

26th Annual Meeting

Michigan Credit Union League  
Mr Seg-a-delli!

A SENSE OF URGENCY FOR AMERICA

Gov Swainson

Address by

SENATOR HUBERT H. HUMPHREY

Sen McNamara  
Sen Phil Hart

Think - Reason together

1100 Credit Unions  
in Mich. League  
900,000 members  
\$4.5 Billion in Assets

The United States today is challenged as never before.

Ken Maroon  
(President)

In recent weeks, the fires of change and conflict have swept through nations and across entire continents.

Revolution grips the minds and spirits of millions in Latin America.

Independence is the demand in Africa.

War is reality in Southeast Asia.

Militarily  
Econ  
Morally

We know what our response must be. The United States must be strong. <sup>We</sup> must understand the powerful

Science  
Technology  
Automation

forces of change at work in the world. <sup>and We</sup> must exert a determined and constant effort to ~~fight~~ <sup>combat</sup> the conditions

of totalitarianism and war---illiteracy, hunger, disease, poverty.

*Time*  
*Imp 204*  
The United States will respond to these challenges,

but the crucial question is one of time. — *when & how!*

*Cuba*  
Recent events in Latin America have staggered much

of the complacency which has been all too evident in

the United States. — *Costly but needed! Painful*  
*Humiliating*

*More to Come - Unless!*  
We have for too long looked south of the border and

thought of Latin America as "the land of mañana." We

have too often pictured the people of Latin America

as pleasant, "sombrero-topped men *relaxing* ~~lazing~~ in the sun and

putting everything off until "tomorrow."

Let's face the truth. "Mañana" is a word seldom

used in Latin America now. They have another word.

*oy*  
It's "oy." That means "today."

The people of Latin America are no longer willing

to wait until tomorrow for progress.

*Now!*  
They seek freedom from hunger today.

They strive for economic <sup>growth</sup> ~~resources~~ <sup>opportunities</sup> today. Now!

They demand social progress today. Now!

~~If I could make one request of the people of~~

*and* ~~the United States, it would be this:~~ We must

realize that Latin Americans---~~and~~ Africans and

Asians---are acting swiftly to throw off the condi-

tions of the past.

~~They have been dominated~~  
~~They have been~~ *more*

*MAAAN*  
We must realize that the United States cannot  
wait until tomorrow to help and encourage the  
discontented toward free and democratic society.

*has simply means we*  
We must achieve a new sense of urgency for our  
role as leader of the free world and partner to the  
emerging and underdeveloped nations.

We must understand---today---that revolution  
is now or will soon be rampant throughout vast  
areas of the world.

*Revolution*

*2 We must again become excited about  
freedom!*

Revolution  
our heritage

*Our*  
~~Let us recall that this great nation of ours~~  
came into being through revolution. *and* Ours was not  
~~a polite and peaceful little revolution. It was~~  
~~not just a friendly struggle for social progress.~~

our  
Revolution  
heritage

It was long and arduous. It was a sacrifice of  
blood and life.

~~Have we forgotten our revolutionary origin?~~

~~Do we conveniently forget that our freedom was won~~

*Ask* ~~by violence and war.~~ Have we lost sight of the

power of men who are desperate for freedom and

progress?

If so, we must quickly regain a deep and total  
understanding of the meaning of revolution, and the  
character of the revolutionary pattern in the  
world today. (*Pam*)

The revolution of today is of the poor of the

world against poverty and social injustice, of the  
sick of the world against disease, of the illiterate  
against the forces that prevent them from acquiring  
an education. (Gap Between Rich + Poor grows!)

These people of underdeveloped lands strive for  
progress by any means possible. They desperately  
seek that which we here take for granted: ~~a decent~~

a living wage, a house, a full stomach, an education,  
good health, ~~and the dignity which stems from these~~  
~~conditions.~~

More than <sup>more than just</sup> ~~they~~ want goods. They want to be free independent!

More than they hate poverty, they hate being dominated.

They want not only possessions, they want respect. You  
can't provide this with money. They want recognition, ac-  
ceptance, status. And they are going to get it any way  
they can. (Soviet Appeal - 40 yrs!)

