

Workers from Abroad

As we resume our discussion of workers from abroad, it's worthwhile to again emphasize that this is a complicated topic. The relevant issues aren't resolved with one-stop solutions. Offering more temporary-work permits to people from Mexico binds a worker to one employer, in an arrangement highly favorable to the employer.

In addition, it's necessary to avoid facile conclusions, like assuming a direct convergence of interests between workers born in the United States and those traveling from Mexico or Guatemala. There is no automatic link between workers without papers laboring in a chicken-processing plant in North Carolina and the thousands of workers laid from textile factories in that state.

However, seeing no connection between workers' interests is equally incorrect. It's possible to discuss a specific situation from several perspectives. In New Orleans, for example, workers from Mexico and El Salvador doing clean-up duties are receiving lower wages than other laborers doing comparable work. That's an affront to those denied decent wages and to displaced New Orleans residents denied access to such jobs.

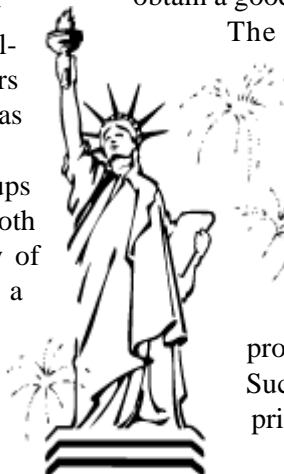
And there's a central theme relevant to workers born here and abroad, the notion of empowerment and equity. Migrant workers shouldn't miss out on overtime pay simply because an employer refuses to obey workplace rules. In several metropolitan areas, worker advocates have challenged such abuses. Needless to say, there's a dire need for much more advocacy.

We also should look at local experiments offering a reprieve from long-term low-wage employment. In San Francisco, home aides and other health-industry workers have joined together in a cooperative organization that provides healthcare assignments and wages higher than those paid by temporary-employment agencies.

In Boston, Brigham and Women's Hospital, a well-known hospital, has started a program to help janitors and housekeepers gain skills and move into positions as nurses and surgical technicians.

Around the country, community-development groups in inner-city areas are helping to start businesses that both provide jobs and meet community needs. A variety of neighborhoods in our cities lack services as basic as a hardware store or a full-service grocery store.

Yes, it's important to stipulate that such initiatives aren't a magic bullet or an end-game strategy. The jobs generated by such efforts make up a very, very



Do you live in the South Side of Syracuse?
Are you a progressive thinker who has ideas about how your community could grow?
Do you have one year to share* your skills (and learn new ones) to help make that happen?



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to join the SCFCU VISTA Team and help with Community Outreach

*\$10,080/year living stipend plus generous \$4,725 *Education Award* at end of service. Health Insurance, paid training, travel expenses, child care plus other benefits

For more information about this possibility for real service to your credit union and your community (plus it looks great on your resume), call Christina Sauve at 471-1116 ext. 250 or email her at christinasauve@syrcoopfcu.org.

small part of the national labor force. And yet, as the economy and the workplace continue to change, there's an urgent need for innovative programs helping workers to increase their wages.

Beyond that, it's now time to speak about the U.s. workplace from a different perspective. In print and on radio and television, commentators offer three ideas again and again: Unions are outmoded and irrelevant in today's economy. Companies that cutback on wages and benefits are just responding to the challenges of the global economy. A worker stuck in a low-wage job lives in isolation; she or he lacks the right set of skills to obtain a good-paying job.

The antidote to such commentary is grassroots economics, including ballot initiatives, like the increased minimum-wage initiatives going before the voters in Colorado and five other states, greater public spending on renewable energy, public transportation and roads, and more help for blue-collar and white-collar workers laid off from their jobs. Assisting these workers won't be simple; in the past, retraining programs have had less than a sterling track record. Successful projects must involve the public sector, private funding sources and four-year and community

Continued on page 3

Fully Renovated

Are you interested in purchasing an affordable home that has been fixed up and modernized from outside in? Check out the **Urban Homestead Program!** *SCFCU*, Home Headquarters, UNPA and SNI, working with the Syracuse District of the NYS Credit Union League have transformed these houses from derelict to delight. From the basement up, everything has been made like new with renovated bathrooms and kitchen, furnace, roof, paint inside and out and even professional landscaping.

