HISTORIC RESOURCE NOMINATION

Please refer to either the Landmark or Historic District Nomination Form Preparation Guide for instructions on completing this form.

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1.) Identification of Historic Resource

Resource type (choose one): 🖂 Landmark

Common Name Filene House

Historic Name Filene House

Current Use Office Building

Location of Historic Resource

Street Address 1617 Sherman Avenue

Parcel Number(s) 0709-124-0097-9 0709-124-0096-1

Legal Description

Part of the Southeast Quarter (SE ¼) of Section Twelve (12) Town Seven (7) North, Range Nine (9) East, lying West of and adjacent to Certified Survey Map No. 3728, located in the City of Madison, Dane County, Wisconsin, to-wit: Beginning at the southwesterly corner of Lot 4 of said Certified Survey Map No. 3728; thence North 53° 17' 17" West, 392.91 feet; thence North 53° 27' 14" West, 38.08 feet; thence North 47° 28' 03" West, 280.98 feet to the easterly line of Sherman Avenue; thence along said easterly line, North 39° 38' 45" East, 128.70 feet; thence North 36° 16' 34" East, 63.50 feet; thence North 25° 57' 25" East, 111.78 feet; thence North 18° 48' 54" East, 80.02 feet; thence South 71° 09' 21" East, 715.85 feet to the westerly line of said Lot 4 of said CSM No. 3728; thence along said westerly line South 18° 45' 08" West, 275.60 feet; thence South 39° 18' 00" West, 364.22 feet to the point of beginning.

Landmarks Commission

City of Madison Planning Division 215 Martin Luther King, Jr. Blvd. PO Box 2985 Madison, WI 53701-2985 (608) 266-6552



Historic District

2.) Form Prepared By

Name and Title John Rolling, Ph. D

Organization Represented Rolling Research

Address

Telephone Number

Email Address

As the preparer of this document, I am signing below to signify that I believe this document is complete and contains true and accurate information.

John D. Polling	John D. Rolling	December 19, 2022
Signature	Printed Name	Date Submitted
3.) General Historical Data		

Original Owner	Original Use
Credit Union National Association, Inc.	Office Building- CUNA Headquarters
Architect/Builder/Designer	Architectural Style
Law, Law, Potter & Nystrom Architects	Mid-Century Modern Commercial Vernacular
Date of Construction/Period of Significance	Moved or Original Site?
1950-1979	Original Site

Physical Condition (excellent, good, fair, poor, deteriorated, ruins)

From exterior observation, the building appears to be in good, serviceable condition. It remains in its original officebuilding use as of the date of this nomination

4.) Describe Present and Original Character and Features

Filene House occupies an 8.19-acres site fronting Sherman Avenue to the west and adjoining the Yahara River and Tenney Park to the south. Neighboring to the north is the Sherman Terrace Condominium complex (originally Tilton Terrace Apartments). To the east are apartment complexes and a small retail complex fronting onto Fordem Avenue.

The building is set back about 75' from Sherman Avenue. Distance from the rear of the building to the east boundary is about 550'. The building's setback from the south line is about 110' and from the north line is about 85'. Across Sherman Avenue is the City of Madison's Filene Park and a small boat launch to Lake Mendota. The west side of the building has clear views of Lake Mendota. Much of the site east of the building is paved as an open parking lot, but there is an area of about two acres toward the southeast part of the parcel that is densely wooded.

The original 1950 building is a two-story steel-frame structure over perimeter concrete foundation. There is no basement. Exterior walls are brick. The roof is flat, built-up over a steel frame. Dimensions of the original building are 101' x 148' for 29,896 square feet of building area. Floor heights are 14'. The original building features a symmetrical entrance in a projecting two-story bay clad in cast stone and with a dark marble slab which, during CUNA's occupancy, served as a background for raised brushed aluminum letters spelling "FILENE HOUSE." (These letters are no longer present.) Curvilinear metal handrails lead to the entrance lobby off Sherman Avenue. Regularly-spaced large windows feature cast stone lintels and sills. Originally, each of these windows had eight lights in metal frames, with the lower lights being operable. Currently all windows are fixed, single-light units set within the original frames.

There are four additions to the building.

In 1966, two-story additions were made to both the south and north sides of the building. Each has a footprint of 3,805 square feet. Each is two stories. The 1966 additions are steel frame structures with face brick exterior wall similar to the original building. These two additions are slightly set back from the original building's front façade. The windows on the west facades of these additions are sized similar to those of the original building, but those on the south, north and east sides of these additions are smaller. All windows on these two additions have cast stone surrounds. The two 1966 additions were constructed during CUNA's occupancy and so date from within the period of historic significance. Moreover, they are consistent with the original building in scale, design and materials.

A third addition of two stories was appended to the rear (east) side of the building in 2000. Footprint is 858 square feet, height is 14'. This addition is also steel frame over concrete foundation. Exterior walls are EIFS. This addition features a centrally located glass entrance in a projecting bay flanked by tall rectangular fixed windows on the first floor and square fixed windows on the second floor. This addition post-dates the period of significance. Note, however, that this addition is not generally visible to the passing public and that is does not cover over significant features of the historic building.

Finally, there is a mechanicals penthouse addition on part of the building's roof. This is a gable-roofed structure of approximately 30' X 30', approximately 10' in height. Exterior walls are steel siding. This addition is of indeterminate age. While this rooftop addition is visible from the building's street-facing side, it is set back far enough that it does not capture attention or detract from the historic building's appearance.

Architectural significance is not claimed for the Filene House building. At the time of its original construction, CUNA officials stressed that the building was to be a tool for serving the members, not an architectural gem. Indeed, stated former CUNA Chief Executive Roy Bergengren at the building's dedication, simplicity was intentional, since CUNA founder Edward Filene for whom the building was named would not have appreciated "ostentatious display."¹

But if the building's original design was utilitarian, the building's appearance today remains generally consistent with the appearance it had during the period of its historic significance while occupied by CUNA from 1950 to 1979. The additions to the north and south sides of the building conform to the original in scale, design and materials. The rear addition is not visible to the passing public, and the rooftop mechanicals penthouse is not prominent. The major differences to the building's exterior are: 1) multi-paned windows (partially operable) have been replaced by fixed single lights, but in the original openings; and 2) loss of "FILENE HOUSE" letters over the street-facing entry.

