

POST-WAR LATVIAN REFUGEES
BUILDING FOUNDATIONS
IN DIASPORA:
The Grand Rapids
Latvian Credit Union*

Irene Elksnis Geisler

PhD, Instructor of History, Western Michigan University, Kalamazoo, Michigan, USA.

Scientific interests: Modern European History, Gender, Nationalism, Migration, Ethnicity and Oral History.

E-mail: irene.e.geisler@wmich.edu

This article explores the establishment of the Grand Rapids Latvian Credit Union in the early 1960s as one of numerous institutions of the Latvian society in diaspora, and examines the role of the organization in local Latvian society. It argues that contrary to historical stereotypes a sizeable portion of the post-war Latvian immigrants were educated intellectuals and professionals facilitating the establishment of such institutions. Additionally, many Latvian refugees did not necessarily seek assimilation. This study finds that the credit union was more than just a financial institution for its members. It provided a link to historical roots and the recent past, and contributed to Latvian ethnic identity in exile.

Key words: Latvian diaspora, migration, ethnic identity.

* This article is dedicated to the memory of the author's father Auseklis Elksnis (1921–2010). He grew up at Greķēni farm in Sērene civil parish, Zemgale. During World War II, Auseklis Elksnis was mobilized into the Latvian Legion, in the 1950s emigrated to the USA and settled in Kalamazoo. An arduous public worker, he supported the foundation and activities of the Latvian Credit Union, for many years served in different committees and boards. Auseklis Elksnis was one of the most long-standing members in the Grand Rapids/Kalamazoo Latvian Credit Union.

Maldwyn Allen Jones in *American Immigration* includes post World War II Baltic immigrants in a group described as unskilled and semi-skilled. In making a point of relative ease in adjustment to life in the United States, he suggests that ignorance of English was no bar to immediate employment.¹ Yet, as Latvian refugees migrated to the West as imported labor in the late 1940s and early to mid-1950s, many looked critically at their prospects. Emigrants worried about what their futures would bring as they found themselves scattered throughout the world, in countries with strange languages and cultures. A commentary appearing in a Displaced Persons newsletter posits: “Brazil asks for workers between twenty and fifty years old, and families no bigger than five. [...] Then we must naturally ask, what will happen to the old and sick, the single mothers with children, and those who do not have guardians or caretakers?”² Many refugees including scholars, artists, writers and musicians tried to reeducate themselves with languages and trade-skills for employment in different host countries. However, bodily strength and good health appeared to be the principal advantage in their passage to safe harbor. This study suggests that, contrary to long-perpetuated stereotypes in historical literature, many members of the Latvian communities of southwest Michigan were well educated and, furthermore, did not necessarily seek assimilation.

Historian John Bodnar criticizes migration scholars for their routine assumptions that immigrant groups share settlement and integration experiences equally.³ Similarly, Rudolph J. Vecoli asserts that “the historian of immigration must study the distinctive cultural character of each ethnic group and the manner in which this influenced its adjustments in the New World”.⁴ Vecoli is specifically addressing Oscar Handlin’s pioneering work *The Uprooted* published first in 1951 and again in 1973, winner of a Pulitzer Prize for history, which examines the supposedly common experiences of the millions of European immigrants who came to America in the late nineteenth and early twentieth centuries.⁵ This analysis could also apply to Maldwyn Allen Jones, cited previously, who includes Baltic immigrants in a group depicted as unskilled and semi-skilled.⁶ This debate sets the historical context for prevalent perceptions of transnational integration, acculturation and economic adaptation during the cold war era from the 1950s through the early 1980s.

