Humphrey

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A Marshall Plan for America's Cities

(Remarks by Vice President Hubert H. Humphrey before the City Club in Cleveland, Ohio, July 2, 1968)

What happens in America's cities happens to America.

It is by the quality of life in our cities that the character of our civilization will be judged.

It is in our cities that American democracy will either succeed or fail.

It is there that the American dream -- the dream of a free and equal people, living together in harmony -- will or will not be achieved.

The urgent problems of our cities today are evident to anyone who tries to walk in them...or drive...or breathe... or find a quiet park, or a home, or a hospital, or a school a child could be proud of.

The harsh tragic facts of the slum and ghetto have become so familiar that detailing them is a filibuster...to put off action.

The truth, at least here in Cleveland -- yes, and in Washington -- is that a great deal is being done. There have been substantial gains.

But we are far short of the mark. As a nation, we haven't given this job the priority it must have.

We haven't yet made up our minds to pay what it costs -both in resources and in commitment.

We are still on the defensive. We know...or think we know...what we are against.

We are less clear about what we are for.

We have declared a war on poverty. But we still need a crusade for opportunity.

We are against slums. But should we wipe them out or . rebuild them or both?

We realize increasingly that the city itself is not the problem. The city is only the place where a score of different problems converge. And we have not yet developed that central, unifying idea which will be a rallying point for action.

* * * *

That is why I have called for a Marshall Plan for America's cities.

The Marshall Plan was effective in Western Europe, above all, because of its concentration on a clear and feasible purpose.

It depended on a moral commitment...on planning...and on money to back both up.

It also depended on the use of American funds only as a catalyst to activate Western Europe's own human and material resources.

The American people put nearly 14 billion dollars into Western Europe over a five-year period. This sum was less by far than the cost to us -- or to Europe -- of economic chaos...or utter despair...or violence or another war.

Our money did not buy a new Europe. Nor could ten times as much have done so.

It helped Western Europeans build their own new Europe.

It generated a far greater amount of European capital.

It put jobless people on the job of rebuilding.

And it was used with enormous efficiency because of carefully coordinated planning by the European nations themselves.

Local initiative, careful planning, coordinated policy, strict priorities, and massive commitment -- these techniques brought a new Europe from the ashes of World War II.

These are also the requirements for perfecting the American city.

The Marshall Plan produced a quick and visible impact -not only in bricks and mortar but in people's lives.

The initial investment was large enough, and the vision grand enough, to inspire hope...to show that the job could be done...to generate the will for self-help which brought Europe to self-sufficiency and prosperity.

This is the necessary element in a nation-wide attack on the urban problem in America today.

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There has in recent years been an unprecedented direction of federal funds and efforts to the problems of the cities.

A new Department of Housing and Urban Development has been set up -- and a Department of Transportation, with responsibilities that bear directly on the urban problem.

A Model Cities Program is now funding comprehensive planning efforts in slum neighborhoods of 75 cities -- 150 next year.

Planning under Model Cities is done where it should be done -- in the community. The plans must be total plans -to take account of housing, jobs, education, transportation, health, recreation and open spaces, and their interrelationship.

The Housing and Urban Development Act of 1968, now before the Congress, will initiate an unprecedented ten-year housing campaign to produce 26 million homes, 6 million of them federally assisted.

I hope that the events of the next year, especially in Vietnam, will let us advance that schedule.

The Economic Opportunity Act...the Manpower Development and Training Act...the Education Acts...the Health Acts... improvements in the Social Security Act and many more, have had a substantial impact on the problems of the cities.

But these all still appear as scattered efforts.

* * * *

Now we must concentrate and coordinate our efforts. How many houses? How many schools? How many health care centers?

When? What is the timetable?

How much will it cost?

It will cost money -- a great deal of it.

To help solve the central problems of financing, I propose the creation of a National Urban Development Bank, financed through subscription of private funds.

I propose federal underwriting of the unusual "risk" elements which are inevitably going to be involved in meeting the hardest and most critical urban problems.

Such a bank would have enough borrowing and lending authority to do the job. And we are talking here about billions of dollars each year.

An appropriation of federal funds would get the bank started. The balance of the funds would come from federallyguaranteed bonds, to be sold by the bank to private investors.

It would provide for private equity participation in the bank's operations.

Affiliated regional banks would be chartered by the National Bank for specific metropolitan areas.

Regional bank funds would be available to both public and private borrowers for programs which cannot be financed through any other means, but which are found essential to urban development.

They would be available, at varying interest rates depending on the circumstances of the need, to finance or help finance publicly-sponsored projects -- especially, but not exclusively, in the inner cities.

- These regional banks would aid in the financing of public facilities of all types and would include:
- -Fund non-profit neighborhood development corporations; -Guarantee loans, made through conventional private lenders, for inner city and metropolitan-wide development;

-Offer loans to inner city small businessmen whose contribution to the economy of their communities is now limited by lack of financing;

-Fund quasi-public housing development corporations.

Regional banks would provide technical management assistance in urban planning and development.

The establishment of a National Urban Development Bank with an assured source of funds would facilitate and encourage long-range planning for metropolitan area development -planning now inhibited by the uncertainties of the annual appropriation process.

Congressional surveillance would be maintained in appropriations, covering the differential between market and subsidized rates, technical assistance and other special grants for community and metropolitan developments.

Regional Bank Boards would include representation of local governments, as well as the broad spectrum of the population -- white and black, rich and poor. Further community participation would be encouraged through direct to equity investment in the Regional Bank by the people themselves.

This is essentially a program for federal underwriting of loans.

This is even more essentially a proposal to commit ourselves, as a country, to paying whatever is the cost not just saving, but of perfecting, our cities.

I shall ask Congress and the people of America to make this commitment.

I will urge that meeting the needs of America's cities by made in effect a prior lien on the additional several billions which we will realize each year in increased revenues from present taxes on our vastly-expanded national income.

1 will urge, too, that we use, on these problems, a fair share of the "peace dividend" which can be ours --If we are steadfast in our determination to achieve an honorable settlement in Paris -- and if we can achieve mutual deescalation in the costly and futile arms race between our nation and the Soviet Union.

* * * *

Now let me make this equally clear: Any single proposal must not diminish to any degree whatsoever the other efforts which are essential to meet the urban crisis.

Social progress in our free enterprise economy has never been -- nor should it be -- primarily a responsibility of the public sector.

Private business, labor, banks, industry, and our universities must assume their full share of the urban development burden.

And we must create new mechanisms to stimulate private investment to meet our social priorities.

If we are to perfect our cities within the traditions of American free enterprise, much of the money -- and much of the initiative -- must come from the private sector.

Six out of seven jobs in our economy are in the private sector.

Housing is almost entirely a private industry in America.

Most of the new buildings are designed by private architects, built by private contractors, and paid for by private concerns.

I am for keeping it that way. I think we can.

The life insurance companies of America have made an important start, not only with their billion-dollar commitment to build inner-city housing and create jobs, but also with the television documentary we saw last week on the dimensions of our urban challenge.

The National Alliance of Businessmen is ahead of schedule with pledges to hire and train the hard-core unemployed.

Business leaders in many of our cities have joined together in urban coalitions to begin improving their total communities. This is only a beginning.

We can never build the cities we need without the full commitment of private enterprise.

We must, therefore, be prepared to offer financial and tax incentives to engage the enormous power of the private sector.

We must also offer these incentives, in addition to schools and first-class public services, as magnets to draw new industry and populations to the smaller city and new town -which can become the well-planned metropolis of tomorrow.

We are dependent on the vigorous exercise of private ingenuity, modern business methods, free enterprise to do most of the job in our cities.

* * *

There must clearly be a reordering and simplification of the local, state, and federal structures for administering the programs that are needed for urban and human redevelopment.

To begin to control the forces of urbanization, we must develop planning on an area-wide scale. We must avoid the irrational patchworks that have marked our urban growth patterns.

No matter what the federal government does, however, the consequences of urban disorganization cannot be avoided until localities recognize and accept their common destiny.

Constitutional reform and modernization of county and municipal government are no longer subjects for academic debate and editorial discussion. They are imperatives if our democracy is to survive.

Councils of governments -- regional associations whose members are the governmental units of the metropolitan area -can provide an effective forum for attacking those problems whose solutions demand inter-governmental cooperation and coordination law enforcement, transportation, air pollution, sanitation and garbage disposal, and employment.

As difficult as it will be, the next president must undertake a fundamental reorganization of all federal urban activities.