While you're at it sign up for *SCFCU*'s Ready...Set...Go! program and get answers to your questions about how much house you can afford, qualifying for a mortgage, and maintaining or improving your newly purchased home. Through Ready...Set...Go! you will have access to a free prequalification interview with an *SCFCU* loan officer, a free credit report review, referrals to helpful Syracuse home agencies, and advice regarding down payment and closing costs. And you will have access to information about these Urban Homestead houses. Don't miss this chance to explore your potential as a homeowner! If you are interested in finding out what steps to take to buy your own home, call Greg at 471-1116, ext.230, Susan at ext. 231 or Carmen at ext.232 and we can set up a time to talk. 🏡

The Urban Homestead Program:



133 Bassett Ave.: One-family house, 3 bedrooms, 2 baths beautiful hardwood floors, double lot, driveway, large yard, quiet neighborhood.



139 Bassett Ave.: Two-family house: each unit with 2 bedrooms, 1 bath, beautiful hardwood floors, driveway, large yard, quiet neighborhood

Another Award!

Your credit union has received the *Organization Service Award* from the West Side Learning Center "for your exceptional collaborative effort to provide our communities diverse ethno-linguistic adults with practical internship experiences and employment opportunities."



Looking for a safe and convenient alternative to cash?

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- Gift Cards

- Pasaporte en Efectivo
- Travel Money
- Tarjetas de regalo



Our Members, Ourselves: Summer Updates

As many of you may have noticed the suggestion box is up and running, located directly to your right as you walk in door in the Westcott office and comments sheets are available from tellers at the Southwest office. We have had a few comments trickle in but we know there are more out there so please let us hear your comments, concerns, and of course let's not forget you commendations!

SCFCU is in business to serve you, the member. Collectively our members make up our community. The problems of our community are our problems as well. Recently a series of articles were written in the Buffalo News about issues that affect the urban "working poor" these are the same issues that we have seen affecting our members here in Syracuse and SCFCU has been developing it's own ways to alleviate these issues.

Buffalo, like many upstate cities, has seen a steep economic decline of the past 30 years, with many of the higher paying manufacturing jobs flowing overseas and being replaced with low wage service positions many people are finding it hard to make ends meet. The portion of the population known as the "working poor" not only have a difficult time finding and keeping a job, they also have a hard time holding on to their hard earned money because they often receive goods and services for a much higher cost than middle class folks do.

Jonathan D. Epstein and Rod Watson, two journalists with the Buffalo News, wrote the four-part editorial series outlining the different ways that the poor in urban areas (like Syracuse and Buffalo) end up paying a premium because of their lack of access to services many in the middle class take for granted.

In essence the articles layout a picture of an urban landscape with check cashing stores instead of credit unions and other financial institutions where you pay fees (illegally inflated) to cash a check and spend your money on overpriced goods in the store; where there are few, if any, grocery stores where you can get food and other necessities at reasonable prices; where department stores are replaced with Rent to Own outlets and people regularly pay two and three times the fair price of an item in small increments overtime sapping their already tiny income; and where tax firms provide short term loans on an anticipated tax return with annualized interest rates as high as 180%.

As a Community Development Credit Union SCFCU has a special responsibility to take on these issues, and we are excited to confront them head on. First and foremost, we are located in the areas of most need for our services and we provide them at very low cost to our members. Savings accounts can be opened with a five dollar deposit which avoids constant check cashing fees. Our Youth Life Skills program teaches members and non-members about Rent to Own and the exorbitant costs associated with it, and helps them develop the skills to save money and buy things outright at much lower cost. SCFCU also provides lower cost lines of credit that help people avoid pay day and Tax Refund Anticipation loans.

Thom Dellwo

Immigrants from page 1

colleges. Finally, it's up to each of us to resist the pundits who continually demonize unions and union organizing.

