







Time	Suggested Remarks	Icon	Tips/Notes
20 mins	<p>Refer participants to page 9.</p> <p>Note the critical step preceding the establishment of a credit union: state legislatures first had to pass laws allowing the incorporation of credit unions.</p> <p>Note Filene’s conclusion: if credit movements were to spread beyond the Northeast, he needed someone to spearhead a massive effort to educate people about how credit unions were making a difference in people’s lives.</p>		<p>History: First Credit Unions in the U.S.</p> <p>P 9</p>
15 mins	<p>Refer participants to page 10.</p> <p>Ask participants if they know of similar, local credit union efforts to help people in need.</p> <p>Ask for insights into how these efforts impact those receiving the help and those giving the help.</p>	 	<p>Reflected in Our Work Today</p> <p>P 10</p>
15 mins	<p>Refer participants to page 11.</p> <p>Note that Bergengren’s skills of persuasion could be put to excellent use in the movement.</p> <p>Again note that Bergengren was bothered by the lack of equal treatment and opportunity, particularly in the way he saw loan sharks treating his clients.</p>		<p>History: Roy Bergengren Gets Involved</p> <p>P 11</p>
10 mins	<p>Refer participants to page 12.</p> <p>Tie Bergengren’s emphasis on thrift to what credit unions are accomplishing today with many members, but especially young people.</p> <p>Ask for participants’ opinions on what seem to be the most effective credit union programs targeting young people.</p>	 	<p>Reflected in Our Work Today</p> <p>P 12</p>