¹ Roy F. Bergengren, Crusade: <u>The Fight for Economic Democracy in North America, 1921-1945</u> (New York: Exposition Press, 1952), p. 363.

5.) Describe Significance of Property and Conformance to Designation Criteria Per MGO 41.07 or 41.10:

- (a) The landmark/district is associated with broad patterns of cultural, political, economic, or social history of the nation, state, or community.
- ☑ (b) The landmark/district is associated with the lives of important persons, and/or with important events in national, state, or local history.
- □ (c) The landmark/district encompasses an area of particular archaeological or anthropological significance.
- (d) The landmark/district embodies the distinguishing characteristics of an architectural type inherently valuable for its representation of a period, style, or method of construction, or of indigenous materials or craftsmanship.
- □ (e) The landmark/district is representative of the work of a master builder, designer, or architect.

A: The "Filene House" at 1617 Sherman Avenue, Madison, Wisconsin is associated with broad patterns of economic and social history of the United States, Wisconsin and Madison in particular. The building served as headquarters of the credit union movement during a period when credit unions became important to the US economy.

The building was constructed in 1950 as the headquarters of the American (later, the international) credit union movement and it continued in this use until 1979. The period of CUNA's tenure at Filene House witnessed exponential growth of credit union membership and financial assets worldwide, while also describing a period when CUNA became a major Madison employer.

The American credit union movement stems from seeds brought from Germany and Canada, germinated in Boston, Massachusetts, then cultivated to maturity in Madison, Wisconsin.

The first credit unions are attributed to the Germans Friedrich Raiffeisen and Franz Schulze-Delitzsch, who organized cooperative banks for peasant communities and associations of urban artisans beginning in the 1850s. Historically, bank lending had been limited to the property-owning classes. Collateral was the principal test of credit-worthiness. People of modest means, on the other hand, were dependent on high-interest, short-term moneylenders when facing financial emergencies. Raiffeisen and Schulze-Delitzsch independently arrived at the idea that member-funded cooperative associations could allow people of modest means to avoid crushing debt at the hands of loan sharks. While each worked independently, common principles were: 1) the cooperative is to serve the credit needs of its members without thought of profit; 2) loans are to be made based on the character of the borrower, not the borrower's collateral; 3) the cooperative is composed of members, not customers; and 4) the association is governed by its members.²

Later in the 19th century, cooperative banking principles along the lines of Raiffeisen and Schulze-Delitzsch were adopted by "peoples' banks" in Italy and France. By the turn of the century, these ideas had traveled to North America. In 1901, Canadian journalist Alphonse Desjardins founded a "caisse populaire" in Levis, Quebec. Democracy and collective responsibility were stressed. Members were required to purchase at least one share of stock in the association. Loans were granted by a committee of the members and based on the character of the borrower rather than on the borrower's collateral. Volunteerism was encouraged to reduce operating costs, and members received dividends when

² J. Carroll Moody and Gilbert C. Fite, <u>The Credit Union Movement: Origins and Development 1850-1950</u> (Dubuque, IA: Kendal/Hunt Publishing Co., 1984), pp. 4-8

economies were achieved. Where the German credit cooperatives were targeted specifically to occupational groups, the Levis credit union was open to members of the larger geographic community.

In 1908, while proselytizing for the creation of cooperative credit associations among French-Canadian Roman Catholic parishes in New England, Desjardins met with Massachusetts Banking Commissioner Pierre Jay and a group of prominent civic leaders. The meeting focused on the Quebec experience and its possible translation to the United States. That meeting soon bore fruit. In 1909, the Commonwealth of Massachusetts became the first American state to formally sanction the organization of credit unions.³

During the 1910s, cooperative credit associations slowly spread through Massachusetts, the Northeast and a handful of other states. Wisconsin became one of the early adopters, adopting state enabling legislation in 1913.⁴

The single most important actor in the early years of American credit union history was Edward A. Filene, for whom Filene House is named. Professionally, Filene (1860-1937) was a partner in his family's Boston department store. His merchandising innovations (e.g., first "bargain basement," first department store chain, etc.) made him not only quite wealthy but also a recognized business savant.

Filene's avocation, however, was as a social reformer. As early as the 1890s, he instituted a company union, with active employee participation in arbitrating workplace disputes, at the flagship store. In the 1900s he joined with future US Supreme Court Justice Louis Brandeis to counter abuses by Boston's streetcar and gas utility franchisees ⁵ and he sponsored an investigation into Boston city government corruption by muckraking journalist Lincoln Steffens.⁶ In the 1910s Filene led the formation of the first Chamber of Commerce in Boston, later extending the idea to a US Chamber of Commerce and an International Chamber of Commerce.⁷ In 1922, Filene created a philanthropy, the Twentieth Century Fund to serve as a "think tank" for progressive social policy issues; as of this writing (2022), Filene's fund remains active, now known as The Century Foundation. ⁸ During the 1930s, Filene was one of few prominent business figures known as a champion of Franklin Roosevelt's New Deal.⁹

Filene has been described as a "progressive capitalist" by one of his biographers.¹⁰ He shared with many wealthy people of his time the idea that the living conditions of the lower classes must be ameliorated to guard against class war. As he wrote regarding his own support for credit unions, "...the time to defeat revolution is before it starts."¹¹ But in contrast to many contemporary social reformers of his class, Filene shunned paternalistic welfare. Instead, he advocated "economic democracy," the idea that the masses must participate in a democratic system undergirded by economic security. Filene

³ Moody and Fite, <u>The Credit Union Movement</u>, pp. 24-26.