In the early 1960s, a group of Latvian immigrants in southwestern Michigan endeavored to found a credit union as a community self-help organization based on their ethnic heritage. They wanted to assist Latvian immigrant families who had arrived in the 1950s to establish new lives at a time when, due to language barriers, lack of experience and financial hardships, opportunities to conduct financial transactions were difficult. The State of Michigan officially recognized the Grand Rapids Credit Union in 1964, and the Kalamazoo branch (located just 50 ml/80 km south) legally joined one year later. However, the efforts of forming the organization had begun much earlier. While customarily such organizations might have required at that time roughly 7 to 10 weeks for certification with the State of Michigan, the Grand Rapids Latvian Credit Union took one year and three months to establish official accreditation. The founders encountered bureaucratic frustrations, opposition from within their own community, and even ethnic discrimination but were nevertheless successful in achieving their goals.

This article explores the establishment of the Grand Rapids Latvian Credit Union as one of numerous institutions of the Latvian society in diaspora. It introduces a short historical background of the credit cooperative in Latvian history, the post-WWII flight of Latvians into exile and briefly examines the Latvian diaspora in Michigan during the 1950s and early 1960s. The article recounts the story of the difficult initial task of founding the association as per a handwritten account by Teodors Zeltiņš, the first General Manager of the organization. Like many stories of coming to America, Zeltiņš attempts to share the immigrant experience incorporating both tales of struggle and of triumph. The analysis goes on to examine the role of the organization in the local Latvian society. It attributes the success of the endeavor to several factors, but notably two: (a) the Latvian immigrants had a long history of credit cooperatives as financial self-help institutions originating in the nineteenth century; and (b) contrary to prevalent stereotypes of Eastern European immigrant groups, a sizeable portion of the Latvian refugees were educated intellectuals and professionals facilitating the establishment of such institutions.

The study finds that the credit union was more than just a financial institution for its members. For some, especially in the early period of its formation, it symbolized putting down roots and

establishing a successful life in the host country. As a result, for a few, it may have represented abandoning the hope of returning to Latvia. But for others and over time, it provided a historic link to their roots and the recent past. Membership in the Latvian Credit Union became for many a contributing factor to Latvian ethnic identity in exile.

HISTORICAL BACKGROUND

The concepts of the credit union (*krājaizdevu sabiedrība*) or credit cooperative (*kreditkooperatīvs*) as financial institutions formed in Latvia in the mid-nineteenth century in connection with the purchase of land from German barons. The Tsarist government abolished serfdom for the majority of Latvians in the early nineteenth century.⁷ However, the regime emancipated Latvian peasants without giving them land as a means of subsistence. Instead, the government “allowed” families to purchase their own former properties and homes that had been passed down for generations. A growing national consciousness in the nineteenth century was associated with the notion of land ownership for ethnic Latvians. Former World War II refugee and scholar Kārlis Kalniņš stresses this historic theme in a 1953 article on the economy of Latvia: “One’s little corner, one’s bit of land.” This old Latvian saying incorporated the longings, hopes and aspirations of the landless Latvian people for private landed property. “Land as a Latvian sees it, is the fulfillment of man’s dreams, and blessings, the most cherished treasure.”⁸ The credit cooperative was a way and means of realizing this aspiration.

Initially, the ethnic Latvians encountered resistance from Tsarist government officials who forbid the formation of credit cooperatives until 1872. The Latvians established their first credit cooperative in St Petersburg in 1872, and soon after in the Latvian towns of Dundaga, Emburga and in Valle parish in 1874. By 1913, Latvians had founded 236 institutions with a total balance of 65.9 million in gold roubles and a membership of 112,000. However, World War I and the Russian Revolution ravaged the country, ruined the economy and cost thousands of human lives. On January 1, 1920, only 17 credit cooperatives still operated in Latvia.⁹

