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TO: John J. Raphael, Jr., Vice President; Clyde R. Claus, Vice President

FROM: Harold K. Brown

SUBJECT: My feelings regarding my career as a banker DATE: April 29, 1970

A little over a year has passed since I wandered into Marine Midland, gazing confusingly at a bank that certainly didn't look like a bank, and seemed to be a thousand times larger than the small-town banks I had been accustomed to seeing. I remember asking myself what in the world a bank could possibly do that required all that space. During the course of the past year that question was answered. I accepted the position offered to me at Marine Midland with an aim to learn as much about banking as I possibly could. The past year was spent in exposure to many aspects of banking with an emphasis on lending. The year's exposure has resulted in my gaining a general understanding of banking - specifically the lending process. Along with this exposure came certain skills of lending which I hope to eventually master.

The phamphlet which I read recently, The Banker's Role in Black Capitalism by Roderick M. Mac Dougall, President, Marine Midland Trust Company of Rochester, has reinforced and sharpened my thinking as to my role in banking.

First, permit me to state a few things about myself. I am a man who is black, who has been involved in numerous activities - mostly in the leadership role - in the struggle for equal opportunities and full citizenship for Blacks and other minorities. My role has been one of extensive, self-sacrificing committment, along with the militancy that risks the retaliation of white backlash. I have stated the above for two reasons, (1) it characterizes me as one deeply concerned about America's problem between the races and (2) it characterizes me as an activist. Both, I believe are essential for loan officers "specializing in Black Capitalism", a phrase used by Mr. Mac Dougall in his phamphlet.

This now brings me to what I feel should be my role in banking. If

specialists in Black Capitalism are needed, and I believe they are, it is important not only to find one who is willing and capable in this area, but even more importantly to find one who can develop a program to train others to become specialists in this area. My involvement in banking during the past year has clearly defined this to be the role I would not only desire for myself, but one for which I am capable. I am well accustomed to the role of "civil rights specialist", being called upon by numerous organizations and civic groups as speaker and advisor on the racial problems of America. This reputation was earned through constant and hard work in the study of the complex issues on the racial problems. To become an officer specializing in Black Capitalism calls for hard work in learning many skills. In order for Harold Brown to become a loan officer specializing in Black Capitalism, I need only to continue my study of lending, which includes experience, and that can be done relatively quickly and while participating in the Black Capitalism Lending Program. How? Please permit me to offer the following suggestions:

(1) Be assigned to the "Minority Entrepreneural Program" for the purpose of becoming a specialist in Black Capitalism.

(2) Be responsible for developing a Minority Entrepreneurial Specialists Training Program which would include present officers and future officers.

(3) Be assigned to an officer (who has time available) for training in credit work and lending. (Part time)

(4) Eventually become responsible for the loans made under this program.

The above is presented as the answer to the question I presented to myself, "What role do I see for myself in banking?" But more than this, it is a role I see being tremendously important for this and other banks. Of course, I am partial to Marine Midland and would like to see it be the innovative force in this whole troublesome area of the "inclusion of the excluded" in our society. Mr. Mac Dougall's treatment of Black Capitalism (available in our Advertising Department) expresses what I strongly feel and have expressed many times.

I have now chosen to use that same militancy and activism that I used in seeking to combat racial prejudice and discrimination, to attempt to find methods to make Black Capitalism work effectively.

My remarks in this paper are general and in outline form for the sake of brevity. I am hopeful that they will merit some discussion and an opportunity to expound.

HKB

SAN DIEGO STATE UNIVERSITY 1897