⁴ Roy F. Bergengren, <u>Credit Union North America</u> (New York: Southern Publishers, Inc., 1940), pp. 95-96.

⁵ George E. Berkley, <u>The Filenes</u> (Boston: International Pocket Library, 1998), pp. 80-85.

⁶ Berkley, <u>The Filenes</u>, pp. 94-96.

⁷ Berkley, <u>The Filenes</u>, pp. 97-98.

⁸ "The Century Foundation is a progressive, independent think tank that conducts research, develops solutions, and drives policy change to make people's lives better. We pursue economic, racial, gender and disability equity in education, health care, and work, and promote U.S. foreign policy that fosters international cooperation, peace and security." <u>About the Century Foundation</u>, https://www.tcf.org/about/ accessed 12/6/2022.

⁹ Kim McQuaid, "An American Owenite: Edward A. Filene and the Parameters of Industrial Reform, 1890-1937," The American Journal of Economics and Sociology, Volume 35, Number 1 (January 1976), pp. 85-87.

¹⁰ Berkley, <u>The Filenes</u>, p. 214.

¹¹ Edward A. Filene, "The Credit Union—A Crusader Against Usury," <u>American Bankers' Association Journal</u>, XVII, (January 1925), p. 439.

championed a new society wherein all benefit from the new technology and strides in mass production rising in the late 19th and early 20-century. "We are beginning to understand that one man's cooperation is as necessary as another's, and to look for our democracy not among the opinions of those who do not know, but in the constructive participation by everybody in a society built for all."¹² And further, "...the higher wages, shorter hours, and lower prices that mass production and mass distribution make possible will give, for the first time in history, real freedom to the masses..."¹³

But while Filene had a hand in a broad variety of progressive causes of the day, his main focus was on the expansion of credit unionism. For Filene, the widespread availability of credit, in tandem with mass production, would make possible mass consumption. "For consumption must be financed if there is to be general prosperity. The union which enables a member to finance the purchase of a radio or refrigerator will be giving employment to radio and refrigerator workers, and these, through being employed and therefore retaining their buying power, will be giving employment to others."¹⁴

During a 1907 trip to India, Filene was exposed to cooperative credit associations operating in peasant villages and typically involving small loans for wedding and funeral expenses. In 1908, Filene added an employee deposit and loan bureau to the Filene Cooperative Association (the company union). That same year, Filene was invited to join in the meeting between Alfonse Desjardins and Massachusetts Banking Commissioner Jay. Filene became an enthusiastic supporter of legislation leading to the 1909 Massachusetts law authorizing credit unions in that state.¹⁵

In 1914, Filene took a direct active role in credit union affairs, leading the formation of a Massachusetts Credit Union. The new association was to serve not only as a lending agency for members but also as a lender to smaller credit unions. Further, it was intended to act as a central agency for other credit unions in the state and to promote the organization of additional local credit unions. In this latter role, the Massachusetts Credit Union foreshadowed the later organization of state credit union leagues throughout the United States.¹⁶ In 1919, Filene sponsored a "National Committee of People's Banks" conference aimed to spread the credit union gospel nationally. The conference was intended to spur the promotion of enabling legislation across the states and it witnessed the first mention of a federal charter for credit unions.¹⁷

In 1921, Filene sponsored the creation of a Credit Union National Extension Bureau (CUNEB). The new entity took up the mandate from the 1919 conference, but it now did so with ongoing funding through the Filene-controlled Twentieth Century Fund. Roy Bergengren, a lawyer, was hired as the first managing director of CUNEB. He became Filene's agent and ally through the creation of CUNA in 1934/35 and beyond to Bergengren's resignation in 1945. A small staff was gathered around Bergengren in Boston. CUNEB's initial emphasis was on lobbying for enabling legislation through the various state legislatures, often in the face of opposition from entrenched banking and savings and loan interests. By 1930, 32 states had authorized the formation of credit unions and the number of individual credit unions had reached 1,100.¹⁸

¹² Edward A. Filene, "The Spread of Credit Unionism," <u>The Survey</u>, Volume 65, November 1, 1930, page 181.

¹³ Filene, <u>The Way Out</u> (Garden City, NY: Doubleday, Page & Company), 1924, p. 199. For an appreciation of Filene as more than a "welfare capitalist," see Kim McQuaid, "An American Owenite," pp. 77-94.

¹⁴ Filene, "The Spread of Credit Unionism," pp. 180-181.

¹⁵ Gerald W. Johnson, <u>Liberal's Progress</u> (New York: Coward-McCann, Inc., 1948), pp. 175-179 and Berkley, <u>The Filenes</u>, pp. 90-91.

¹⁶ Moody and Fite, <u>The Credit Union Movement</u>, pp. 31-36.

¹⁷ Ibid., p. 72.

¹⁸ Moody and Fite, <u>The Credit Union Movement</u>, pp. 55-92.

The Great Depression posed significant challenges to credit unions as well as to all American financial institutions but it also provided some opportunities. Credit Unions experienced loan defaults, but to a lesser degree than traditional banks and savings and loan associations. The overall number of credit unions increased during the darkest days of the early 1930s. A positive event for CUNEB was the 1930 hiring of its first "outside" field representative, Thomas Doig, who was to be based in Minneapolis and whose assignment was to promote credit union growth in Minnesota, Missouri, Iowa, Indiana, Illinois and Wisconsin. Doig's success in the next few years increased the influence of Midwestern credit unions in the larger movement. The 1929 stock market crash quashed a deal by which CUNEB was to buy a Boston office building as its headquarters, leaving the field open for the eventual decision to locate in Madison.¹⁹

By the 1935, the credit union movement had achieved a secure foothold in the credit system of the United States. 39 states had authorized the formation of credit unions. Nationally there were 3,372 credit unions with 641,800 members. ²⁰ After intense personal lobbying by Edward Filene, the Roosevelt administration sponsored the first Federal Credit Union Act (allowing for federal chartered institutions) in 1934-1936.²¹ The time had come to erect a permanent foundation for the movement.