As one of the newly founded state’s first measures during the early 1920s, government leaders enacted land reforms, similarly to

nearly all new nation states in Eastern Europe at the time. Additionally, as part of this process, the government facilitated the establishment of credit cooperatives. "One's little corner, one's bit of land" did not remain merely a sentimental slogan, but became a mission for the legislature and a calling for the populace. Agrarian reforms and credit legislation were national in scope. They affected not only those who lived in the countryside, but also urban Latvians, who continued to be tied to the rural parts of the country through parents, grandparents, and other kin and through memory. The new Latvian government carried out agrarian reforms from 1920 to 1937, nationalizing landed properties above the largest amount allowed and redistributing the land to as many Latvians as possible with the goal of creating a "nation of farmers".¹⁰ By 1940, Latvians had founded 419 credit cooperatives with 206,000 members and a total balance of Ls 109.4 million. However, in 1940, the occupying Soviet regime confiscated savings in accounts over Ls 1000. By 1945, all credit cooperatives were closed.¹¹

As German troops retreated from the Baltic countries between 1944 and 1945, Soviet troops advanced. Out of a populace of roughly a 1.5 million Latvians, between 200,000 and 240,000 (more than one tenth of Latvia's population) fled to the West, predominately to Germany, Austria and Sweden.¹² After the fall of Germany, the Latvian refugees along with other Eastern Europeans became classified as *displaced persons* and found refuge in camps supported by the United States, France, and Great Britain. A substantial portion of the Latvian emigrants were scholars, artists, writers, musicians, lawyers, physicians and other professionals. By some estimates, approximately 50% of the Latvian intellectual elites found themselves in Displaced Persons (DP) camps.¹³

The United Nations Relief and Rehabilitation Administration (UNRRA) provided humanitarian assistance in these camps scattered throughout western Germany. Within the camps, Latvians established a degree of autonomy in the governance of their respective communities. These, in turn, ran schools, medical facilities, churches, and numerous cultural organizations. In the late 1940s, the United Nations created the International Refugee Organization (IRO), the purpose of which was to resettle and find employment for the millions of war refugees. Approximately 100,000 repatriated or were lost due to war, but most migrated to countries throughout

the world, including America.¹⁴ In 1948, when these refugees began emigrating from the DP camps to countries that would accept them, the United States provided nearly 40% of the displaced person visas available to Baltic refugees. After the ordeals of war, flight and exile, Latvians considered themselves fortunate to have survived, to be on the way to creating new lives for themselves and to be together with family and in the company of other fellow countrymen.

THE LATVIAN DIASPORA IN MICHIGAN

Families sponsored friends and relatives. Everyone arrived with little or nothing; no money, food, or place to live. Families who had already established themselves helped others. [...] They opened their doors to other newly arriving families. Often, there were more than ten people in one small house.¹⁵

The Latvians who would form the Grand Rapids Latvian Credit Union in the early 1960s left their homeland after the 1944 Soviet occupation. Before 1948, few Latvians resided in Michigan. Having built strong communal ties in the DP camps in Germany, many émigrés were bound by a shared wish to reside and work in communities consisting of others who shared their culture in their host country. Helped mainly by churches and other humanitarian institutions, over 5,000 Latvians found their way to Michigan in the early 1950s, often through connections established in the DP camps. They settled mainly in the cities of Grand Rapids, Kalamazoo, Detroit, Ann Arbor, Lansing, Saginaw, Battle Creek, Grand Haven and Three Rivers.¹⁶ Although dispersed throughout the state in various cities, the émigrés found ways to stay connected through the creation of interrelated civic and political organizations. More than a few émigrés were part of a choral group *Dziesmu Vairogs* (“Shield of Songs”). This ensemble had formed in a DP camp in Groshabersdorf, Germany, in 1945, and continued to perform as a combined Kalamazoo-Grand Rapids choir for several decades only disbanding in 1981.¹⁷

The sizeable influx of Latvians to southwestern Michigan may have been initially due to the combined efforts of Rev. Kārlis Laupmanis, a Latvian-born minister of the East Main Methodist Church, and E. Dīnvalds, a refugee fluent in English and active in