~~(Kennedy's speech)~~

Kennedy  
Lippman  
Soviet  
Confidence

Once again the United States is challenged to  
take up the cause of revolution. We cannot leave the  
plight of the downtrodden to the Soviets. Their  
answer is an evil one. We must assume the mantle  
of leadership in today's revolution for social and  
economic development. ~~The modern revolution for social~~  
~~justice.~~

The battlegrounds of this revolution are the  
underdeveloped countries of this world---the far-off  
nations of Southeast Asia and of Africa, and the much  
closer nations of Latin America. { Our weapons are, *Example*  
first of all, our example and our leadership, and  
next, our encouragement to social and economic  
improvement through the extension of foreign aid. *technical*  
*assistance - patient understanding*

Let us look at Latin America, where we have  
been painfully awakened to the advances of interna-  
tional communism. Today Cuba is in the process of

*Example*  
*Civil Rights*  
*Welfare State*

*L. America*  
*Cuba*

becoming as much a Soviet satellite as the nations

of East <sup>and</sup> ~~Central Europe~~. The weapons which push

back the valiant ~~freedom~~ fighters of Cuba are Soviet

jets and Soviet tanks. Those who man these weapons were

trained in Soviet satellites, and are even now receiving

military advice from Soviet agents. The ideology of

Castro's Cuba is ~~simple and~~ plainly that of international

communism.

*The Cuban revolution has been betrayed*

The Cuban situation commands us to meet our

responsibility to lead the social revolution of today.

If we do not, a Castro or a Mao Tse Tung or a Khrushchev

will grasp and hold that leadership.

We have a deep obligation to extend a helping hand

to make Latin America strong---economically and socially---

for Latin America's health and vitality ~~and our own~~

*run* continued vitality. ~~As long as poverty, illiteracy,~~

*directly affects*

*as long as*

1 disease and social injustice press down the people of

Latin America, that area will be a breeding ground for

misery and discontent. . .

*Evening No Commies!*

~~Poverty, illiteracy, disease, lost hopes and  
never-to-be-achieved aspirations--these appear to be  
the fate of Latin America now.~~

*Sister*

1 In Chile, only a privileged few possess land or  
wealth. One percent of the people control 43 percent

of the land in that Nation. In the hills of Bolivia,

millions go to bed hungry. In the villages of Peru,

laborers chew coca leaves to dull the hunger pangs that

assail them. In Haiti, more than 80 percent of the

people can <sup>neither</sup> ~~not~~ read <sup>nor</sup> ~~or~~ write.

1 By the end of this century the population of Latin  
America will have tripled. We can not allow the misery

that exists in Latin America today to be multiplied by



three. The people of Latin America will not allow it.

*They will turn to any means to overcome it.*

~~The rise of a Castro in Cuba or a Lumumba in the~~

~~Congo has made it clear that now is the time for us~~

~~to take up the responsibilities and the obligations of~~

~~leadership. For too long have we felt that strategic~~

~~and political reasons constituted the main reasons for~~

~~extending aid to these nations. For too long ~~have we~~~~

~~felt that unless we extended aid, the Kremlin would~~

~~take over the underdeveloped nations. Too often we~~

~~have acted as if we were blackmailed into helping~~

~~others develop themselves.~~

The real reason why the United States should extend help to others was eloquently expressed by President Kennedy in his Inaugural Address. I quote him:

*Help  
even  
if No  
Commies!*

"To those people in the huts and villages of half the globe struggling to break the bonds of mass misery, we pledge our best efforts to help them help themselves, for whatever period is required--not because the Communists may be doing it, not because we seek their votes, but because it is right..."

Many would argue that it is old-fashioned to do something simply because it is right, that it is sentimental or naive. Well, let's be old-fashioned. Let's be naive and sentimental. In so doing, we will revitalize the basic ethical principles that have made us the greatest nation in the world.

Let us give to the downtrodden of the world all the help that they need to help themselves.

To combat illiteracy we must assist in guiding these

nations toward the goal of a better education  
through teacher training, more schools, literacy  
and vocational programs.

Educators  
nat.  
Warriors

We must contribute medicines and help train  
nurses and doctors in addition to helping build  
needed hospitals.

Whitfoot  
medicines

To assist in the economic and social development  
of these nations, capital must be made available and  
markets for their products assured which will give a  
fair price for their resources.

Capital  
markets

Diversification of their industries must be en-  
couraged, and reforms in the economic and social realm  
urged. We must encourage local ownership of big  
industry and business. We must ask American firms to  
set and promote higher wages and better working condi-  
tions.

Schools for the Children  
Homes for the Family.

Housing - Educa - Food - Health

And we must not just send things to these nations.

We must step up programs to bring students to the

United States and expand cultural efforts.

Develop High  
Educ

We must ~~push and push hard~~ <sup>willingly</sup> to offer the resources

and skills of the United States to the people of Latin

America.

We must stress, ~~as the President has stressed~~, that

our aid must be utilized in programs which will benefit

~~the average man~~ <sup>make the pleasant family</sup>, that we will not pour money into

governments which deny local citizens their basic rights

of freedom and progress.

- We must Stan!!

