



It is often said that a chance meeting or conversation could alter the course of your life – one such meeting changed the direction of my life in 1968. At that time in the life of St. Michael's Credit Union the passbooks were taken in once a year to have the Dividend added and any errors therein corrected. My late fathers' book had an error correction and I was delegated to go to the Credit Union the following Friday night and have the correction explained to me by the late Con Cambridge. I queued with several other members to talk to Con and before I left he asked me if I would give a "hand out" with all the other volunteers involved with the then 5 yr. old Credit Union and, of course, I said YES.

Con was what would now be regarded as a "blow in". He was, in fact, a Northsider who crossed the bridge when he met and married a "Rockie". He worked as a Clerk in the General Post Office. He had a very strong social conscience and was involved at a Local and National level in the Post Office Workers Union. The then Parish Priest in Blackrock (Canon Dan O'Donovan) collared him coming out of Mass one Sunday morning calling him a "RED" (communist) in his flock having seen Con on the evening Television news "in full flight" at a Conference in the Mt. Brandon Hotel, Tralee, berating the then Government on their treatment of Postal Workers. At a more local level he was instrumental in securing a bus route to the then isolated area of Ballinure. He had also encouraged a neighbour (the late George Thompson) to give a room in his house to be used as a Library. He was forced to turn his attention towards Credit Unions when having approached the Bank for a £30.00 loan – he was refused.

The Credit Union was set up, again in Ballinure, in a disused house belonging to the late Tim Healy. Everything was kept in a case (which we still have in our present office) and taken out each Friday night when they opened for business.

The then Committee knew if they wanted the Credit Union to expand they needed to move towards Blackrock Village where there were more houses. We had many temporary homes – St. Michael's Gaelic Football Club kindly offered us the use of their Club Room which was situated in the old Railway Station Platform 'down the line'. Now two offices required to be staffed and it was clear as the Credit Union grew so would our problems. This new location only had limited appeal so an approach was made to the then Parish Priest , the late Canon Dan O'Donovan, to allow us to use the Confraternity Hall at the side of the Church for a period on Friday nights. Almost immediately we had an explosion in membership and inevitably problems arose. It was to this hall I went on that fateful night.

The following week the Credit Union was going to operate in Scoil Mhuire in the grounds of the Ursuline Convent. Con arranged a meitheal of men to help in moving the little belongings we possessed. We were definitely getting more sophisticated we had a proper counter there which was on castors which allowed for same to be rolled against the wall during the week when other organisations used the Hall. Some of you members may recall this Hall could be accessed by crossing the field which on the first day I was to make my entrance had been ploughed. By the time I reached the door of the hall my shoes were full of mud – I looked in

the door and quickly came out to clean the shoes – Con came out immediately to check had I done a runner – he must have thought I had taken fright.

I then became a member of the Board of Directors and while Friday nights were the only time we opened to the public most Saturday afternoons were passed balancing the Books – if it was month end or catching up on Administration or sending letters to members who were in arrears. Life was more leisurely then – there was time to make a cup of tea while some of us balanced the nights takings – other volunteers went to the Chemist (as they delicately referred to going to the pub) they usually returned in time to confirm that everything was in balance. The then Directors were very much aware of the accuracy of the ledgers and to this end they engaged the services of Ms. E. Flavin who had worked with W. & T. Avery on Lr: Glanmire Road, (this building is the home of St. Patricks C.U. now). Having one person working on ledger posting cut down the incidents of errors. Con was reminded of Ms. Flavins talents by his brother in law Jimmy McCarthy who had also worked at Avery's but at that time had moved to Berkel, obviously Jimmy's recommendation stood her in good stead.

During all this time Con worked ceaselessly to secure a permanent home for the Credit Union. When he eventually heard of the possibility of "the site" being available via Fr: Bertie O'Mahony he felt this was the end of our beginning as a Credit Union.

Our first office was to be erected on a piece of ground left over when Clover Lawn Estate was built. Our funds would only cover the cost of a pre-cast building which was inspected on a daily basis by Con on his way home for lunch. I'm sure his wife Betty had many a frustrating day keeping food hot while he checked the progress of his latest project – it must have been one of the few projects to have two foremen.

The plan was I would resign from my then job in the Accounts Department of Sherrards and commence as Manager of the Credit Union when building was completed – my new career commenced on 28th May, 1972, but on looking back on minutes of Directors' meetings my employment was being discussed in 1968.