UNRRA and IRO¹⁸ from the Valka DP camp in Germany, together with Ernests Brože, general secretary for the Valka DP camp, who by chance met Rev. Laupmanis and befriended him. Laupmanis received his theological training first in Latvia and later in England, where he became an ordained Methodist clergyman before coming to the United States in 1937. He arrived at the East Main Methodist Church in Kalamazoo shortly after the war concluded and became interested in the plight of the displaced persons in Europe, particularly his fellow countrymen from Latvia. When the US passed the “Displaced Persons Act” in 1948, Rev. Laupmanis recruited sponsors for Latvians from among his parishioners and from various other churches mainly in the southwest Michigan area, traveled to the DP camps in Germany to facilitate Latvian immigration.¹⁹

Subsequently, other support groups, including the local agency, “Aid to Displaced Persons Corporation,” helped find sponsors for numerous immigrants. This particular organization worked mainly in the Grand Rapids area and under the direction of relief worker Richard M. Bressler. In 1949, the Latvians who had already settled in the Grand Rapids community created a committee to assist Mr. Bressler to bring more settlers from the DP camps from Germany.²⁰ During the mid-1950s, approximately 1,200 Latvians already resided in the Grand Rapids area. By the late 1950s, the community had grown to upwards of 1,600 and 1,100 Latvians had found homes in nearby Kalamazoo.²¹

THE BUMPY PATH TO THE FOUNDING OF THE GRAND RAPIDS LATVIAN CREDIT UNION

What stands out in the Latvian's attempts to establish a new life in Michigan was their quest to maintain their cultural identity while coexisting in a larger community. [...] [M]any felt that the time would eventually come when they would return to a free homeland. They worried that by the time this happened, Communist rule would have stifled and desecrated the Latvian cultural identity.²²

As Latvians situated themselves in their host country, their biggest concerns were retaining their ethnic identity and preserving their cultural heritage. Understandably, the Latvian émigrés

commenced recreating in the United States the social and cultural institutions and organizational systems most familiar to them from Latvia.²³ The adults among the settlers remembered Latvia in the early years of independence, when in a similar situation many ethnic Latvians did not have land or means of subsistence, and had found a solution in credit cooperatives. By the late 1950s and early 1960s, Latvian émigrés scattered throughout the United States and Canada initiated the forming of credit unions (*krājaizdevu sabiedrības*) as economic self-help organizations.²⁴

The Grand Rapids and Kalamazoo communities hoped to start their own self-help credit organization inspired by the successful founding of credit unions in the nearby Latvian communities of Toronto and Milwaukee. The best known written account of the early stages of the Grand Rapids Latvian Credit Union (LCU) is a handwritten speech from 1999 by Teodors Zeltiņš, the first General Manager of the organization. Zeltiņš presents the events of the founding of the organization as a heroic effort against great odds. He uses the story to inspire members and new leaders to carry on the important work he has begun. The document suggests a spirit of earnestness and humor characteristic of this accomplished individual. The speech recounts the important events of the Grand Rapids LCU, acknowledges its supporters and expounds on the problems of the credit union's formation.²⁵

According to Zeltiņš, in 1962, roughly 21,000 credit unions operated in the United States. Of these, 1,200 were in Michigan and more than 100 in Grand Rapids. The associations functioned similar to those in Latvia, as member-owned financial cooperatives organized around factories, educational institutions, hospitals, churches and professional groups. They worked as democratically controlled institutions governed by their members, and operated for the purpose of promoting savings, providing credit at competitive rates, and supporting community development. Zeltiņš explains that when the Grand Rapids Latvian community sought to form an economic support association in the form of a credit union, they lacked knowledge and experience in America. "Without doubt, the Michigan banks did not know what to make of us."²⁶