At an August 1934 Colorado meeting, the Credit Union National Extension Bureau was dissolved, to be replaced by a new Credit Union National Association. The new organization, to be supported by dues from member credit unions, was chartered to continue its advocacy and promotion role, but also expanded activities with branches to provide office supplies and printing services for member credit unions (CUNA Supply Group) and to insure member loans. Edward Filene was named president of the new organization, while Roy Bergengren took the managing director slot.

Now the question became where to locate the new organization. The board of directors had previously entertained the idea of moving away from CUNEB's Boston offices for the new organization. A more central location was considered desirable. Filene was the prime mover in the decision to establish CUNA's headquarters in Madison. Filene called for a Midwestern location within easy railroad access to major cities. Some favored Chicago or Kansas City. Wisconsin did have other claims to recognition. Wisconsin was one of the earliest states to adopt legislation enabling credit unions (1913), and a 1931 amendment to the credit union act even provided state funds for a position within the Banking Department to promote credit union formation across the state. The first state employee so assigned (Charles Hyland) would later become a CUNA executive. Filene had long prior association with prominent social reform academics from the University of Wisconsin such as John R. Commons.

The critical factor in choosing a Madison headquarters may have been Filene's communications with UW President Glenn Frank. Frank had been Filene's employee earlier in his career.²² In January 1935 Frank wrote to Filene that he [Frank] "...did not know another place in the United States where the atmosphere would be more congenial to this particular enterprise and where the movement itself would have greater and more sympathetic support." Filene responded that while he liked Madison's "democratic spirit of the University, and the general progressiveness of Wisconsin..." he had

¹⁹ Moody and Fite, <u>The Credit Union Movement</u>, pp. 93-95.

²⁰ 1935 statistics supplied by Menzi Behrnd-Klodt, Archival Consultant, CUNA Mutual Group. E-mail to John Rolling 12/6/2022.

²¹ Berkley, <u>The Filene's</u>, p. 248.

²² Frank was Filene's executive assistant (and some say ghost-writer) from 1916 to 1919. He was associate editor, later editor, of Century magazine 1919-1925, and president of the University of Wisconsin 1925-1937. State Historical Society of Wisconsin, Historical Essay, Glenn Frank 1887-1940.
www.wisconsinhistory.org/Records/Article/CS7883. Accessed 12/8/2022. As to the ghost-writer claim, see Gerald Johnson, Liberal's Progress, p. 155.

reservations that Madison lacked big-city rail connections. Somewhat disingenuously, Frank wrote back to his former boss that all conditions were favorable in Madison, including "a splendid climate and delightful summers" then he went on to claim another advantage— in contrast to a location in skyscraper-dominated big cities, in a small city like Madison a new CUNA headquarters building would "stand out as a monument to a splendid idea."²³

The first board of directors resolved to locate CUNA in Madison, albeit on a trial basis. Credit Union National Association was incorporated under Wisconsin law on May 20, 1935.²⁴ In July 1935 the new Credit Union National Association signed a lease on the former Delta Chi fraternity house at 142 E. Gilman Street, and CUNA's staff moved in to begin operations there on September 1. Serving the members from the Gilman Street building were seven employees, engaged not only in helping found new credit unions and lobbying state and federal governments, but now providing common supplies and printing and expanding into loan insurance (through CUNA Mutual Insurance-- a separately chartered company).

Edward Filene died while on a European study trip in 1937. At the same 1938 meeting where Madison was chosen as CUNA's permanent home, the board of directors resolved to construct the building now located at 1617 Sherman Avenue as a memorial to Filene. "...the credit unions of the United State and their millions of members hereby go on record in favor of erecting a suitable memorial to Edward A. Filene; that said memorial shall take the form of a permanent and suitable building to house the Association and its affiliates."²⁵

In June 1938, the Association obtained an option on a 9.7—acre site²⁶ on Sherman Avenue previously occupied by the Hausmann Brewery. Fund-raising for the new building began in earnest with appeals to member credit unions as well as to individual credit union members and employers. The building fund was titled the "Filene Memorial Trust" in honor of the recently deceased founder. Notably, the first gift to the building fund was a \$1,173 donation from the Oscar Mayer Company and the Oscar Mayer Employees Credit Union.²⁷

The 1938 Hausmann Malt House option came due in early 1940. Lacking the \$20,000 cash required to close the land purchase, CUNA found aid from the local Madison Chapter of Credit Unions. The Madison Chapter of Credit Unions, organized in 1932, was an umbrella organization of the 25 credit unions active in Madison, e.g., Wisconsin Teachers' Credit Union, State Capitol Employees Credit Union. The Madison Chapter agreed to purchase the land for CUNA on condition that the site be developed for Filene House.

On January 6, 1940 a land contract was concluded between August Hausmann and the Madison Chapter. Terms were \$14,000 down payment with the remaining \$6,000 at 5% interest to be due one year hence.²⁹ With CUNA still scrambling to fund the land purchase, the City of Madison facilitated the deal by agreeing to purchase .74 acres of the Malt House site subsequent to the Madison Chapter of

²³ Moody and Fite, <u>The Credit Union Movement</u>, pp. 145-146.

²⁴ CUNA Mutual Insurance Group, <u>The Debt Shall Die with the Debtor: The Story of CUNA Mutual Insurance</u> (Madison: CUNA Mutual Insurance Group, 1991), pp. 28-29.

²⁵ Bergengren, <u>Crusade</u>, pp. 308-309.

²⁶ 8.94 acres net of Sherman Avenue right-of-way. Deed calculations by John Rolling.

²⁷ Bergengren, <u>Crusade</u>, p. 309.

²⁸ CUNA Mutual Insurance Group, <u>The Debt Shall Die with the Debtor: The Story of CUNA Mutual Insurance Society</u> (Madison: CUNA Mutual Insurance Group, 1991), p. 62.

²⁹ Dane County Register of Deeds Document #627853.