<sup>now</sup> ~~I have no doubt that~~ <sup>I am sure</sup> Congress will appropriate

the full \$500 million requested by the President for his

Latin American aid program---the Alliance for Progress.

This will be a big step ahead for the people of Latin

America.

Li A. likes it  
Quadros - Frondesi

Corrupt  
South

But Our efforts can not be confined to government  
action, and government appropriations.

The Credit Union movement has a role to play---  
a big role---in the progress of underdeveloped  
nations. Already, you have made tremendous strides  
toward helping the ~~underprivileged~~ <sup>underprivileged the needy</sup> help themselves to  
financial opportunity and social progress.

I want to quote from the American Credit Union  
pioneer, Ray F. Bergengren. This is what he wrote:

"In 1954 we took the longest and finest step  
in our history when we created the World Extension  
Department. By helping people who need it, to learn  
how to help themselves, the Credit Union became a  
powerful factor on the side of democracy. Our  
organization is truly international in character.

It is one of the organizations which had the acquired

↓  
In Agric  
Cooperatives  
Consumer  
Coops  
Medical  
Coops

Voluntary  
Agencies  
in Seattle Ed  
Agric  
Cooperatives

knowledge and experience to help people build for themselves a better economic life, which is only possible when savings accumulate and ~~usury~~ is abolished."

It is this spirit that makes the Credit Union movement unique and of incredible value in the poverty-stricken areas of the world. I need not tell you of the contribution to the economic well-being of the little man made by credit unions in America. You have fought the battles and seen the developments, through the years, in your state.

over  
1/2 Billion  
in Assets!

You realize and understand the horrible poverty and hopelessness of millions throughout the world who look upon the sum of \$10 or \$20 as an unreachable accumulation of wealth. The villages and rural areas of much of the world have no place

to save small capital or any place to gain small  
personal credit. To these people a loan of \$5 for  
a hoe or \$10 for a fishing net is a major financial  
transaction and cannot be accomplished unless they  
give themselves to usurers. There are people paying  
for the debts incurred by their fathers to bury a  
grandfather and which, years later, only interest  
is being paid. The principal is a life time obligation.

The fantastic story of how the credit union has  
moved into these areas and changed the lives of these  
people is ~~moving~~ *dramatic*. It is a miracle.

The Credit Union provides the framework for  
community self-help. It appeals to the cooperative  
spirit of local citizens. The Credit Union is their  
organization. They elect its officers and they set  
its policies. Most important, <sup>the</sup> Credit Union fills a

gap that Government aid cannot fill. That is the  
gap between no capital and big capital. Large aid  
programs are effective for large programs, but the  
aid needed in the small village is small capital---  
the \$5 or \$10 a man needs to help himself.

I like the story told to me by leaders of the  
Credit Union National Association. It is the story  
of a village of 500 who lived by fishing.

"The fishermen had to borrow their nets  
from a local merchant who charged half the  
daily catch in interest, or a minimum of  
eight fish. If a man caught only five in  
a given day, they all went to the merchant  
and the three fish were carried as a debt  
to the next day. In addition, the merchant  
fixed the price on the fisherman's share of



the catch, hauled the fish to market, and  
sold them in a neighboring city at an  
enormous profit. In desperation the  
fishermen, with the help of a credit union  
organizer, formed a credit union.

"When a staff member of the Association's  
World Extension Department visited the village  
three years later, he found a changed community.

The people had managed to save almost \$1000, and  
from the revolving fund of this modest capital  
in the three years had loaned to each other  
more than \$3000. The fishermen had their own  
nets. Twenty families had borrowed enough  
to buy a community cow. With a credit union  
loan they bought a second hand truck and  
hauled the fish to market and put the loan  
shark merchant out of business."

I'm sure you have seen the article in the  
April READER'S DIGEST of a similar miracle performed  
in Puna, Peru, by Father Daniel McLellan when he -  
with your help - organized a community credit union.

This is where you of the Credit Union movement  
have a place in our nation's foreign policy. It is  
the spirit shown by you of the Credit Union movement  
in the international activities of your national  
group that will do as much for our national foreign  
policy as any other single activity.

I hope to see an even greater interest taken by  
the government in your work and, indeed, can see  
possibilities within the Peace Corps for this program  
of self-help. It would be magnificent to have our  
young people, trained in credit union operations, go  
overseas to counsel local citizens who seek to operate

Identify  
w. L  
People

Peace  
Corp.

the credit union way.

I congratulate you for your spirit and your willingness to participate in this international movement.

This is only what I would expect from you. Since the days of Filene, you have always followed his philosophy.

"To get ahead with others rather than to get ahead of others."



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