The group enlisted the assistance of a Latvian émigré from Toronto, Ādolfs Svenne, who was already successfully operating a credit union in Canada. Svenne supported the beginnings of

many credit unions not only in Canada and the United States but also in Australia. Latvians in diaspora affectionately deemed him the “credit union father” and later nominated Svenne as the first head of the International Latvian Credit Union Association. Tāļivaldis Ošeniēks and his son Paulis who had already founded a credit union in Milwaukee also lent substantial assistance. Zeltiņš maintains that although the LCU in Grand Rapids could have developed without these individuals, the process would have taken much longer. Ošeniēks gathered the necessary data and helped assemble the documents from the State of Michigan Financial Department and Credit Union League. In Zeltiņš’ words: “He put us on the right path, although a bumpy one. The work continued like a claw plow through tree stumps [*kā spīlarkls caur celmāju*].”²⁷

On April 9, 1963, the Grand Rapids and area community leaders called a general meeting to officially found the Grand Rapids LCU. They held the gathering in the Catholic Latvian Congregation’s meeting space. The organizers announced the event to all Latvians in Grand Rapids and the surrounding area. Present were Robert Hubbel and Vern Lubben from the Michigan Credit Union League and 69 Latvians. The assembly unanimously voted to establish a credit union and appointed Zeltiņš the first General Manager of the organization. Teodors Zeltiņš, Tāļivaldis Ošeniēks, Jānis Sproģis, Alberts Judovics, Oskars Leimanis, Anatols Meiers, Valdemārs Ostrovics and Jānis Veinbergs accepted nominations as the first corporate officers and Board of Directors of the Grand Rapids LCU. A few days after this general meeting, the community leaders completed the official paperwork and submitted it to the Banking Department of the State of Michigan in Lansing. The community group hoped for a prompt positive response to their application.²⁸

After six months, they received negative news from the Michigan Credit Union League.²⁹ Unfortunately, at this early stage, the LCU had encountered opposition from Latvians within the community. This resistance took the form of a letter written to the Banking Department in Lansing, Michigan, attacking the character of the founders. The grievance resulted in the Credit Union League advising the Latvians that these “differences of opinion and misunderstandings” would be better resolved amongst the community members than by the Michigan Banking Department.

This incident caused delays for the founders of the LCU and demonstrated the kind of frustrations the originators of the organization encountered.³⁰ On October 8, 1963, the Grand Rapid Latvian community received correspondence from Charles D. Slay, the Michigan State Banking Commissioner, in response to the Latvians' formal request to form a credit union. Their application was *declined*. The official examination concluded that enough financial institutions existed in Michigan to service immigrants, and the commission did not find that a separate organization for Latvians was necessary.

We can only speculate as to the reasons why the LCU encountered internal opposition from within the Latvian community. Financial and economic subjugation had been a way of life historically under both German and Russian rule. This may have influenced some to tread cautiously in forming any financial organizations. However, most probably, the underlying desire of a once again independent Latvia influenced certain early resistance to the forming of the local credit institution. Especially in the early period of the LCU formation, putting down roots and establishing a better life, which the credit union would facilitate and represent, may have symbolized for some abandoning the hope of Latvia again being an independent nation state.

When Latvians arrived in the US under financial and legal sponsorship by American religious organizations, they immediately proceeded to organize independent Latvian congregations and refused to become integrated into American churches, despite their support.³¹ Marija (Skudre) Visovskis was eight years old when she arrived in America. Her first memories of Grand Rapids are of attending Catholic mass in 1953 organized by the Latvian community in a building basement.³² Elita (Judovics) Wood, who as a child came to southwest Michigan in early 1950, vividly remembers attending a Latvian "November 18th" Independence Day commemorative event.³³ On April 7, 1951, the new immigrants founded the Grand Rapids Latvian Association with the main goal of supporting endeavors that would aid in the regaining of Latvian independence. The organization conducted demonstrations and wrote letters to President Harry Truman and members of Congress regarding the injustices of the Soviet occupation of Latvia.³⁴ In the 1950s and 1960s, many Latvians throughout Michigan worked vigorously

to show neighboring residents, and the world, that they had not forgotten their homeland. They participated in Captive Nations endeavors hoping to bring awareness to the plight of those who were imprisoned by the Communist regime. More than a few made it clear to anyone who would listen, that Latvians were forced to leave a country that they cherished, and had every intention of returning to as soon as it was again free.³⁵