We must provide a structure which rewards innovation and a desire to act -- not one which slowly drains and destroys the enthusiasm, effectiveness, and vision of urban leaders.

* * *

Then there is the problem of construction standards and technology -- one of many places where we need uniform codes and state laws.

We shall never meet our national housing goals so long as 5,000 local jurisdictions apply different building-code standards.

Federal housing assistance, whether in the form of direct grants, loans, or mortgage insurance, should be contingent on the modernization of local land-use laws and building codes.

I urge, too, the adoption of the plain principle of public administrative responsibility: that the worst problems get the first attention.

In most cities today, public services are poorest where needs are greatest.

Schools are weakest where learning is hardest. This is wrong.

Garbage collection is slowest where the rats are.

Building codes are not enforced where the conditions they were designed to prevent are most prevalent.

Where health problems are most severe, medical facilities and personnel are least adequate -- and often the most expensive.

Mr. Mayor. . .City Councilmen. . .Taxpayers: It is time to change that pattern. I don't suggest we impair city services to in the better neighborhoods. I only say: We must make these services available to all our citizens.

* * *

But these courses of action -- essential to progress -only make feasible the truly critical element: The motivation and capacity for effective action in the community itself.

The last several years have demonstrated the striking ability of citizens to assume major responsibility for shaping their own destinies -- on their block, in their neighborhood, and throughout their city.

Persons supposedly lacking sophisticated training and preparation for community leadership have mounted some of our most successful and broadly-supported urban programs.

CLEVELAND: NOW! Is a foremost example of the creative role which people can assume in saving a city. Under Mayor Carl Stokes' leadership, this is a community team in action --and achieving results.

But in many places this popular initiative has been thwarted -- by lack of operating funds. . .by an unresponsive or even hostile bureaucracy in city hall, the state capitol or Washington. . .by unrealistic sets of rules, guidelines, regulations and procedures.

Whether the vehicle is a community corporation, neighborhood council, or city-wide planning body, we must prove our faith in democracy by getting people into the act.

New forms of neighborhood government must be considered by state legislatures and city councils.

I call particularly on those who are young to bring their capacities for invention . . .for faith. . . for commitment. . . for human compassion. . . to the task of recreating cities that have gotten old before their time.

Let today's young people prove themselves as the generation of city builders.

I propose no miracles.

I make no promises that cannot be kept.

I have no promises that cannot be kept.

I have been the mayor of a great city. I know the weakness as well as the virtue of civic pride. . .how easy it is to start something -- and how hard to finish it.

I know that stopping what is going on in our cities today is like stopping cancer.

But I know, too, that the American city is not going to die.

I know every mistake we have made in building our cities is a human mistake -- which means it is within human capacity to correct.

We have everything it takes to recreate our cities. . . not in "Gleaming Alabaster" but surely "Undimmed by Human Tears"

There is no need -- and it will compound our previous error -- to settle for minimum housing, minimum health, minimum wages and employment, minimum schools, minimum neighborhoods.

We don't believe in a minimum America -- and we won't fight hard enough if that is all we are after.

We believe -- and we will fight for that belief -- in creating an urban environment that calls forth the best quality in every person. . .that liberates the human spirit.

What is at stake today is not the urban -- but the human condition.

We propose not to improve -- but to perfect -- that condition.

I say we can.

I say we will.

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I say we can build an America that may be seen throughout the world, and by us, as Carl Sandburg saw her:

"I see America, not in the setting sun of a black night of despair ahead of us. I see America in the crimson light of a rising sun fresh from the burning, creative hand of god. I see great days ahead, great days possible to men and women of will and vision."

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REMARKS

VICE PRESIDENT HUBERT H. HUMPHREY CITY CLUB CLEVELAND, OHIO JULY 2, 1968

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It is in our cities that American democracy will either succeed or fail.

It is there that the American dream -- the dream of a free and equal people, living together in harmony -- will or will not be achieved. The urgent problems of our cities today are evident to anyone who tries to walk in them...or drive...or breathe...or find a quiet park, or a home, or a hospital, or a school a child could be proud of.

The harsh tragic fact of the slum and ghetto has become so familiar that detailing them is a filibuster...to put off action.

The truth, at least here in Cleveland -- yes, and in Washington -- is that a great deal is being done. There have been substantial gains.

But we are far short of the mark. As a nation, we haven't given this job the priority it must have.

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We haven't yet made up our minds to <u>pay</u> what it costs -- both in resources and in commitment. We are still on the defensive. We know...

or think we know...what we are against.

We are less clear about what we are <u>for</u>. We have declared a war on poverty. But we still need a crusade for opportunity.

We are against slums. But should we wipe them out or rebuild them or both?

We realize increasingly that the city itself is not the problem. The city is only the place where a score of different problems <u>converge</u>. And we have not yet developed that central, unifying idea which will be a rallying point for action. That is why I have called for a Marshall Plan for America's cities.

The Marshall Plan was effective in Western Europe, above all, because of <u>its concentration on</u> <u>a clear and feasible purpose</u>.

It depended on a moral commitment...on planning... and on money to back both up.

It also depended on the use of American funds only as a <u>catalyst</u> to activate Western Europe's own human and material resources.

The American people put nearly 14 billion dollars into Western Europe over a five-year period. This sum was less by far than the cost to us -- or to Europe -- of economic chaos...or utter despair... or violence or another war. Our money did not buy a <u>new Europe</u>. Nor could ten times as much have done so.

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To begin to control the forces of urbanization we must develop planning on an area-wide scale. We must avoid the irrational patchworks that have marked our urban growth patterns. No matter what the federal government does, however, the consequences of urban disorganization cannot be avoided until localities recognize and accept their common destiny.

Constitutional reform and modernization of county and municipal government are no longer subjects for academic debate and editorial discussion. They are imperatives if our democracy is to survive.

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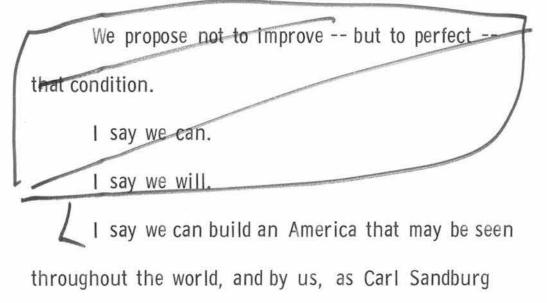
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REMARKS OF VICE PRESIDENT HUBERT H. HUMPHREY

CITY CLUB FORUM SHERATON-CLEVELAND HOTEL/GRAND BALLROOM

JULY 2, 1968

Thank you, Mr. Kane. May I first comment that I have been called many things, but this is the first time I was called an urbanologist. I gather that this is not uncomplimentary and I will accept it in good spirits acknowledging that it comes from the City Editor of one of the great newspapers that prints nothing but the best.

Mayor Stokes, my good friend Carl, and my long time friend and congressional associate, John Gilligan, members of the City Club, friends and fellow citizens here in Cleveland, Ohio: Some of you may note if your vision is as good as I think it is, that I wear a button that says CLEVELAND: NOW; Carl Stokes wears a pin that says Humphrey for President. It's a fair deal. Cleveland: Now, Carl--Humphrey in November.

I noticed and I was told when I entered this ballroom that there are about 100 college students, new citizens, some just turned 21. I think they have already been citizens but they are going into their first participation in our democratic system. I hope they will participate, namely on election day, and I trust that by the time we are through with todays exercise that I may have an opportunity to convince them to participate in the proper political channels. I shall be as non-partison as I can as a full-time Democrat and as a candidate for public office.

This is a forum and the purpose of a forum is a discussion and a dialogue. I would hope that for a little while you will permit me to engage in a monologue. I want to talk to you about your city. I want to talk to you about the American city. I want to talk to you about it because what happens in America's cities happens to America. I have a

special interest in American cities. I have been a mayor of a great city just as Mayor Stokes is the mayor of this great city. I wrestled with the problems of that community some years past but I find that the problems of today are not at all dissimilar from what they were a few years ago. America's cities should represent the best of our culture. They should show no signs of decay. In fact they should be the living symbol of progress, culturally, politically, socially. economically. The American city should be the fulfillment of the American dream. The dream of a free and an equal people, living together in harmony and living together in a harmony that produces constructive results of better living for the inhabitants thereof. Now many cities are today just coming alive after a long slumber and I hope you won't think me unkind if I say that Cleveland, Ohio, under the leadership of your mayor with the Cleveland: Now program and all that it represents of public and private commitment and endeavor, that Cleveland: Now symbolizes the reawakening of the dty and its people and this is why I have selected for today this topic of the American city.

