members. It is these very members that share in the credit union ownership and involve themselves in the decision-making process. It is the human element, the harmony of people working for people, that distinguishes credit unions from other financial institutions.

by

Peter



The Keepsakes in Your Closet by Anne Urbančič

After such a long and tedious winter, spring finally promises to arrive. Soon we’ll put away the heavy winter clothes: coats, gloves, scarves, wool socks, boots. Some items will have survived this winter and wait for us next year. The usefulness of other items, however, has come to an end. Pieces go out of fashion with each season. Others look overused, or torn, or outgrown. Out they go to a charity or to rag distributors (who provide rags by weight for construction and other industries). Some go directly to the garbage bin. A rare few may become keepsake items, a beautiful memory that you want to pass down to another generation: your baby’s first coverlet, a First Communion dress, a wedding gown or tiny Christening outfit. Perhaps you have hand embroidered linens from your mother or *stara mama* or even a *narodna noša*. For such artefacts, many people resort to a professional cleaning and packing service. But you can also yourself ensure that the fabrics are maintained well over the years.

The CSHS Archives do not have



Photo by: L. O’Handley

any facilities to restore and preserve apparel or other items made from fabric. Many major archives, like the Canadian Museum of History in Ottawa or Toronto’s Textile Museum, the ROM and the Bata Shoe Museum do; unfortunately, they have limited space and cannot accept personal items unless museum curators confirm that these have a recognized historical value.

However, you can preserve your pieces in your own home. Numerous websites from professional archives give detailed information about undertaking such a project. You’ll have to determine for yourself how fragile and valuable the items are. In general, however, be aware that heat, damp, light, chemicals and dirt (especially food) will inevitably break fabric down and may even invite moths or other insects to make clothing their home. So, for your keepsake clothes, choose a room where you can control heat, humidity and light. Before sealing and packing them, ensure that they are clean, and that

the container where you place them is clean. Clothing is best laid as flat as possible because the stress of the folds may weaken or even break the threads after a few years. If folding is unavoidable, then use the least number of folds possible. Some museums roll clothing around tubes made from special acid free paper; these are not inexpensive but will ensure the safekeeping of larger, heavier pieces. You can improvise by making a tube and covering it with a clean sheet cut to fit the tube before rolling the clothing around it.

Avoid hanging your treasured pieces at the back of a closet, even if stored in plastic protectors. The weight of the clothes on the hanger will eventually damage the fabric where it touches the hanger.

Before putting a treasured item away for safekeeping, take the time to write its story. Add a photograph if you can (but don't place it on top of the actual item; instead tape it to the box lid). Years from now, your family will most certainly appreciate the interesting facts you include: who wore the piece, the occasion and when. Perhaps you can add other compelling information, engaging details that may otherwise

be forgotten. As time passes, your written description will add colour and life to the story of the clothing you have so carefully preserved.

Every few years, open up the boxes where you've put your cherished clothes: check them for wear and tear, air them, and refold them along new folds to avoid stressing the older creases. And of course, enjoy the wonderful memories they bring to you.

My first winter coat with its black velvet trim and cloth covered buttons, made by Little Nugget of Montreal, was purchased for me at Eaton's Department Store (Toronto) by my aunt in the 1950s. My mother carefully preserved it and recently gave it back to me. I have distinct memories of wearing it proudly with its cute bonnet when I was three or four years old. The matching trousers also survived the years, but as most children, I hated wearing snow pants. My own now adult children enjoyed seeing the outfit and were highly amused to discover that even at a very young age my favourite colour was blue.

EASTER: THE BUNNY, EGG AND NEW LIFE *by Stephanie Schaeffer*

It is fascinating to learn the many different Easter traditions from around the world. In the West, the Easter Bunny is very popular with the children. We all know the legend; the Easter Bunny comes during the night to leave chocolate eggs and, possibly, some toys around the house. But, where did the legend come from?

The Easter Bunny was created by German Protestants in the late 1600s. The bunny was in fact a hare, known as *Osterhase* or *Oschter Haws*, who laid eggs for good children. When the German Protestants settled in Pennsylvania, during the eighteenth century, they encouraged their children to make nests for the *Osterhase*, in order for it to lay its coloured eggs. Homemade baskets were made from bonnets and capes, then hidden throughout the house, evolving into our modern-day Easter egg hunts and Easter Baskets. This legend became popularised in the nineteenth century and eventually the Easter Bunny began to lay chocolate eggs, candy and gifts rather than the coloured eggs.