Scholars suggest that while on the surface Latvian immigrants and their families may have seemed to assimilate into the American lifestyle, in reality they compartmentalized their lives.³⁶ According to a study conducted at Western Michigan University in 1959, despite the appearance of integration, an unusually high percentage of Latvian immigrants did not conform to U.S. “customs and behaviors” of the 1950s. More than a few individuals took jobs substantially below their education level, failed to actively study the English language and avoided permanence in their living conditions.³⁷ This project was specifically focused on Latvian immigrants in the southwest Michigan area. More general and recent research agrees with this 1959 examination. Many Latvian emigrants may have worked hard to become proficient in their chosen careers, dressed like their American-born colleagues and spoke sophisticated English, even if with an accent. However, at home and in their communities, they limited themselves to traditional Latvian meals and music and communicated in the Latvian language. On weekends and holidays they mainly participated in festivities with other members of their ethnic group.³⁸ Though thankful for refuge in the United States, many Latvian emigrants lived to return to their home country.

THE DELEGATION TO THE MICHIGAN STATE CAPITOL

*“The work continued like a claw plow through
tree stumps.”*

Although the initial rejection was a disappointing setback, the leaders of the Latvian community were undaunted. The participants remember the following roadblocks and frustrations vividly and with perhaps some humorous exaggeration. With a gesture remi-



Fig. 1. Photo of Teodors Zeltiņš (left), the first General Manager of the Grand Rapids Latvian Credit Union with Mr. Valdmanis, long-term Board of Directors officer

niscent of nineteenth-century Latvians on a mission to challenge both of their historical foes, the German barons and the Russian government, the community elected to form a delegation to go to Lansing and plead their case before Charles D. Slay, the Michigan State Banking Commissioner. According to Zeltiņš, if this was not successful, they had plans to appeal to the governor of Michigan himself. The group enlisted the help of an American lawyer. They prepared an intensive justification and scheduled an appointment for a six-men committee to meet at the state capitol. However, as the time grew close, resolve and determination turned to fear and intimidation. All but two of the representatives fell away. On the day of the appointment only Zeltiņš and Ošenieks remained resolute and willing to face the state officials.³⁹

The two delegates arrived at the appointment site early and waited for a long time. What transpired next Zeltiņš equates to a theatrical production. State officials directed Zeltiņš and Ošenieks to a huge room with an enormous table in the center. They recall

that at this table sat Commissioner Slay, accompanied by a government executive, who to the Latvians resembled the British actor playing the fictional Captain Peacock in a BBC comedy.⁴⁰ Being quite demoralized by the surroundings, the two delegates spoke reverently and respectfully while being interrogated by the government official of German descent who Zeltiņš refers to as “Herr Peacock”. In the words of Zeltiņš, “On our heads poured not only directives but also insults.” The state administrator argued that a group of Ukrainian immigrants had just recently tried to form a credit union which had only stayed open one year. He asked: “What makes the Latvians think that they can do better than the Ukrainians?” He demanded to know, “What would happen if all of the nationalities in America wanted to start their own financial institutions?” The official informed Zeltiņš and Ošenieks that he himself is of German descent. “Are the Latvians so different from the Germans?”⁴¹

Zeltiņš tried to explain, “Historical events have put our two nations on different paths. While Latvians came to America to *save* their lives, Germans traveled here to make better lives for themselves. In fact, Latvians were forced to leave their country, and they hope to form in America a close and self supporting community.” Ošenieks also attempted to add a few words, but “Herr Peacock” reacted with a gesture to stop the talking, suggestive to the delegates of a “Heil Hitler” in the not so far past of Latvian prisoner of war camps in Germany. The two émigrés, believing that all was lost, prepared to go.⁴²