Mr. Kane, I hope that I might be somewhat close to the description that you gave of me, an urbanologist, but I am not an expert. I do not claim to be an expert. I learned as a professor of political science once that there is a very valued axiom that experts should be on tap, not on top, and you know what I am trying to do -- I am not trying to be on tap; I am trying to be on top, As one of the flew general practitioners still working in the American community, I come to you not as an expert but as a concerned American, deeply concerned about what is happening in our nation and deeply concerned about what is happening in our cities. 70% of the population of this land lives in our cities representing about 2% of the land area of the land. One hundred million more will live in our cities or at least in America, 100 million more in the next 25 years. Therefore if there ever was a timely topic, it is the one that we look at today of how do we make these cities not only livable, but how do we make them the best of the American expectations and the fulfillment of the American dream.

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Now I think we ought to realize that the city itself is not the problem. The city is only the place where a score of these problems converge and we have not as yet developed that central unifying idea which will be the rallying point for action. I believe we are close to it. I think you are close to it in your Cleveland: Now program and what we call also our "urban coalition" representing the commitment of people of every walk of life in public and private endeavor but I want to talk to you about what I believe is a feasible objective for this nation. I speak of something we have worked on; I speak of a situation that is somewhat analagous. World War II left Europe in ashes, a people there gifted and talented but a people the victim of incredible shock and destruction. Americans find today vast numbers of its people living in the inner city particularly the victim of a social shock so to speak, the shock of being able to see on the television how most of us live and then to experience the degradation of slums and deprivation in their own private lives.

Ladies and gentlemen, once it was that the poor would live out with the poor. Once it was that there were literally walls that separated some from others. That is no longer true. This instrument that I see before me has changed all of that. Modern communication, the printed word, the radio, television has in a very real sense both united our people and divided them. It could unite them in a common cause. It does divide them if there are those who sense that what others have, they were denied. Not that they want it for the taking, not that they want it for the asking, that they would at least like to have the privilege and the opportunity of earning for themselves, developing for themselves, a part of the life of this nation like the rest of us share in. Now I call my proposal a Marshall Plan For American Cities. I call it that because the relationship between what happened after World War II and the rebuilding of cities of Western Europe and the dimensions of the problem here in the cities of the United States is so similar. The Marshall Plan was effective primarily

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because of its concentration upon a clear and feasible purpose. It was effective because it depended on a great moral commitment. on extensive and intensive planning and on the money to back it up. It depended in a part on the use of American funds, as a catalyst, but only as a catalyst, to activate Western Europeans own human and material resources. Let it be visibly clear that our money, large as it was, did not buy a new Europe. Nor can 10 to 25 times as much of it purchase a new Europe. What it did was to help as a catalitic agent. It helped Europeans build their own new Europe. There is a lesson here. Those of us who are proud to be in what we call the "more affluent group" cannot make a new American for Americans that have been left out but we can be a catalytic agent. We can help other Americans help themselves so that they come into what we know as this American Society.

You see, I do not believe in two socities, separate and unequal. I do not believe that the United States of America can long survive under those conditions. I believe that the dream of this land and the promise of this country is one nation and I believe that it must be one nation that recognizes the spiritual and the social values or as it is upt so concisely at least for our students and children to learn, "one nation under God, indivisible ... " and then we add those all-important words "...with liberty and justice for all." Unless there is a moral commitment, no amount of money is going to solve the problem. That Marshall Plan for Western Europe generated vast amounts of new capital. It put jobless people on the job rebuilding that destroyed Europe. Local initiative, careful planning, coordinated policy, strict priorities, massive commitment, these were the techniques that were successful in the most important project this nation has ever known and may I say these are the requirements for perfecting the American city. We need to bring the new America out of the filth and the decay of the slums and the victims of poverty just like Western Europeans brought the new Europe out of the ashes and the destruction of World War II.

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Now that Marshall Plan produced a very visible and immediate impact and not only in bricks and mortar, but in the peoples' lives. And the initial investment was large enough to get these points because we have been playing games with our cities, we have been deluding ourselves as to the dimension of the problem, the initial investment was large enough, the commitment was big enough, the vision was grand enough to inspire hope and without hope, there is a hopeless situation. The hope was there to show that the job can be done and to generate the will for self-help which brought the peoples of Western Europe to self-sufficiency and prosperity.

My fellow Americans, these are the necessary elements in a nationwide attack on the urban problem in American today: long term planning, local initiative, high priorities, large investment and a moral and personal and public commitment that is unqualified. Now in recent years we have had all kinds of federal programs and we have done much more than has ever been done before, not to say we have done enough. A new Department of Housing and Urban Development, a model cities program. There is now a funding program for 75 cities, 150 more next year. The Housing and Urban Development Act of 1968 now before the Congress, and by the way it is the most innovative, far-reaching, imaginative proposal for housing in America that has ever been conceived or passed by any house of Congress; it needs your help. It creates the possibility of the survival of the neighborhoods. It permits and programs an unprecedented 10 year housing program to produce 26 million new homes and 6 million of them federally assisted. It provides an opportunity for property ownership for the poor, and I might say in the words of John Stuart Millett: "Let a man have nothing to do for his country and he shall have no love for his country; let a person take no active interest in his community and he shall have no interest in his community ... " Let a person be an owner, let him have a piece of the action as a home owner and he will have an interest in it and a regard for it. I believe now our effort must be to consolidate our efforts and then to get the big vision, the big dream of what

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to do. We have to ask ourselves how many hospitals in Cleveland because you do not do a job of urban redevelopment in America unless you do it city by city. There is no national design that is going to work every place. You must innovate, create, be pragmatic in your approach in your own area. How many schools and where shall they be located? How many health centers? How many day care centers? What is your time table and then how much will it cost? Well let me be very frank with you -- it will cost a great deal, a very great amount, but it will cost far less than what is happening, the cost of violence and crime and disease and unemployment and deprivation and sums; those costs are burdensome, excessive and intolerable and I know Mayor Stokes will tell you that for every block of slum we have in the city it will cost you seven to ten times as much for maintenance than it costs for a block of middle income housing, middle income facilities. The only nation that can afford poverty is a rich one. And I say we can't afford it. It is a luxury that we can no longer endorse. And thank goodness that poverty in America represents only a minority, a minority of the country and a minority part of our community. I do not speak of a racial minority; there are more poor whites than black. There are more people poor in the rural areas than in the city, but this is the one nation today in the world that the poor are a minority and I suggest that it is the one nation in the world where that minority of the poor can have the chance of the majority of the better off.

Now to help solve this problem of financing, I have given a great deal of attention. As one who has been working with the nation's mayors for four years from the White House and extensively, as one who has been in 60 American cities in the last four years, as one who has seen the richest of the rich and the poorest of the poor, I have tried to figure out in my own mind how can we get at the problem which is at the core, in finding the financial

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arrangements. Well, I learned some lessons. Most of the successful foreign ventures today are through what we call the large financial institutes, the World Banks, the International Monetary Fund. Is there any reason why the same principles cannot be applied at home? Some of the problems that effect our inner cities are not a bit different than those that effect the developing countries.

I propose the creation of a national urban development bank financed in the main through private funds but in the initial stages with an investment of public funds, plus the private subscriptions. Is there a prototype of this? Have we had any such experience? Indeed, the federal land bank system of this country was founded 50 years ago with exactly this type of formulation. And there have been others. We ought to build on this experience. I propose also the federal underwriting of the unusual risk elements which are inevitable and they are going to be involved in meeting the hardest and the most critical of our urban problems. Let me say a word or two. It should have enough borrowing and lending out to do the job and they will be in the billions. One of the problems in this land today is to raise our sights. There are far too many people in the position today of public authority that are still in a depression mentality, concerned more about security than about opportunity and what this nation needs today is not merely social security but a large dose of social opportunity and the people that are going to afford that and provide that are in this room and rooms like it. The youth of America are not made of the mentality of the 30's. They must look to leaders who advocate change. Changing conditions require changing solutions and the solutions of yesterday are seldom capable of solving the problems of today. So the lending and borrowing authority must be extensive and as I said, we are talking about billions. In the beginning an appropriation of federal funds would get the bank started and as with other institutions those federal investment funds would be repaid and they have been in all other institutions. The balance of the funds would come from the federally guaranteed bonds to be sold by the bank to private investors. The funds would be in a revolving fund--as repayments would be made, they would be available for reinvestment. The bank would provide private equity participation. Affiliated regional banks would be chartered by the national bank--like your own Cleveland Area--you have a Federal Reserve Bank that has a great deal to do with your basic economy.

