A SENSE OF URGENCY FOR AMERICA

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The United States today is challenged as never before.

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

<u>Revolution</u> grips the minds and spirits of millions in Latin America.

Independence is the demand in Africa.

War is reality in Southeast Asia.

We know what our response must be. The United States must be <u>strong</u>. It must <u>understand</u> the powerful forces of change at work in the world. It must exert a determined and constant effort to fight the conditions of totalitarianism and war---illiteracy, hunger, disease, poverty.

The United States <u>will</u> respond to these challenges, but the crucial question is one of <u>time</u>.

Recent events in Latin America have staggered much of the complacency which has been all too evident in the United States.

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We have for too long/south of the border and thought of Latin America as "the land of manana." We have too often pictured the people of Latin America as pleasant, sombrero-topped men lazing in the sun and putting everything off until "tomorrow." Let's face the truth. "Manana" is a word seldom used in Latin America now. They have another word. It's "hoy." That means "today."

The people of Latin America are no longer willing to wait until tomorrow for progress.

They seek freedom from hunger today.

They strive for economic advances today.

They demand social progress today.

If I could make one request of the people of the United States, it would be this: We must realize that Latin Americans---and Africans and Asians---are acting swiftly to throw off the conditions of the past.

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

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 <u>revolution</u> is now or will soon be rampant throughout vast areas of the world.

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

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. These people of underdeveloped lands strive for progress by any means possible. They desperately seek that which we here take for granted: a decent living wage, a house, a full stomach, an education, good health and the dignity which stems from these conditions.

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. <u>Their</u> answer is an evil one. <u>We</u> 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, first of all, our <u>example</u> and our leadership, and next, our encouragement to social and economic improvement through the extension of foreign aid.

Let us look at Latin America, where we have been painfully awakened to the advances of international communism. Today Cuba has become as much a Soviet satellite as the nations of East and 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 simply and plainly that of international communism.

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 in Latin America's health and vitality rests our own continued vitality. As long as poverty, illiteracy, disease and social injustice press down the people of Latin America, that area will be a breeding ground for misery and discontent. Poverty, illiteracy, disease, lost hopes and never-to-be achieved aspirations---these appear to be the fate of Latin America now.

In Chile, only a privileged few possess land or wealth. <u>One percent of the people control 43 percent</u> 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 not read or write.

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.

The rise of a Castro in Cuba or a Lumumba in the Congo has made it clear that <u>now</u> is the time for us to take up the responsibilities and the obligations of leadership. For too long have we felt that strategical 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:

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.

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

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.

Diversification of their industries must be encouraged, 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 conditions.

And we must not just send <u>things</u> to these nations. We must step up programs to bring students to the United States and expand cultural efforts.

We must push and push hard 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, that we will not pour money into governments which deny local citizens their basic rights of freedom and progress.

I have no doubt that 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.

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 downtrodden 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 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.

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. 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 <u>their</u> organization. They elect its officers and they set its policies. Most important, the 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 <u>Association's</u> 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 council local citizens who seek to operate 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 <u>of</u> others."

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