Meanwhile, Charles D. Slay, Commissioner of Banking for the State of Michigan, quietly listened to this entire rendition. According to Zeltiņš, the Commissioner then reminded “Mr. Peacock” that it was time for his lunch. After the state official had left the room, the commissioner graciously and courteously spoke to Zeltiņš and Ošenieks, explaining that he is of Irish descent. Slay announced that he wants the Latvians to know that the Irish are understanding people. He requested the delegates to bring back to the Latvian community good news. Their credit union *will be* approved and within a few days the official paperwork *will be* certified. Thereafter, the three men engaged in a rather long discussion about Irish and Latvian similarities in histories and fates.⁴³ Zeltiņš recalls, that upon parting, the Commissioner commended the Latvian delegates on their goals and perseverance. However, he warned the two men

that unfortunately the “American melting pot” would probably do its job eventually in forcing European immigrants into American cultural and social molds.

During the 1950s and 1960s, Americans commonly spoke of their nation as a “melting pot” where immigrants shed the characteristics of their old ways of life to become part of a new and “uniquely American” culture. In terms of immigrants to the United States, many equated the “melting pot” process with Americanization, cultural assimilation and acculturation. Only in later years has multi-cultural awareness led some to advocate dropping the metaphor, and instead using the ideas symbolized by a salad bowl, a kaleidoscope or the American quilt.

With a tone of victory after struggle and hardship, Zeltiņš concludes his 1999 speech with an exclamation that the Grand Rapids/Kalamazoo LCU has been in existence over 35 years. It had never become a “rock of burden”. On the contrary it had remained a “foundational rock” and support to the Latvian community. In Zeltiņš’ parting words, “neither are we Ukrainians nor good-natured Irish, but Latvians. Long life to the Latvian Credit Union!”⁴⁴

THE ROLE OF THE LATVIAN CREDIT UNION IN MICHIGAN LATVIAN SOCIETY

*My father earned fifty-five cents per hour,
and mother made forty-five cents.
Since my father did not have a driver’s license,
he tilled the soil with a horse and plow.*⁴⁵

On January 29, 1964, the State of Michigan officially recognized the Grand Rapids Latvian Credit Union. The organization’s mission was to provide competitive financial products and services in order to give its members the tools to meet their financial needs. On February 14, 1964, the Kalamazoo Latvian community initiated a formal motion to join the Grand Rapids LCU. In 1965, the institution legally established the Kalamazoo branch. In 1986, after 22 years as director, Teodors Zeltiņš retired as the first President/General Manager of the LCU. Thereafter, Jūlijs Riekstiņš served thirteen years until 1999, when members elected Ivars Petrovskis as the third President/General Manager of the LCU.⁴⁶ Petrovskis belongs to the generation of Latvian immigrants who arrived in