My fellow Americans, it is time for us to think in terms of saving the cities of this land and it cannot be done by a haphazard, willy-nilly part-time action and operation. It can be done when we utilize the finances and start to mold into one both the public and private resources of our land. This bank would be available to public and private borrowers for programs which cannot be financed through any other means but which are essential for urban development. These banks could fund non-profit neighborhood development corporations; guarantee loans, made through conventional private lenders, for inner city and metropolitanwide development. My fellow Americans, if you can guarantee a loan to a struggling nation then why can't you guarantee one to Cleveland. If you can guarantee a loan for a private investor, why can't you guarantee one for the American people right here. The federal government hasn't lost on the guarantees, but what we need is a new sense of vision, to start to understand that the cities of America are erroding and corroding from within and unless we stop it, we are going to have more destruction than any nation that is ever known outside of total war. This regional bank could offer loans to inner city small businessmen whose contribution to the economy of their communities is now limited by lack of financing. It could fund quasi-public housing development corporations, and it could above all provide technical management assistance in urban planning and development. The establishment of a National Urban Development Bank which is in my mind essential with an

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assured source of the funds would facilitate and encourage long range planning for metropolitan area development, planning now inhibited by the uncertanties of the annual budget appropriation process, every city across the land is the victim of the paralysis of urban renewal. Because of the inadequacy of the funds that are available you stake out an area for the urban renewal and it becomes an area that develops fast into an obsolete area of decay. You have to be able to proceed after you design the plan and those regional banks would include a broad representation of local government and private citizens, white and black, rich and poor, and further community participation would be encouraged through direct equity investment by the people themselves.

Now this is essentially therefore, a federal program of underwriting loans, putting to work the capital of this nation, putting to work here in America vast amounts of our capital that is thrust out of this nation. I believe in the mobility of capital. I do not like restraints but I think American capital ought to have some new choices and opportunities and as we encourage American capital to go to other parts of the world, what is wrong with encouraging American private capital to come home to American to be invested here under equal treatment? Equal opportunity. Now this is even more essentially a proposal to commit ourselves as a country to paying what is the cost, not just of stopping the blight or saving but rather of perfecting our cities. I shall urge the people in the Congress to make that commitment if I am permitted to do so as the president of the country. I shall urge that meeting the needs of American cities be made a prior lien on the additional billions which we will realize each year out of increased revenues, revenues from present tax rates on our vastly expanded national income and I will urge that we use a fair share of what I call the "peace dividend" which can and will be ours, that "peace dividend" will come if we are steadfast in our determination to achieve, now once the process is started, a political negotiated settlement of the tragic and costly struggling in Viet Nam and it can come if we achieve mutual deescalation in the costly arms race with our nation and the Soviet Union and escalation now might I say that gives you

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no new security but a deescalation which would give us great benefits. The prospects in both the Paris negotiations and the new efforst with the Soviet Uninn are to me and I believe the records reveal encouraging. Any single proposal such as I just mentioned must not diminish the other efforts which are essential to meeting our urban crisis. Social progress in our free enterprise has never been nor should it be primarily the responsibility or solely the responsibility of the public's efforts. Private business, labor, banks. industry and indeed our universities must assume their full share of the urban development burden. And we must create new mechanisms to stimulate private investment to meet our social priorities. If we are to perfect our cities within the traditions of American free enterprise, much of the money -and much of the initiative -- must come from the private sector. Six our of seven jobs are in the private sector; housing is almost entirely a private industry and most of the new buildings are designed by private architects, built by private contractors and paid for by private concerns and I am for keeping it that way and I think we can. But I do believe that we must be prepared to offer financial incentives to engage the enormous power of the private sector. To release this giant amount of private finance, we must also offer the other incentives of good first class schools and first class public services as the magnet to draw industry and new population to the smaller cities and the new town.

What an exciting thing it is to dream of new cities in America and, ladies and gentlemen, we haven't built a new city for many a year, one or two at the most, but America needs one hundred new cities if it needs one, and we must build them even as we perfect the city of today. There needs to be also a reordering and simplification of local, state, and federal structures for administering these problems of urban and human redevelopment.

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Let me lay it on the line. Most state constitutions have not been rewritten for 50 years. Many of them are tied down with the most obsolete and the most useless materials. Out-moded city charters, obsolete state statutes relating to the period of bygone civilization and city ordinances that are totally out of date clutter our statute books. They need to be repealed in some cases and modernized in many. And there isn't any use of talking about what we are going to do with our city until we make the basic legal structure of America up to date. There are many ways that we can do it. Councils of government, regional associations, whose members are the governmental units of the metropolitan area, they can provide an effective forum for attacking these problems of education, transportation, pollution, communication, health and so forth. And the next President of the United States must, may I say, be in a sense an urbanologist. He must understand the imperativeness of a fundamental reorganization of all federal urban development so that we can bring to bear at one time and one place a galaxy of federal programs which today fills the statute books which some people seem don't know exist.

I look upon the federal government as the medium who supplies all the goodies to the supermarket with no labels and a person being led into the market tries to find what he needs, hit and miss, hopefully being able to get a hold of something that might provide a moment of some relief. This is not good enough. We need uniform codes. Let's face it: We are building houses today like they built the pyramids--one by one. We shall never meet our national housing because as long as there are 5,000 local jurisdictions applying different building code standards and that is what we have. Federal housing assistance therefore, whether in the form of direct grants, loans or mortgage insurance, should be contingent upon the modernization of land haws and building codes, otherwiseyyou are going to waste billions of doTars and miles of man hours.

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I urge, too, the adoption of the plain principle of public administrative responsibility: That the worst problems get the first attention and your Mayor told me of this in your Cleveland: Now program. In most cities today the public services are the worst where the needs are the greatest. Where you have the most dense population of the poorest people, you have the most inadequate park and recreational facilities. I ask any reasonable man or woman to take an evaluation of the ratio of population to the recreational and park facilities and the available of the facilities.

I looked over the American city and, let me lay it on the line, the garbage is collected the least often where it ought to be collected the most often. The schools are the weakest where learning is hardest. The parks are the fewest and the most inadequate in the areas where the people are the poorest and what do we need. The best schools where the poorest are to be found. The finest and up to date parks where there is the greatest density of population. This is the way that you provide for equal protection of the law. This is what you mean by equal opportunity. Public services are to be compensatory. This doesn't mean that we deny the rich and give to the poor; it simply means that we permit others to at least approximate the circumstances that we presently enjoy. Housing codes are not enforced and you know it, where the conditions that they are designed to prevent are most prevelant. May I say that breaking the housing code is a serious violation but I venture to say they don't levy as many penalties as they do traffic tickets. And frankly, the traffic violators are much less a threat to the well being of the community than the violations of the housing codes.

Where health problems are most severe, medical facilities and personnel are least adequate -- and often the most expensive. Now I don't suggest that we impair the city services in the better neighborhoods. I only say that you in the better neighborhoods cannot afford not doing anything in the poor neighborhoods. What we need above all is the motivation and capacity for effective action in the community itself and we begin to see it. Cleveland: Now is the foremost example of the creative role that people can assume in saving a city. And I salute your mayor in this fine job of building a community because there isn't a single problem that any one of us can handle, whether it is pollution of the air or the water, whether it is unemployment or health or housing or education, it is going to require an organizing partnership without the loss of our individual identity to get the job done.

New forms of neighborhood development must be considered by the state legislature and city councils. But I call particularly upon the young to bring their capacity for invention; for faith; for commitment; for human compassion, their sense of urgency to the task of recreating our cities not necessarily in gleaming alabaster, but surely undimmed by human tears and there is no need and it will compound our previous error for America to settle for minimum housing, minimum education, minimum health, just minimum employment and wages, minimum schools and minimum neighborhoods, that is not what you call the last best hope of earth.

I submit that a nation that has entered the space age and believes that it can invest billions and billions in exploring the vast expanses of space and believes and rightly so, that it can put a man on the moon and it will be done, that that same nation ought to be able to find within its innovation and dedication and resources to help put a man on his feet right here on earth in your city and your state and our country.

I happen to think we can do both. I am unwilling to settle for half way. I do not believe in a minimum America. And I don't believe we can settle for it. We believe and we must insist on creating an urban environment where our people will and do live that calls for the best quality in every person, that liberates the human spirit. That is what this nation is all about. What is at stake is not the urban condition but rather the human condition and I say that we can build an America that can be an inspiration to not only yourselves, but to the whole world and it can be done as Carl Sandburg saw her:

> "I see American, not in the setting sun of a black night of despair ahead of us. I see Americanin the crimson light of a rising sun fresh from the burning, creative hand of God. I see great days ahead, great days possible to men and women of will and vision."