Credit Unions closing at a price of \$5,000.³⁰ Finally, the Madison Chapter of Credit Unions donated the remaining 8.94 acres to CUNA's Filene Memorial Trust on May 17, 1941.³¹

During 1940 and early 1941, CUNA began to plan for a three-story office building to house the National Association and CUNA Mutula Insurance Society, with a separate "factory" for the supply and printing operation. The construction budget was to be \$100,000. By September 1941, the Filene Memorial Fund counted \$79,000 toward this goal, but all building plans had to be shelved for the duration of World War II. A 1942 photo³² shows the Malt House building still standing under CUNA ownership. Meanwhile, having outgrown the 142 E. Gilman rental building, CUNA and its affiliates relocated to another temporary facility —the former Fuller and Johnson building at 1342 East Washington Avenue.³³

Fund-raising and architectural planning resumed in 1947. In May of that year, CUNA's Board of Directors voted to go ahead with construction of a purpose-built headquarters, now budgeted at \$300,000 (ultimately \$350,000). Donations from individual credit unions and from state credit union leagues added up to \$150,000. Several of the local or state credit union league donations were earmarked. For example, the Florida, New York and Ohio leagues donated marble walls for the building's lobby, while the Missouri league donated a bust of Edward Filene. ³⁴ The budget shortfall was funded by the insurance group (\$150,000) and the Supply Cooperative (\$50,000).

The Madison architectural firm Law, Law, Potter and Nystrom was hired to design a two-story building to house the national association, the supply group and the insurance society. Plans were approved in May 1949 and ground was finally broken in August 1949.³⁵ Fritz Construction Company of Madison was the general contractor. The building was dedicated on May 14, 1950. Construction was completed over the summer of 1950 with move-in taking place September 1950.³⁶ CUNA itself was to occupy one-quarter of the building, the supply cooperative and an employee cafeteria another quarter, and the insurance society took both floors of the south wing.³⁷

During the 1950s, activities of the affiliated CUNA Mutual Insurance Society had expanded from the original purpose (insuring member credit unions against borrower default in the event of death or disability) to include direct life insurance and even automobile coverage for members. By the late 1950's, CUNA Mutual employed more people at Filene House than did CUNA and the CUNA Supply Cooperative. CUMIS bought a large parcel of land at Mineral Point Road and Rosa Road on Madison's west side and moved to a new building there in 1960. The parent organization, Credit Union Nation Association, Inc., however, continued to occupy Filene House until 1979. CUNA's activities at Filene House included assisting in the formation and operation of local credit unions, lobbying federal and state governments on critical legislation/regulations, and providing training programs for member credit union personnel. From 1950 to 1980, the number of US member credit unions increased from about

³⁵ Moody and Fites, <u>The Credit Union Movement</u>, p. 228.

Landmarks Commission

10

³⁰ Hausmann deed of the larger parcel to Madison Chapter of Credit Unions is dated 4/8/1940 as Dane County Register of Deeds Document # 630639. Madison Chapter of Credit Unions warranty deed to City of Madison also dated 4/8/1940 is Dane County Register of Deeds Document # 630677, corrected 3/31/41 as Document # 643322.
³¹ Warranty Deed, Dane County Register of Deeds Document # 644802.

³² State Historical Society of Wisconsin, Image # 13703.

³³ This building remains in use as (as a restaurant) of November 2022.

³⁴ Flyer prepared for visitors to Filene House by Credit Union National Association's Public Relations Division, May 1976, copy provided to John Rolling by CUNA Mutual Group Archival Consultant Menzi Behrnd-Klodt.

³⁶ The progress of construction 1949-1950 was documented in the monthly issues of <u>The Bridge</u> credit union magazine.

³⁷ <u>Wisconsin State Journal</u>, Special CUNA Dedication Section, 5/13/1950, p. 4.

12,000 to 22,000 and credit union membership increased from under 5 million to over 45 million.³⁸ It was during CUNA's occupancy at Filene House that CUNA's international activity blossomed, with significant sponsorship and growth of credit unions in Latin America, Asia, Africa and the Caribbean. In 1965, CUNA changed its name to Credit Union International, Inc.³⁹

By the late 1970's, CUNA and the World Council of Credit Unions had outgrown Filene House and moved to new quarters on the Mineral Point Road campus. The Filene House property was sold to Wisconsin Physicians Service in November 1979.⁴⁰ WPS occupied the office space here until 1998, when the Filene House property was sold to its current owners, Tenney Place Development LLC.⁴¹ Since 1998 the office building has been occupied by tenants, first Sonic Foundry Software, now My Choice Wisconsin, an organization which manages long-term care for the elderly and disabled.

While CUNA occupied the building at 1617 Sherman Avenue from 1950-1979, the building was identified as "Filene House" on much of the organization's official correspondence, including its monthly magazine (first "The Bridge" and later "Credit Union News"). Brushed aluminum letters spelled out F-I-L-E-N-E-H-O-U-S-E above the main entrance, and a bust of Edward Filene greeted visitors from the lobby. A flyer made available to visitors even into the 1970's pointed out various building components and features that had been donated by member credit union leagues. An illustration of the building's front entry reads "Welcome to Filene House" and "Home of the International Credit Union Movement."42

During the period 1950-1979, Filene House in Madison, Wisconsin was the star on the map of the national and later the international credit union movement, an important part of 20th-century social and economic history.

B: The building is associated with a person significant in the history of the United States during the mid-20th century. The dedication of Filene House in 1950 provided US President Harry Truman an opportunity to elaborate a foreign aid concept which was to become a hallmark of American foreign policy for several decades; many of the credit-union activities operated from Filene House during CUNA's occupancy were inspired by this concept.