What relation did the *Osterhase* have to German traditions? The Venerable Bede (673-735) explains in his work, *De temporum ratione (The Reckoning of Time)*, that in the month of April, Anglo-Saxons would celebrate the goddess Eastre, translated in Old High German to *Ostare/Ostern*. Eastre was the Germanic goddess of fertility and was symbolised by the rabbit and egg. In order to convert and Christianise the pagans, Christianity adopted the pagan holiday Eastre, combining it with Jesus's resurrection, to symbolise new life. Soon, this connection and the name Ostare/Eastre were accepted and applied to the holiday. However, the origins of the goddess Eastre is still debateable as many scholars believe Eastre was invented and created by Bede, in order to Christianise pagans. As a result, the legend of the Easter Bunny and its significance to Germanic traditions remains a mystery.

So, if the connection between the hare and German tradition is tentative, why is the rabbit still so important in its association with Easter? Rabbits are used as a symbol of fertility and new life, a symbol of the season, spring. Christianity assumed this role of the rabbit, with fertility and new life. It was believed by ancient Greeks that rabbits could reproduce as virgins, which carried into the Medieval Ages.

Soon, illuminated manuscripts and paintings had the Virgin Mary depicted with rabbits, to allegorically illustrate her virginity.

Having said that, I do not recall my grandparents ever mentioning the Easter Bunny. Rather, Slovenians adhere to their customary traditional and beautiful eggs, *pirhi*. Painted eggs began in the thirteenth century. Since eating eggs was not allowed during Holy Week, people began to identify eggs by painting them.

There is one interesting Slovenian tradition I discovered, in that wooden clackers, *raglja*, were used on Good Friday to take the place of ringing of the church bells. It is said that the church bells, mourning the death of Jesus, would fly to Rome to be blessed by the Pope. The wooden rattles replaced the sound of bells until Easter Saturday to announce the Resurrection of Jesus and joyous *Alleluia!* Special "bell ringers", *pritrkovalci*, would then climb the bell towers and make the bells peal and ring, to produce unique melodies and rhythms. This pealing is a Slovenian specialty and still popular ever since the 16th century, even producing competition between the churches throughout the nation.

Today, we incorporate the best of both worlds. The Easter Bunny and blessed eggs come together, uniting both a North American and Slovenian tradition under one household reminding us of the importance of spring and Jesus giving us new life and hope for a blessed life.



Madonna of the Rabbits
by Titian 1490-1576

OUR VISION and MISSION STATEMENT

VISION:

*To preserve the records of Slovenian immigration, cultural heritage and continued contributions to Canada and establish the legacy as **Canadian Slovenians** for future generations.*

MISSION:

Canadian Slovenian Historical Society will:

- ◆ archive and preserve the history of Slovenian immigration, its evolutionary heritage and contributions to Canada;
- ◆ gather, record, maintain and augment relevant collections of artifacts reflecting Slovenian cultural traditions, practices and contributions;
- ◆ establish, save and maintain a collection of publications, reports and manuscripts in digital, printed and oral format from Slovenian sources/organizations across Canada;
- ◆ promote academic and literary research of **Canadian Slovenians** in Canada;
- ◆ create/build a display setting of museum format for archives and artifacts;
- ◆ raise awareness, provide access and promote education of the workings and relevance of the CSHS, and strive for community engagement.

Povejte nam kaj ...

Dear reader,

We are looking to acquire personal oral histories and life experiences for future generations, specially from senior members of our community.

Privacy is ensured, and we can set up times and locations that are mutually convenient.

Please contact us so we can preserve these legacies before they are lost or forgotten.

If you have Slovenian artifacts that are historically and/or culturally significant and you wish to donate to CSHS, please contact our archivist. We will preserve them for future generations to study and enjoy.

HVALA ~ THANK YOU

CSHS appreciates everyone's support.

Your generous donations assist in the preservation of Canadian Slovenian heritage.



Želimo Vam veselo Veliko noč

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