Ladies and gentlemen, in the worst of times we must do the best of things. It is now when we are challenged. Cleveland: Now speaks for a nation. America: Now and America: Tomorrow, but there will be no America that you and I want for tomorrow unless you are willing to make the decision now to do what you know needs to be done.

I want the opportunity to work with you to achieve that greatness of this country. I think we can. I say we can and I say we will.

Thank you very much.

(female speaker)

The President of the City Club is now approaching the podium and he will now introduce the speaker.

I'd like to welcome you to the City Club:

We will now introduce the speaker -

I'd like to welcome you to this special Cleveland City Club Forum. As you know, the City Club is the oldest continuous forum here for the free exchange of ideas and view points from every direction of the political and intellectual compass. It has offered a launch pad for such desperate thinkers as Leon Trotsky and George C. Wallace, and you can't get much more desperate than that. The City Center has offered an opportunity for our members and for the general public to question these speakers. Since it is a City Club its concerned more often with urban than rural, such as the case, again today when the big city problems will be defined and some hints toward their solution offered by one of this country's urbanalogists in a high place. <u>Vice</u>ladies and Gentlemen, I give you the best/President of the United States and a candidate for the Democratic nomination for President, Hubert H. Humphrey -(Applause). Thank you, (paus), thank you, Mr. Cain (Hubert H. Humphrey).

May I first comment that I've been called many things, but this is the first time I have been called an urbanalogist. I gather that that is not uncomplimentary and I will accept it in good spirit, knowing that it comes from the City Editor of one of the great newspapers of this nation, the "Plain Dealer" which prints nothing but the best. (Applause). Mayor Stokes, my good friend Carl, and my long time friend and congressional associate, John Gilligan, members of the City Club, friends and fellow citizens here in Cleveland, Ohio. Some of you may note that if your vision is as good as I think it is that I wear the button that says "CLEVELAND, NOW". Carl Stokes wears a pin that says "Humphrey for President". It is fair deal (Applause). "CLEVEIAND, NOW", Carl, "HUMPHREY IN NOVEMBER". I noted and 1 was told when I entered this hall, this room, that there were about 100 college students, new citizens who have just turned 21, I think they have always been citizens, but they are coming into their first opportunity for participatory democracy, which I hope they will, namely on that election day, and I trust that by the time we are through with today's exercise that I may have an opportunity to

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convince them to participate in the proper political channels. I shall be as non-partisan as I can as a full-time Democrat and as a candidate of public . office.

This is a Forum. The purpose of a forum is a discussion and a dialogue. I would hope that for a little while you will permit me to indulge in a monalogue. I want to talk to you about your City. I want to talk to you about the American City. I want to talk to you about it because what happens in America's cities happens to America. I have a special interest in America's cities. I have been a Mayor of a great city just as Mayor Stokes is the Mayor of this great city. I wrestled with the problems of that community some years past, but I find that the problems of today are not at all dissimilar from what they were a few years ago. America's cities should represent the best of our culture; they should show no signs of obsolescence, or decay. In fact they should be the living symbol of progress, -- culturally, politically, socially and economically. The American cities should be the fulfillment of the American dream. The dream of a free and equal people, living together in harmony, and living together in a harmony that produces constructive results of better living for the inhabitants thereof. Now many cities are just coming alive after a long slumber, and I hope you won't think me unkind if I say that Cleveland, Ohio, under the leadership of your Mayor, with the "CLEVELAND, NOW" program and all that it represents of public and private commitments and endeavor, that "CLEVELAND, NOW", symbolizes the reawakening of the City and its people, and this is why I have selected for today, this topic of the American cities.

Mr. Cain, I hope that I might be somewhat worthy of the description that you gave of me as an urbanalogist, but I am not an expert, I do not claim to be an expert. I learned as a Professor of Political Science once that there is a very valued axiom, that experts should be on tap, not on top, and you know what I am trying to do, I am not trying to be on tap, so, as one of the few general practicioners still working in the American community, I come to you not as an expert, but as a concerned American, deeply concerned about what's happening to our Nation and deeply concerned of what is happening in our cities. 70% of the population of this land lives in our cities, representing about 2% of the land area, of the land, 100 million more will live in our cities, or at

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least in America. 100 million more in the next 25 years; therefore, if there ever was a timely topic it is the one that we look at today of how do we make these cities not only liveable, but how do we make them the best of the American experience and the fulfillment of the American dream. Now, I think we ought to realize that the City itself is not the problem. The City is only the place where a score of these problems converge, and we have not as yet developed that central, unitying idea which will be the rallying point for action. I believe we are close to it. I think you are close to it in your "CLEVELAND, NOW" program and what we call also our Urban Coalition, representing the commitment's of people of every walk of life and public and private endeavor, but I want to talk to you about what I believe is a feasible objective for this nation at home. I speak of something which we have tried and it worked, and I speak of a situation which is somewhat analogous, World War II left Western Europe much of it in ashes, a people there gifted and talented, but a people a victim of incredible shock and destruction. American finds today vast numbers of its people living in the inner city, particularly, the victim of a social shock so to speak, the shock of being able to see on the television how most of us live, and then to experience the degradation of slumism of poverty and depredation in their own private life, and Ladies and Gentlemen, this is a terrible trumatic experience. Once it was that the poor, hits out with the poor. Once it was that there literally walls that separated some from others. That is no longer true. This instrument that I see before me has changed all of that. Modern communication, the printed word, the radio, television has in a very real sense both united and divided them. It could unite them in a common cause. It does divide them, if there are those who sense, that what others have they are denied. Not that they want it for the taking, not that they want it for the asking, but that they would like to at least have the privilege and opportunity of earning for themselves, developing for themselves, a part of the life of this nation like the rest of us share in. Now I call my proposal a "Marshal Plan" for America's cities. I call it that because the relationship between what happened after World War II in the rebuilding of the cities of western Europe, and the dimensions of the problem here in the cities of the United States, is so similar. The Marshal Plan was effective primarily

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because of its concentration upon a clear and feasible purpose. It was effective because it depended on a great moral commitment, on expensive and intensive planning, and on the money to back it up. It depended in a part on the use of American funds as a capitalist but only as a capitalist to activate Western Europe own human and material resources. Let it be crystal clear that our money, large as it was, did not buy a new Europe, nor could ten to twenty times as much of it, purchase a new Europe. What it did was to help, as a catalytic agent, it helped Western Europeans build their own new Europe. There is a lesson here. Those of us who are privileged to be in what we call the more affluent group, cannot make a new America for Americans that have been left out, but we can be a catalyst, we can help other Americans help themselves, so that they come in to what we know as this American Society. You see, I do not believe in two societies, separate and unequal. I do not believe that the United States of America can long survive under those conditions. I believe that the dream of this land and the promise of this country, was one nation, and I believe that it must be one nation that recognizes its spiritual . and social values, or as it has been put so succinctly and concisely at least for our students and our children to learn, 'one Nation under God indivisible' and then we add those all important words .'with liberty and justice for all'. Unless we believe that as a moral commitment, no amount of money is going to solve the problem. That Marshal Plan for western Europe generated vast amounts of new capital, it put jobless people on the job, rebuilding that destroyed Europe. Local initiative, careful planning, co-ordinated policy, strict priorities, massive commitments. These were the techniques that were effective in the more successful foreign aid program this nation has ever known, and may I say these are the requirements for perfecting the American cities. We need to bring the new America out of the filth and decay of the slums and the victims of poverty, just like western Europeans bought the new Europe out of the ashes and the destruction of World War II. Now that the Marshal Plan produced a very visible and immediate impact, and not only in bricks and mortar but in the peoples' lives, and the initial investment was large enough, now get these points, because we have been playing games with our cities, we have been deluding ourselves as to the dimension of the problem, the initial investment was large enough, the commitment was big enough, the vision was grand enout to inspire hope, and without hope, there is a hopeless situation. The hope was there to show that the job could be done, and to generate the will for self-help which bought the peoples of western Europe to self-sufficiency and prosperity. My fellow Americans, these are the necessary elements in a nation-wide attack on the Urban problem in America today. Long term planning, local initiative, high priorities, large investments, and a moral and personal and public commitment that is unqualified. Now in recent years we have had all kind of Federal programs and we have done much more than has ever been done before - not to say we have done enough but more a new Department of Housing, an Urban Development, a Model City program, it is now a funding comprehensive planning efforts in 75 cities and 150 more next year. The Housing and Urban Development Act of 1968, now before the Congress, and by the way it is the most elevating, far-reaching, imaginative proposal for housing in America that has ever been conceived or passed by any house of Congress, it needs your help. It represents the possibility of the survival of neighborhoods, it permits and it programs an unprecedented 10-year housing program to produce 26 million new homes and 6 million of them Federally assisted. It provides an opportunity for property ownership for the poor, and might I say, in the words of John Stewart Mills, "that a man have nothing to do for his country and he shall have no love for it". That a person have no stake in his community, that he have little respect for it. Let a person be an owner, let him have a 'piece' of the action as the young folks put it, and he'll have an interest in it, and will have a regard and respect for it. I believe now our effort must be to concentrate and co-ordinate our efforts, and then to get the big vision, the big dream of what to do. Let's ask ourselves how many houses in Cleveland you need, because you do not do a job of Urban Redevelopment in America unless you do it city by city. There is no national design that is going to work every place. You must innovate, create, be pragmatic in your approach in your own area. How many schools and where should they be located? How many health care centers, how many day care centers, when, what is your time table, and then how much will it cost?