The Sunday, May 14, 1950 dedication of Filene House was no ordinary building-christening celebration. It took place as the culmination of a CUNA annual meeting which drew representatives from credit unions across the United States and Canada. With construction yet a few months from completion, US President Harry Truman gave the dedication speech at the University of Wisconsin Field House to a crowd estimated at 9,000. Then Truman and his entourage traveled to the Filene House site where the president laid the building's cornerstone. Attendance at the site was estimated at another 5,000. Additional crowds lined up along the motorcade route from a train stop at Pennsylvania and Commercial Avenues to Grace Episcopal Church where the president and his family attended Sunday services, on to the UW Fieldhouse for the dedication address, then back to Filene House and finally back to the trainyard. Both local newspapers carried extensive coverage of the CUNA dedication and the rest of the presidential visit.

³⁸ Moody and Fites, The Credit Union Movement, pp. 339-340.

³⁹ Ibid., p. 254.

⁴⁰ Dane County Register of Deeds Document # 1650396.

⁴¹ Dane County Register of Deeds Document # 2994874.

⁴² Flyer by Credit Union National Association's Public Relations Division, May 1976, copy provided to John Rolling by CUNA Mutual Group Archival Consultant Menzi Behrnd-Klodt. 11

The local papers expressed community pride in the new building and CUNA's presence in Madison. Both Madison newspapers published special "CUNA" sections around the event. The State Journal praised: "Filene House, the modern, new headquarters of the Credit Union National Association ... located on one of the most naturally beautiful sites in Madison..."⁴³ The Capital Times welcomed CUNA delegates: "Madison is proud that the headquarters of such a great humanitarian institution as the credit union movement is located in our city. We are proud that you have built here a beautiful new building that will stand as a monument to the enduring human values that CUNA has striven to keep alive in the world today."⁴⁴

President Truman's Fieldhouse speech was broadcast over WIBA and was carried nationally on the NBC network. The New York Times covered the Truman visit to Madison as "front-page news" and printed Truman's speech in full. ⁴⁵

Truman's speech went beyond traditional ribbon-cutting remarks. Instead, Truman 's speech linked the ideals of credit unionism to the fight against communism. While lauding the underlying principles of credit unionism— self-help, mutual assistance and democratic control—Truman analogized CUNA's role in expanding access to credit to the part of the United States in the post-war world international system, i.e., to support "a great cooperative endeavor to preserve freedom and achieve peace in the world." As credit unions stimulate trade and increasing production, "One of the most important tasks that we must accomplish together is to create a sound economic system in the world. And to do that, we need to work together for more production in the free countries, and more trade among them."⁴⁶ Here he was referencing the success of the Marshall Plan in the recuperation of post-war Europe and he was even more directly addressing his Point Four program to provide US technical and economic aid to developing countries. The Point Four program was, in May 1950, under deliberation in the US Congress.

The Point Four program was part of the emerging Truman Doctrine, addressing the containment of communism. Initiated in 1947, Truman's foreign policy sought to confront the perceived danger of an aggressive Soviet Union. Recognizing the dangers of a new world war, containment stressed "cold war" methods to consolidate opposition to Soviet expansionism. The four mechanisms by which to achieve such consolidation were to be: 1) the promotion of democratic government institutions, 2) strengthening the authority of the United Nations; 3) creation of multi-lateral military alliances underpinned by American forces and funding; 4) US economic aid for the reconstruction and development of Europe, Japan and developing nations.⁴⁷

Point Four was intended as one of several foreign aid programs to address this last point. It was proposed to extend US economic aid for developing countries beyond traditional food and shelter relief

 ⁴⁵ New York Times, May 15, 1950 "President Urges Unity of the Free to Avert New War: U.S. Idea of Cooperatives Held Guide to Save Freedom—Lone Fight by U.S. Feared" (page 1). The Truman speech appears on page 13.
 ⁴⁶ Harry S. Truman, "Address at the Dedication of the Credit Union National Association's Filene House, Madison, Wisconsin, May 14, 1950," reprinted in University of California, The American Presidency Project (https://www.presidency.ucsb.edu/documents/address-the-dedication-the credit-union-national-associationsfilene-house-madison.) Accessed 10/26/22.

⁴⁷ Nicole L. Anslover, <u>Harry S. Truman: The Coming of the Cold War</u> (New York, Routledge Publishing, 2014), pp.
 ⁴⁹-66 and Stephen H. Hook and John Spanier, <u>American Foreign Policy Since World War II</u>, 18th edition (Washington, DC: CQ Press, 2010), pp. 33-63. See also US Department of State, Office of the Historian, "Legislative Background of Point Four Program," in <u>Foreign Relations of the United States</u>, 1950, National Security Affairs; <u>Foreign Economic Policy, Volume 1.</u> <u>https://www.history.state.gov/historicaldocuments/frus1950v01/d304</u>. Accessed 11/30/22.

⁴³ <u>Wisconsin State Journal</u>, May 13, 1950 special section, page 8.

⁴⁴ <u>The Capital Times</u>, May 13, 1950 editorial.

to a new emphasis on technical assistance as well as gifts of tools and machinery to promote agricultural and industrial development. American scientific and industrial experts would work with local personnel in-country and foreign personnel would be sponsored for study visits to the United States. ⁴⁸ Truman himself described the goals of Point Four as:

"The Point Four program was conceived as a world-wide, continuing program of helping underdeveloped nations to help themselves through the sharing of technical information already tested and proven in the United States.... The Point Four program was a practical expression of our attitude toward countries threatened by Communist domination. It was consistent with our policies of preventing the expansion of Communism in the free world by helping to insure the proper development of those countries with adequate food, clothing and living facilities. It was an effort to bring to such people, not the idealism of democracy alone, but the tangible benefits of better living through intelligent cooperation."49