In conclusion, discussion of the U.S. labor market must be broad-based and comprehensive, unlike the narrow perspective of those who argue that a wall along the entire length of the U.S.- Mexico border will boost workers' interests in this country. The core issues, and possible solutions, are far more complex. Carl Mellor

July

Upcoming Workshops

**All Workshops:
6 PM - 8 PM**

Tuesday, July 11
Bookkeeper's Boot Camp
Know what materials you need to gather to enter information into QuickBooks.
Southwest Economic Business Resource Center
506 W. Onondaga St.
Registration Deadline: July 7

Wednesday, July 12
**To Your Credit:
Personal Credit Repair**
Syracuse United Neighbors (SUN)
1540 S. Salina Street

Wednesday, July 19
Buying Your Dream Car
Onondaga County Public Library - Central Library
Horner Seminar Room, 5th Floor
447 S. Salina St.
Registration Deadline: July 17

Tuesday, July 25
Home Ownership
Beauchamp Branch Library
2111 S. Salina St.
Registration Deadline: July 21

August

Tuesday, August 8
Home Ownership
Onondaga County Public Library
Horner Seminar Room, 5th Floor
447 S. Salina St.
Registration Deadline: August 4

To Register for workshops
Call Thom at 471-1116, Ext. 217



Around the Office

Interns **Mireya Reyes** and **Wen Shi** graduated from the West Side Learning Center Office Technology Training program in June. West Side Learning Center presented the credit union with the "Partners in Learning Community Education Award" for Organization Service.



Chinasa Izeogu will be completing her year of service as Outreach/Marketing VISTA at the end of July. Chinasa has done a great job, and we will miss her!

Meagan Weatherby has enrolled for an additional year of VISTA service. Meagan is the Grant Writing and Fundraising VISTA, aka Sustainability Specialist. She also writes the "Our Members, Ourselves" column for the newsletter – check it out on page 3!

Our staff members attend trainings frequently so we can serve you as best as possible. **Gerry Russo** is attending Plastic Card Compliance and Security webinars in June.

Susan Hamilton will attend a Mortgage Fundamentals training in New Jersey in July.

We are very happy to announce that our own **Patricia Farfan** is expecting her second child! Congratulations to Patricia!

Christina Sauve



Alrededor de la Oficina

Los practicantes **Mireya Reyes** y **Wen Shi** se graduaron del West Side Learning Center en Tecnología de Oficina en el mes de Junio. West Side Learning Center ha otorgado al credit Union « El reconocimiento de Educación de Partners in Learning Community » por Servicio a la Organización.

Chinasa Izeogu finalizará un año de servicio como VISTA en el área de Mercadeo al final de Julio. Chinasa ha hecho un gran trabajo, y la vamos a extrañar !

Meagan Weatherby prestará un año mas de servicio como VISTA. Meagan está encargada de solicitudes de subsidios y fondos VISTA, alias Especialista en flujo de fondos Tambien tiene una columna en nuestra revista "Nuestros Asociados, Nosotros mismos"-Búscalo en la pág 3.

Nuestros empleados asisten a entrenamientos con frecuencia, para ofrecer un mejor servicio. Gerry asistirá a la conferencia en internet en « Regulaciones y Seguridad en cuanto a Dinero Plástico » en Junio. Susan Hamilton estará en New Jersey en una conferencia sobre « Los principios fundamentales en cuanto a Hipotecas.

Estamos complacidos con el segundo embarazo de **Patricia Farfan** ! Felicitaciones para Patricia!



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Don't get ripped off by a car dealer! Our car loan rates are VERY competitive so talk with one of our "Loan Arrangers"* before shopping for a new or used car. We won't sell you what you don't need.



*Greg-230
Carmen-232

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The Credit Union WILL be open on Bastille Day.

Holiday Closings:
Independance Day, July 4

Credit Union Hours: Eastside Office - Weekdays, 10 AM to 6 PM, Saturdays, 10 AM to 1 PM
Southwest Office - Monday through Thursday, 10 AM to 3 PM, Friday, 10 AM to 6 PM
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