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Well, let me be very frank with you, it will cost a great deal, a very great amount, but it will cost far less than what is happening. The cost of violence and crime and this problem is going to be with us, we cannot close our eyes to it. The cost of violence and crime, and disease and unemployment and depredation and slums, those costs are burdensome, excessive and intolerable, and I know that Mayor Stokes would be the first to tell you that for every block of slum you have in this city, it will cost you from seven to ten times as much for municipal services as it costs for a block at middle income residents, middle income housing, middle income facilities. The only nation that can afford poverty is a rich one, and may I say that we cannot afford it either, it is a luxury that we can not long endure, and thank goodness that poverty in America represents only a minority -- a minority of individuals and a minority part of our community. I do not speak of a racial minority unless you want to put it as to the whites as there are more poor whites than there are blacks. There are more people poor in the rural areas than there are in the cities, but this is the one nation today in the world in which the poor are in the minority, and I suggest that it's the one nation in the world today where that minority of the poor can have the change of the majority of the better off. NOW, to help solve this central problem of financing, I have given a great deal of attention, as one who served 16 years in the United States Senate and knows the appropriation process and the legislative process, as one who has been working with the nation's mayors for four years as the liason from the White House and the Executive Branch with local government, one who has been in 600 American cities in the last four years, one who has been with the richest of the rich and the poorest of the poor, I have tried to figure out in my own mind how can we get at the problem which are at the core of finding the funding, the financing arrangement. Well I learned some lessons. Most of the successful foreign foreign aid today is through what we call the large financial institutions the World Bank, the Inter American Development Bank, the Asian Development Bank, the African Development Bank, the International Monetary Fund. Is there any reason that the same principles should not be applied at home? Some of the problems that affect our inner cities are not a bit different than some of the problems that affect developing nations. Some of the people today that are

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being denied their chance in this society are experiencing the same rising expectations and frustrations as afflict and as move other peoples in other parts of the world, so I propose the creation of a National Urban Development Bank, financed in the name through private funds, but in its initial stages with an investment of public funds, plus the private subscription. Is there a prototype of this? Have we had any such experience? Indeed, the Federal Land Bank System of the United States has financed American agriculture 50 years ago at exactly this type of formulation, and there have been others. The banks for cooperatives, just to mention another. We ought to build on this experience. I propose, also, that federal underwriting of the unusual risk elements which are -- and which are inevitable and they are going to be inevitable in meeting the hardest, the most critical of our urban problems. Let me say a word or two, more about this bank. It should have enough borrowing and lending authority to do the job, and that will run into the billions, that we're talking about an America that is soon approaching a trillion dollar economy. I ask any reasonable man or woman to take an evaluation of the ratio of population to the acreage of park, and the availability of the facilities. I have looked over the American city and let me lay it on the line that garbage is collected the least often where it ought to be collected the most often, and if you live up where I do, the snow, as a rule, is moved last where it ought to be moved first. The parks are the fewest and the most inadequate where they ought to be the best. The oldest schools , most of which are condemned as fire and health hazards, are in the areas where the people are the poorest, and what do we need, the best schools where the poor are going to be found, the finest and most up-to-date parks where there is the greatest density of population, the best of public services and health services in particularly, where the individual is least able to provide them. This is the way that you provide for equal protection of the law. This is what you mean by equal opportunity, public services are to be compensatory. This doesn't mean we deny the rich and the more fortunate like those of us, it simply means that we permit others to at least approximate the standards which we presently enjoy. One of the problems in this land today is to raise our sights. There are far too many

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people today in positions of public authority that are still in a depression mentality, constantly concerned about security than they are about opportunity. And what this nation needs today is not merely social security but a large dose of social opportunity. The people that are going to have to afford that and provide for that are in this room, and rooms like it. The young of America are not satisfied with the mentality of the thirties, nor should they be. They must look to leaders who are thinking into the seventies and the eighty's and the year two thousand. Changing conditions require changed solutions, and the solutions of yesterday are seldom applicable to the problems of today. So the lending and borrowing authorities must be extensive, and as I said, we're talking about billions. In the beginning an appropriation of federal funds would get the bank started. And as with other institutions without exception, from the Federal Land Bank, to the Bank for Cooperatives, to the Production Credited Administration, those federal investment funds would be repaid, and they have been in all other instances. The balance of the funds would come from the federally guaranteed bonds to be sold by the bank of private investors. The funds would be in a revolving fund as repayments were made, they would be available again for re-investment. The bank would provide for private equity participation. Affiliated regional banks would be chartered by the national bank for specific metropolitan areas, like your own Cleveland area. You have a Federal Reserve Bank that has a great deal to do with your basic financial structure, dealing with the private credit structure of this land. My fellow Americans it's time for us to think in terms of saving the cities of this land, and it cannot be done by a haphazard, willy-nilly, part time action and operation. It can be done when institutionalize the financing and start to mold into one, both the public and private resources of this land. Those regional banks would be available to both, public and private borrowers, for programs which cannot be financed through any other means, but which are essential to urban developments. These regional banks could, for example, fund nonprofit neighborhood development corporations, such as we saw this morning out in the Hough area. Guaranteed loans made through conventional private lenders for inner city and metropolitan wide development. My fellow Americans, if you can guarantee a loan to the Argentine, why dan't you guarantee one to

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Cleveland; if you can guarantee a loan to a private investor in Peru, and you do, why can't you guarantee one for the American people right here in your own state, in your own city. The federal government hasn't lost on those guarantees, anymore than we lost money on guaranteed bank deposits. What we need is a new sense of vision and start to understand that the cities of America are eroding and corroding from within; and unless, we stop it we are going to have the most massive waste of human and physical resources that any nation has ever known outside of total war. This regional bank could offer loans to inner city small business men whose contribution to the economy of their communities is now limited because of lack of financing. It could fund quasi-public housing development corporations; and it could above all provide technical management assistance in urban planning and development. The establishment of an national urban development bank which is in my mind is essential with an assured source of funds which would facilitate and encourage long range planning for metropolitan area development, planning now inhibited by the uncertainties of the annual congressional appropriation process. Every city across this land is the victim today of what I call the paralyzes of urban renewal. Often because of the inadequacies of the funds that are available. You stake out an area for urban renewal and it becomes immediately an area that develops fast into an obsolete area of decay. You have to be able to proceed once you have designed the plans; and, those regional banks would include a board representative of local government and private citizens -- white and black, rich and poor. And further community participation would be encouraged through direct equity investment by the people themselves. Now this is essentially therefore, a federal program of underwriting loans, putting to work the capital of this nation, putting to work here in America. Vast amounts of our capital flows out of this nation every year. I believe in the mobility of capital. I do not like restraints, but I think American capital ought have some free choices and some options; and as we encourage American capital to go to other parts of the world under American governmental guarantees, what is wrong with