Truman's speech at the dedication of Filene House took place in a context of intense focus on the threat of communist expansion abroad but also in a context of domestic political controversy over foreign policy. The Chinese communist party had overthrown the nationalist, conservative government of Chiang Kai-shek in October 1949. The National Security Council issued, in April 1950, one of the most important documents of the Cold War, the "NSC-68" report, which forecast sweeping communist expansion beyond Europe and which called for a build-up of US defense forces, increased US military assistance to its allies, and enlargement of US foreign aid programs.⁵⁰ Domestically, the Truman Administration was under attack not only from traditionally isolationist Republicans, but now in the Spring of 1950 from Wisconsin freshman Senator Joseph McCarthy. In a Wheeling, West Virginia speech on February 9, 1950 McCarthy famously charged that the US State Department harbored 205 communists. By May 1950, McCarthy's further allegations of treason within Truman's administration were attracting near-daily press coverage as well as ongoing congressional investigations. ⁵¹ Finally, immediately relevant to themes developed in Truman's speech was the status of his Point Four program. Truman had originally broached the topic during his January 1949 inaugural address. Specific legislation calling for a \$45 Million first-year budget was introduced in June 1949, but Congress adjourned in October 1949 without action on the bills. Truman reiterated the need for Point Four in his 1950 State of the Union address, and House and Senate committees resumed work on the bills. By May 1950, both houses were close to finalizing, but the appropriation was stalled at \$34.5 Million. As late as May 18, 1950—four days after President Truman's CUNA speech—the New York Times reported "the Point Four program is still before Congress." 52

Truman's speech in Madison, then, was part of an effort to raise support for his containment policies generally, while establishing a link between credit-unionism and foreign aid (here most directly to Point Four). While avoiding reference to Senator McCarthy, Truman did engage the isolationist wing of the Republican Party in his Filene House dedication speech. "Isolationism is no alternative. Isolationism is a counsel of despair. Isolationism would bring on another war, and it would be a war in which we might stand alone against the rest of the world. In our own self-interest, therefore, we must cooperate with

⁴⁸ For details on Point Four, see Thomas G. Patterson, "Point Four Program," in Richard S. Kirkendall, ed., <u>The Harry</u> S. Truman Encyclopedia (Boston: G.K. Hall & Co., 1989), pp. 278-280.

⁴⁹ Harry S. Truman, <u>Memoirs Volume 2: Years of Trial and Hop</u>e (Garden City, NY: Doubleday & Co., 1956), pp. 230-231.

⁵⁰ Anslover, Harry S. Truman, pp. 122-123, Hooks and Spanier, American Foreign Policy, p. 63.

⁵¹ Anslover, <u>Harry S. Truman</u>, pp. 128-129 and Alonzo L. Hamby, <u>Man of the People: A Life of Harry S. Truman</u> (New York: Oxford University Press, 1995), pp. 529-530.

⁵² "Wayninck to Direct Point Four Program," <u>New York Times</u>, May 18, 1950. 13

other free nations. We must join with them in a common defense against aggression and in providing greater opportunities for human advancement."⁵³

Reaction to Truman's speech from Wisconsin political figures and their allies was predictable. While the Democrat-aligned Capital Times newspaper praised Truman's vision, The Wisconsin State Journal editorialized: "His [Truman's] 'non-political' speech was hardly that. It was a faintly disguised piece of pressure-making for his program to pour more millions of dollars into underdeveloped areas of the world 'to increase their productive capacity.' ... the technique the president used here, the trick of seizing upon the opportunity to pay rightful praise to the Credit Union National Association... and attempting to transfer its record of cooperation into a swift pitch for his own Point 4 program was something else again."⁵⁴

Congress did ultimately pass the Point Four legislation, and Truman signed it into law on June 5, 1950. ⁵⁵ Ultimately the Point Four program itself failed to meet Truman's expectations. Funding was reduced by Congress in 1951 and 1952, and the Eisenhower Administration substantially overhauled it in 1953.⁵⁶ But the idea underlying Point Four-- that American technical expertise in industry, agriculture and commerce should be shared with developing countries to assist in their economic development and so enlist them in the campaign to contain communism—has been a feature of American foreign policy ever since.⁵⁷

Truman's speech linking credit-unionism with international aid found a receptive audience. The fundamental concept of providing US technical assistance for the promotion of economic development in the Third World was fully consistent with the goal of "economic democracy" basic to the American credit union movement. And Truman's hope that such efforts would help build a bulwark against communism was fully consistent with an American credit union tradition reaching back to Filene's early identification of credit unionism as a defense against class war.⁵⁸

During the 1950s and 1960s, Credit Union National Association put new energy into building credit unions in developing countries in Latin America, Africa, Asia and the Caribbean. Often these efforts were made in conjunction with US government-sponsored programs. In February 1953, the new Eisenhower administration's Secretary of State John Foster Dulles attended a joint meeting of the boards of CUNA, CUNA Mutual and CUNA Supply. He called on CUNA organizations to help build overseas economies as part of a continuing containment policy.⁵⁹ In May 1953 the CUNA Board of Directors resolved "That CUNA shall undertake to influence increasingly the growth of international understanding and peace through participation in international programs with constructive, self-help objectives related to ours, such as Mutual Security Administration's Point IV Program, CARE and UNESCO. Management is specifically authorized to enlist CUNA as a sponsoring member of CARE and as a participant in Point IV and UNESCO conferences to which it may be invited."⁶⁰

⁵³ Truman's "Address at the Dedication of"

⁵⁴ Wisconsin State Journal, May 15, 1950.

⁵⁵ The "Act for International Development" is Title IV of Public Law 535, 81st Congress.

⁵⁶ Gosnell, <u>Truman's Crises</u>, p. 561.

⁵⁷ So, comments Truman scholar Nicole Anslover, "Truman's foreign policies left a blue-print that the next several presidents followed." Anslover, <u>Harry S. Truman</u>, p. 49.

⁵⁸ Filene, "Spread of Credit Unions," <u>The Survey</u>, Volume 65 (November 1, 1930). "What was needed, I felt, was not a class war, but an enlistment of the human passions which were then expressing themselves in class was for a war against the forces which were tearing society apart."

⁵⁹ Ian MacPherson, Hands Around the Globe: <u>A History of the International Credit Union Movement and the Role</u> and Development of World Council of Credit Unions, Inc. (Madison, WI, 1991), p. 50.