The opening of a permanent office with longer opening hours made a great difference to our members. They could now come during day-time. Credit Committee met on Tuesday nights so we opened from 8p.m. to 9.30pm. This, of course, led to more members joining and helped the Credit Union to grow.

All this time Con was involved in Cork Chapter of Credit Unions XI. Serving as Hon. Treasurer; Secretary, Vice Chair and Chairman and was our delegate to many Credit Union Conferences. When another Corkman, the late Der Cogan was elected President of the Irish League of Credit Unions it was decided that a Standing Orders Committee was necessary for the proper handling and protocol of such occasions.

I fondly remember typing out the Order of Motions for the 1972 Annual Conference of the I.L.C.U. being held in the City Hall in Cork. This was to be used as a guide by Der when chairing the sessions and notes as to the consequences of unsuccessful Motions were also detailed. Der was, of course, a member of the Board of Ballyphehene Credit Union as was Brian Loughheed who was a member of the Supervisory Committee of I.L.C.U. at the same time.

Con was very involved in the setting up of the National Standing Orders Committee, his knowledge gained while he was active with P.O.W.U. was invaluable to him.

Conventions took on a more formal format. This was necessary as the Movement was growing and needed structure – that 3 Corkmen between them brought about such change made us very proud. That Convention became known as Con's Convention as he led the way for delegates down through the years to follow his example in the ways of addressing such a forum : Mr. President and Convention – he was a great follower of Lord Citrean. He had such plans for the National Organisation and for his own Credit Union which he did not see coming to fruition as he died very unexpectedly while attending a Credit Union function on 13th January, 1974.

To say this man had been an inspiration to us all would be putting it mildly. We were left with a void that would never be filled. So many tributes were paid to Con when he died but we felt the greatest tribute we could pay him was to ensure the Credit Union continued to thrive.

We continued as best we could after our great loss, and if I'm honest, we muddled on like a ship without a captain.

People bitten by the Credit Union bug are a curious breed – in the mid seventies a lady called Kathleen Bennett offered her services as a volunteer. She had recently arrived in Cork from Belfast and had been very involved in her local C.U. in Ardoyne. Mrs. B. was a very loyal addition to our team and proved our organisation knew no barriers.

Our next milestone occurred in May 1982 when we decided we needed to increase our work force. Joan Hyde commenced her employment . She adapted very quickly to her duties (as I knew she would) so much so that I took off on holiday to America in September and left herself and Mrs. B. in charge of operations.

We always operated a Junior Section but some Directors and volunteers began visiting the primary schools in the parish on Mondays and Fridays in order to encourage the children to save, obviously they would become the members of the future.

Our next major milestone was the acquisition of a computer. At that time in our development we had almost 3000 members and keeping the ledgers up to date on a weekly basis and the month end balancing was becoming very much of a chore. When the Board finally decided we needed to automate our working life became much easier. We now had a system that had our accounts up to date and in balance each time we closed the door. We opened on Monday, Tuesday, Thursday and Friday at that time. We extended our staff in 1987 when Avril Dowling joined the team.

With the introduction of the computer we concentrated on the Credit Union System initially but we later added our Budget or Bill Paying service which members have found of great benefit. This service was being discussed by the Directors back in the 1970's and was an item on their monthly Board Meeting agenda. The Directors were, obviously, very far seeing back then – it was their belief that this was the way to go.

Our current staff level is 12 and it is hard to imagine operating with a manual system when we are now entering members standing order payments electronically. Advances in technology have

made some areas of our work easier but having said that we have always endeavoured to maintain friendly contact with our members.

It is hard to believe that I've worked here 31 years – time has passed by so quickly. Our members have, in the main, been very appreciative of the services we provide and they have communicated with us on our different anniversaries over the years. Hereunder is one such letter:

ROSS'S BAKERY.

Ballinlough.

Cork.

Dear Eileen,

I wish you and your staff and the Board members all the best on your 40th. year in business. When I heard of this fact it brought back a memory:-

When we started business we decided we needed a bigger Fryer and Grill. We went to two Banks and put our plan to them – I think they thought we came from a different planet – our loan application was refused.

We then went down to the Credit Union and met you Eileen. We told you our story and you said 'right'. You looked at our figures and passed the application to the credit committee and within a few days we had our money. Apart from the money you believed in us Eileen and to-day we are still going strong Thank God and a million thanks to you Eileen and Staff at St. Michael's Credit Union Limited in Blackrock.

Signed: Roy O'Sullivan.