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encouraging American private capital to come home to America to be invested in homes in America, to be invested under those same guarantees -- equal treatment I submit, equal opportunities. This is even more, however, a proposal to commit curselves as a country to pain whatever is the cost, not just stopping the blight or saving, but rather a perfecting of our cities. I shall urge the people in the Congress to make that commitment if I'm permitted to do as the President of this country. I will urge that meeting the needs of America's cities be made a prior lien on the additional several billions which we will realize each year out of increased revenue, revenues from the increased tax rates on our vastly expanded national income; and, I will urge that we use a fair share of what I call the peace divident which can and will be ours. That peace divident will come, if we are steadfast in our determination to achieve now once the proc is started a political negotiated settlement of the tragic and costly struggle in Viet Nam. And, it can come if we achieve mutual de-escalation in the costly arms race between our nation and the Soviet Union. An escalation now, might I say, that gives you no new security, but a de-escalation which could give us great benefits. The prospects in both the Paris negotiations and the new efforts with the Soviet Union are to me, and I believe the record reveals, encouraging. Now let me make this equally clear, any single proposal such as I just mentioned must not dimension in any degree whatsoever the other effects which are essential to meeting our urban crisis. Social progress in our free enterprise economy has never been nor should it be primarily the responsibility or solely the responsibility of the public sector. Private business, labor, banks, industry and indeed, our universities must assume their full share of the urban development burden. Every university, every college should be at the very center of the action for the improvement of urban life. And we need to create whole new mechanisms to stimulate private investment to meet our social priorities. Six out of every seven jobs in our economy are in the private sector. Housing is almost entirely a private industry and most of the new buildings are designed by private architects, built by private contractors, paid for by private concerns, and I am for keeping it that way and I think we can. But I do believe that we must be prepared to offer financial and pack incentives to encourage the enormous power of the private sector -- to release this giant called private

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finance and put it to work.

We must also offer the other incentives of good-first-class schools and first-class public services as the magnetic to draw new industry and new population to the smaller city and the newer town which can become the wellplanned metropolises of tomorrow. What an exciting thing it is to dream of whole new cities in America; and ladies and Gentlemen, we haven't built a new city for many a year, one or two at the most; but America needs a hundred new cities and we must build them even as we perfect the city of today. There needs to be, also, a reordering and a hurried reordering and simplification of local, state and federal structures for administering these programs of urban and human redevelopment. And need I tell you that constitutional reform and modernization of county and municipal government are no longer subjects of academic debate or editorial discussion; they are imperative if our democracy is to survive. Let me lay it on the line, most state constitutions have not been rewritten for 50 years. Many of them are tied down with the most obsolete and the most useless materials. Outmoded charters cripple municipalities. Obsolete state statutes relating to the period of a bygone civilization are still with us, and city ordinances which are totally out-of-date and out-of-focus clutter our statute books. They need to be repealed in some instances and modernized in many and there isn't any use of talking about what we're going to do with our cities until we make the basic legal structure of America modern and up-to-date that permits the vital resources, financial, physical and human to go to work. There are many ways that we can do it, through councils of government, regional associations -- they can provide an effective form for attacking these problems. Problems that are interrelated of education, transportation, pollution, communication, health and so forth. And the next president of the United States must, may I say be, in a sense, an urbanologist. He must understand the imperative necessity of a fundamental reorganization of all federal urban activities so that we can bring bearing at one time in one place, that wast galaxy of federal programs of which today fills the statute books and which most people without the finest and best legal counsel seldom know exists.

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I look upon the federal government's urban programs as a sort of a supermarket with all the goodies on the shelves with no labels; and a person being let inside trying to find what he needs, hit and miss, hopefully being able to get hold of something that might provide a moment of at least some relief. This is not good enough.

Now then there is the problem of construction standards and technology, one of the many places where we need uniform codes and state laws. Let's face it, we're building houses today like we built the pyramids, one by one. We shall never meet our national housing goal as long as there are five thousand local jurisdictions applying different building code standards (pause) and that is what we have. Federal housing assistance, therefore, whether in the form of direct grants, loans or mortgage insurance should be contingent upon the modernization of local land use laws and building codes. Otherwise, my fellow taxpayers, you are going to waste billions of dollars and more importantly millions of man hours. I urge too the adoption of the plain principle of public administrative responsibility. That the worse problems get the first attention and your Mayor told me of this in your "CLEVELAND NOW" program -the immediate. In most cities today, public services are the poorest where the needs are the greatest and you know it. Where you have the poorest people, you have oldest and the worse schools. Where you have the most dense population of the poorest people you have the most inadequate part in recreational facilities.

Housing Codes are not enforced, and you know it, where the conditions they were designed to prevent are the most prevalent. And may I say that a City Ordinance and a Housing Code is just as enforcible as a traffic violation, and I venture to say that there is not a city in America that has as many penalties on the violation of the housing codes as they do on traffic tickets. And frankly, the traffic violators are much less a threat to the well being of the community than the violator of the housing code. Where health problems are the most severe and the medical facilities and the personnel are the least adequate, and all too often the most expensive. Now I don't suggest, I want to repeat, that we impair the city services in the better neighborhoods. I only say that you who live in the better neighborhoods cannot afford the high cost of doing nothing in the poorer neighborhoods. Now what we need above all, though, is that critical element, the motivation and the capacity for effective

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action of the community itself, and we begin to see it, "CLEVELAND, NOW" is the foremost example of the creative role which people can assume in saving a city, and I compliment your Mayor and I have done so privately and publicly and I salute him here in this fine audience in his own city. For building a community team because there isn't a single problem that you face today that any one of us can handle alone whether it is pollution of the air or the water, whether it is transportation or health or housing or education. It is going to require a partnership a working partnership without the loss of our individual identity to get the job done. New forms of neighborhood government must be considered by State Legislatures and City councils, but I call particularly on those today who are the young to bring their capacities for invention, for faith or commitment for human compassion, their sense of urgency to the task of recreating our cities and of building new ones. My friends we have everything it takes to recreate America, to make it better, to recreate our cities, not necessarily in gleaming alabaster, but surely undimmed by human tears, and there is no need and it will compound our previous error for America to settle for minimum housing, minimum health, just minimum wages, minimum employment, minimum schools and minimum neighborhoods. That's not what you call the last best hope of earth. I submit that a nation that has entered the Space Age and believes that it can invest billions and billions in exploring the vast stretches of outer space and believes, and rightly so, that it can put a man on the moon, and it will be done, that that same nation ought to be able to find within itself the inspiration and the dedication and the resources to help put a man on his feet right here on earth, in your city and your state in our country. I happen to think we can do both. I am unwilling to settle for half-way measures. I do not believe in a minimum America and I don't believe we can settle for it. We believe, and we must insist on creating an urban environment where our people will and do live that calls for the best quality in every person that liberates that human spirit, that's what this nation is all about. What is at stake, in other words, is not the urban but rather the human condition, and I say that we can build an America that can be an inspiration to not only ourselves but to the whole world, and it can be done by us as Carl Sandburg, that great

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American interpreter and poet saw her, and to me this is the creed, and the promise and the challenge. 'I see America', said Carl Sandburg' not in the setting sun of a black night of despair ahead of us, but I'd see America in the crimson light of a rising sun fresh from the burning, creative hand of God. I see great days ahead, great days, possible for men and women of will and vision.'

Ladies and Gentlemen in the worst of times, we must do the best of things. It is now when we are challenged. "CLEVELAND, NOW" speaks for a Nation, America Now, and America tomorrow, -- but there will be no America that you and I want for tomorrow unless you are willing to make the decision now to do what you know needs to be done about her. I want the opportunity to work with you to achieve that greatness of this country. I think we can. I say we can, and I say, WE WILL.

Thank you very much. (A great and tremendous applause, followed.)

MR. KANE: Vice-President Humphrey, while our microphone attendants are getting set out there, we have four microphones for questions, one, two, three and four, about half way back, I would like to welcome people in the audience here who are not members of the City Club to inquire about joining. As you can see, the Cleveland City Club is where the action is in Cleveland. It is very simple to join if you happen to be a man; its a segregated Club in that sense although we have that secret lady member in case the FEPC really gets tough with us. You can do this by phoning the Club at Main 1008 too or dropping by. This is not the permanent address of it where we are having this lunch today. We moved to larger quarters to accommodate a larger crowd. We are down on 712 Vincent Avenue, on the Night-Club Belt which adds a little culture to it.

A question period is the usual one, our only restriction is against a question which we consider to be in poor taste or inappropriate in some other sense. Other than that, there are no restrictions. (Applause again), So I think that is liberal enough. I recognize a question over there where our Vice-President, Bob Story, who we also have around as a shining example of our

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membership policies who is in charge of the microphone.

Question: Bob Story: Mr. Vice-President, it has been stated by Ken Galbrath, that the greatest antedote to "poverty" is income. To meet this challenge, Mayor Stokes and other big city mayors have come out in favor of a guaranteed income. What is your position with respect to guaranteed annual income?