⁶⁰ Quoted in Moody and Fites, <u>The Credit Union Movement</u>, p. 239. Landmarks Commission 14

In 1954, CUNA created a World Extension Department (WED) mandated to train local organizers for new credit unions throughout the world, with special focus on the developing countries. WED's initial \$50,000 annual budget was to be supplemented by grants from foundations and from (mainly US) government agencies. WED's training programs brought foreign students to Madison's Filene House and on to further training provided by the University of Wisconsin's Center for Co-op Studies. WED also developed a working relationship with the US State Department's Foreign Operations Association for the creation, publication and distribution of information packets about the benefits of credit unions.⁶¹

WED's involvement with US-government sponsored development endeavors continued under the Kennedy and Johnson administrations of the 1960s. The Foreign Assistance Act of 1961 created a new agency, the United States Agency for International Development (USAID), to consolidate several existing foreign aid programs. Sustaining the spirit of Truman's Point Four program, USAID was charged to provide technical assistance to promote social and economic development in the Third World as a counter to the spread of communism.⁶² Minnesota Senator Hubert Humphrey amended the Senate bill creating USAID to include among its mandates "to encourage the development and use of co-operatives, credit unions and savings and loan associations" and Humphrey's amendment created a "special advisory committee on cooperatives" within USAID.63 Between 1961 and 1969, CUNA contracted with USAID to provide training programs for erstwhile credit union organizers, particularly in Latin America. Some credit union training programs were reserved for Peace Corps volunteers. During the 1960s, some 110 Peace Corps volunteers worked directly with CUNA's World Extension Department to promote credit unionism in Latin America and the Caribbean.⁶⁴

Internationalism became the watchword of the credit union movement during the 1950s and beyond. This included expansion of ties between the US-Canadian organizations and those of other developed countries in Europe, the United Kingdom and Australia as well as the developing countries. From 1954 to 1961, the number of credit unions outside North America increased from 700 to 3,000 while international membership expanded from 165,000 to 700,000.⁶⁵ In 1965, CUNA changed its name to "CUNA International, Inc." although the American credit union organizations remained the single largest contingent globally. In 1971, the continued growth in influence from outside North America led to the formation of a new umbrella organization, the World Council of Credit Unions.

Through the 1970s, Filene House at 1617 Sherman Avenue, Madison, Wisconsin remained headquarters of not only the US-oriented Credit Union National Association (CUNA) but also the World Council of Credit Unions. In fact, by the time that both organizations relocated to the CUNA Mutual Insurance campus on Mineral Point Road in 1979, title to Filene House was wholly under the World Council of Credit Unions entity.⁶⁶

The association between Filene House and the foreign policy initiatives propounded by President Truman at the 1950 dedication remained relevant through the building's 29-year occupancy as headquarters, nationally and then internationally, of the credit union movement.

⁶⁶ Dane County Register of Deeds, Warranty Deed from World Council of Credit Unions to Wisconsin Physicians' Service Group, Document # 1650396 dated 11/30/1979. Landmarks Commission 15

⁶¹ MacPherson, <u>Hands Around the Globe</u>, pp. 52-53.

⁶² https://www.usaid.gov/who-we-are/usaid-history. Accessed 11/30/22.

⁶³ MacPherson, Hands Around the Globe, pp. 72-73.

⁶⁴ Ibid., pp. 75-80.

⁶⁵ Ibid., p. 68.

Summary

Filene House should be recognized as a City of Madison Landmark. It is significant not only to Madison local history but for the part it played in national and international affairs during the mid-20th century.

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Wisconsin State Journal, May 13-15, 1950.

7.) Additional Information



Aerial Photo 2022. Red outline shows the entire 8.19-acre parcel. Cyan line distinguishes two tax parcels included under a single legal description. (SOURCE: Dane County Geographic Information Systems)



Filene House West Elevation, Photo from Northwest 11.25.22.



Filene House West Elevation, Photo from Southwest 11.25.22.



Filene House West Elevation. Photo from Filene Park on West 11.25.22.



Filene House South Addition (1966). Photo from South 11.25.22



Filene House North Addition (1966). Photo from Northwest 11.25.22.



Filene House East Elevation. Photo from East 11.25.22.



Filene House East Addition (2000). Photo from East 11.25.22.



View to West (Filene Park, Lake Mendota) from Filene House. Photo 12.12.22.



View to Southwest (Tenney Locks, Lake Mendota) from Filene House. Photo 12.12.22



View to Northwest (Filene Park, Single-Unit Houses) from Filene House. Photo 12.12.22.



Crowd attending Filene House dedication May 14, 1950. Photo to northeast from southwest. Photo by Arthur Vinje. SOURCE: State Historical Society of Wisconsin Image ID 65412.



President Truman laying cornerstone at Filene House May 14, 1950. Photo by Arthur Vinje. SOURCE: State Historical Society of Wisconsin Image ID 65354.



President Truman leaving cornerstone-laying ceremony at Filene House, May 14, 1950. Photo by Arthur Vinje. SOURCE: State Historical Society of Wisconsin Image ID 78321.



Official Publication April 1950 Credit Union National Association

SOURCE: The Bridge, April 1950

CREDIT UNION BRIDGE

THE WAY TO ECONOMIC BETTERMENT



Official Publication May 1950 Credit Union National Association

SOURCE: The Bridge, May 1950

Landmarks Commission

HISTORIC RESOURCE



SOURCE: The Capital Times, May 12, 1950.



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SOURCE: Wisconsin State Journal, May 15, 1950



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Wisconsin State Journal

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Here's Moral: All That Sputters Is Not Plane



SOURCE: New York Times May 15, 1950



Filene House, view toward northeast from southwest at bridge over Yahara River. Photo October 13, 1954 by Arthur Vinje. SOURCE: State Historical Society of Wisconsin, Image ID 109633.



Illustration of Filene House "Home of the International Credit Union Movement" from a May 1976 brochure for visitors prepared by the Public Relations Division of Credit Union National Association

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