Answer: Vice President: Well, I am familiar with the resolution of Mayor Stokes and his advancing it at the municipal meeting in Chicago and I am sure it meets familiar with Mr. Galbraith's proposals. I think we ought to make it crystal clear first of all that Mayor Stokes made it very, very, evident and clear that first of all the task was jobs, job-training, and the maximum effort for individuals who are able to work, who are capable to work, who can be trained into a capability of work, and to have constructive, meaningful jobs in the private sector, so far as that is humanly possible; and I emphasize that because any form of income maintenance it does not place that priority emphasis will be abused just as surely as I stand before you. And therefore, we must insist that those who are capable of being trained and capable of work, and those who can be brought into production earning, who can learn and earn and can be productive citizens that that opportunity is not only made available but it is made available abundantly. With that, when you come then to those who are the victims of mental or physical handicap, or where there is a home in which a mother cannot leave because of the requirements of her family, then obviously a form of income maintenance, a minimum income is essential, and I believe that there is little doubt that this has now become an accepted, at least beginning to be an accepted standard, our present welfare structure is a monstrosity. It has at best been "jerry-built", and that may I say, at best, it provided a very modicum of the system. It has built within it some very self destructive elements; therefore, it must be totally revamped, and a form of income maintenance, and there are several forms I am not prepared at this stage to say which I find the most desirable, we have a task force in the federal government working on it; there are forces at work in the labor movement, in the business community, and in the academic community, but a type of minimum income for the incapacitated; for those

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who are incapable of constructive or productive work, I believe, is as necessary in America today as a minimum wage. (Applause).

We have a question over here behind the camera.

Question: Mr. Humphrey, you have made much during your candidacy of the need for Democrats to unite behind you to defeat Richard Nixon. If, as a result of the consistent defeat of your administration in the primaries and continued opposition to your candidacy among dedicated party workers which will almost certainly be expressed at the convention in Chicago, it becomes increasingly clear that you cannot lead a united Democratic Party in the November Election. Will you take the lead in uniting behind Eugene McCarthy? (Applause).

Answer: Well, let me be much more plain spoken than the owners have been. I am a Democrat and I will support the nominee of my party. I don't venture off in other pastures. (Great applause).

But now let me examine your loaded question. (applause) Since when did you stop beating your wife? You know, and I have been through this kind of a situation, this gauntlet long before and there are very few new tricks that some of our new politics boys are trying that haven't been tried a long time ago, they are not very new, they are tricky, sticky, and sometimes even a little bit worse than that, but they are not very (2x) clever. Now let's No. 1, first of all about the primaries. Vice-President, Mr. Humphrey, the man speaking to you had no possibility of getting into the primaries. The President did not announce to me when he was going to withdraw from the political processes of this nation. No. 2. Primaries have seldom settled the matter of who got nominated. Estes Keefauver won an awful lot of primaries but never got to be a nominee of this party, and I venture to say that some of the same people who are today supporting the candidacy that you mentioned were the very same people who were opposed to Estes Keefauver and that they were for Adlai Stevenson, just as I was, and Mr. Adlai didn't win very many primaries. He said he lost quite a few but he didn't win many, and John Kennedy became the nominee of the Democratic Party, not because he defeated Humphrey in West Virginia. That was not what did it. He became the nominee of the Democratic Party because the Ohio Delegation and the Illinois Delegation, and the Pennsylvania Delegation, and the New York Delegation and the Michigan Delegation, none of which were primary delegations wind up behind

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Mr. Kennedy. I think he was a great President, by the way (Applause). I think he was a great President, and if you want to know I, of course, protested this, just like some people are doing today. That's part of the game too. (Heavy applause), but I want to be quite clear about it, nobody took those protests very seriously and I don't think any réasonable, intelligent person is going to take the present ones very seriously. There isn't any steam-rolling going on today, as a matter of fact what is going on today is a mighty hard work. I think the political process in this country that nominated an Andrew Jackson and an Abraham Lincoln, and a Grover Cleveland, and a Woodrow Wilson, and a Franklin Delano Roosevelt, and a Harry S. Truman, and even an Adlai Stevenson, and a John Kennedy, is not too bad. (Applause) It's done quite well. (Applause) and I might add, insofar as I was able to vote as a Democrat, I voted for all of the nominees of my party. Now I want to ask my friends, and by the way Sen. McCarthy, is a long time associate and friend of mine, and I don't intend to let that friendship be destroyed on the anvil of politics of a few dissidents and a few professional dissenters. I don't think he does either, and may I say that I look for his support after August when I get this nomination just as he could look for my support if he were to get this nomination, which I doubt, he is going to get. (Applause, applause). Thank you, very much. (Applause).

Let me ask one more question over here.

Question: Mr. Vice-President, Humphrey - do you hear me? Oh! I could not miss you. This absolutely is not a "loaded" question, but I think it is a very appropriate question. Yes Sir? Yesterday, Senator McCarthy challenged you to present your issues with him, and to televize debates. A debate would be very valuable for the American public to see and hear. I think it would be appropriate for you at this time to announce your willingness to debate Senator McCarthy on radio and television. (Applause). Well, I think you should know, that in the last week Senator McCarthy and the Vice-President appeared four times together at four State Conventions. (Applause). We appeared four times together to present our views at four State Conventions. Now, there is no problem about presenting the views, and may I say again that I use that challenge too, I want to warn the Senator that when I used it on John Kennedy, he beat me. (Applause), and I want to warn him that I may have to accept him

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or it may be the end, you see I really have too much affection for him. I am saving up my ammunition for Richard Nixon, and I intend to use it on him. (A tremendous applause). I have a question from an actual letter of the New York Times, I suppose you have seen it Mr. Humphrey? "How much?" Thomas Farrell's letter in the New York Times? No, I haven't, I've been so busy lately trying to carry all the news in Cleveland, and the Press. It carries all the news that is fit to print. Humphrey: "Yes Sir"? so I assume this question is appropriate. Humphrey: "Surely". If Mr. Humphrey agrees with Administration policy on Viet Nam and urban unrest, he has the right and obligation to say so. If he disagreed, however, he had neither the right nor obligation to continue his attacks upon the Administration's critics. If he now joins the critics, it will be impossible for the American voter to determine, exactly, what Mr. Humphrey believes. Would you like a comment on this please? That is a tricky one, but I surely will come to it, having met many tricksters in my days. First of all, let's take the Urban problem. I feel somewhat, I say somewhat, knowledgeable in this, I believe that my record of public service would indicate that I have some experience in urban matters. I was a rather successful Mayor of a large City for two terms, at least it was so stated, and I believe that I did give my cities some good government, as your Mayor is giving this city good government. I was the Chairman of a Sub-committee in the Congress that proposed the department of urban affairs in housing. I was the original proposer of it. I have been the liason with the mayors and the local government officials of this nation for four years. I believe that I have been with more mayors and visited more cities than all the other candidates combined in so far as urban problems are concerned. My critic, I am not being critical, I am being constructive. I think we have done a great deal. I think we need to do more. I do not repudiate what we have done, I say I want to build and expand, and accelerate what we have done. Now obviously the intent of that question is not on urban problems because the person that proposed it knows that he did not have a chance when it came to the debate on that, it was on Vietnam. I have been the Vice-President of the United States. I was elected to serve in that office by an overwhelming majority of the American people. The Vice-President has one responsibility above all, and that is, to be just Vice-President. He is not the Commander-in-Chief, he is not the architect of the

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nation's foreign policy, he is not the chief administrative officer of this government, nor is he the head of State, he is the Vice-President, he stands ready to serve, if needed. He is a member of a team and as I said to another group at the Press Club, I've been a member of the team, I seem to be the captain and when you are the captain of the team you have a little more to say what the team does, than when you are a down-field blocker, as a member of the team. Now the objective of this administration in Vietnam first of all, may I say when I became Vice-President of the United States, there were already 30,000 American troops in Vietnam who were not sent there by Lyndon Johnson or Hubert Humphrey. That's where we start. There were also a thousand dead and a dead man is a dead man and the family that lost that loved one is just as grieved as anyone could possibly be. There have been many public officials in this country in both political parties, including the Governor of New York, the former President of the United States, John Kennedy, the former President of the United States Dwight Eisenhower, who thought that our commitment in Vietnam was a necessary commitment, and by the way that also includes my · colleague who found that his interest and that his difference on Vietnam was of recent vintage because both of us having attended the Senate for years, voting for years for that appropriation and voting for the very treaties which have committed this country to that policy. Now I have never believed that Vietnam was subject to a military solution, and I have never.

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