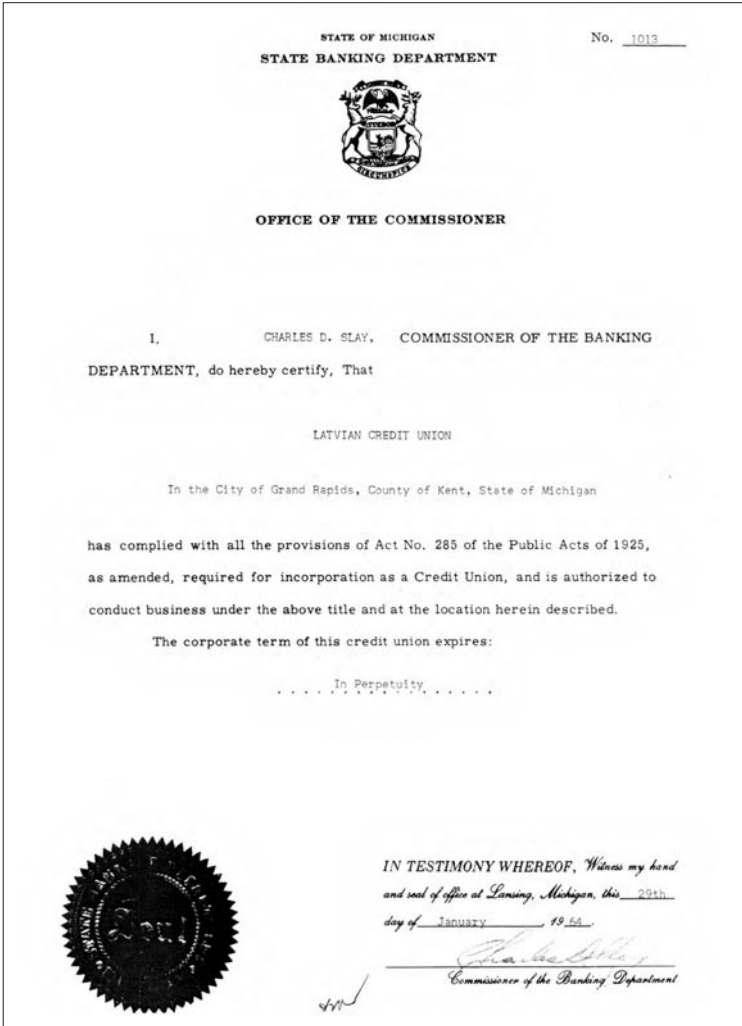


Fig. 2. Document authorizing the Latvian Credit Union to conduct business signed by Charles D. Slay, the Commissioner of the Banking Department, Lansing, Michigan, on January 29, 1964

America as children and grew up in the US. Like many, he earned post-graduate degrees from US institutions.

Petrovskis describes the function of the credit union for early Latvian settlers as a buttress in difficult times. The immigrants arrived with few possessions, with language barriers and with lack

of experience. Latvian immigrants found establishing initial credit with American institutions challenging. "Nobody had established credit, and credit was not popular. Most people paid cash or put merchandise on lay-away." Nearly all the Latvian émigré families purchased furniture, clothing and such items as bed linen from thrift stores, charity resale and consignment shops. However, acquiring appliances during this time was a challenge. A family might wait an entire year to buy a large item such as a refrigerator. "In the interim, people still needed to live." Utilizing the credit union, individual members might deposit \$20 or \$25 per week towards a larger purchase and receive a modest return on their savings. The initial capital investments were small. "They paid in as much as they could afford." However, this money could then be lent at reasonable rates by the credit union to others who could buy a washing machine or stove. "Repayment was never a problem. The émigrés considered it a badge of honor to repay their debts." Administrative costs were low; labor was usually volunteer-based; office space was typically shared with other Latvian organizations; and operating costs were managed frugally. Eventually, as the settlers' economic situation improved and the credit union grew, the émigrés purchased automobiles and then homes.⁴⁷

The Latvian immigrants worked very hard to establish organizations and associations in exile; the LCU was one of several credit unions in Grand Rapids and Kalamazoo. Because maintaining the Latvian language and culture were of primary importance, in the early 1950s Latvians founded numerous cultural, religious, educational and social endeavors such as churches, choirs, scouts, schools, children's camps, folk dancing groups, and literary, art and theatre groups. In Kalamazoo, the Latvian community purchased an old house in the Oakwood area for the purpose of a social hall. The members renovated the structure to facilitate meetings and events. "Men spent almost every evening and weekends reconstructing the building. They would come home from work, eat dinner, change clothes and work until midnight. Those men who had the night shift would spend their days in the rebuilding." While the community utilized the downstairs for folk dancing, ladies' craft auxiliary meetings, and weekly choir practices, they fashioned the upper floor as a place where local artists could exhibit their work, meetings could be held or the literary guild could present readings.⁴⁸ The



Fig. 3. Photo of Grand Rapids LHFCU Office, February 2013: Elita Wood (left) is a member of several LCU committees including Credit Committee, and secretary at the Grand Rapids office. Marija Visovskis (right) is a member of several LCU committees and in charge of accounts receivable at the Grand Rapids office.

Kalamazoo LCU branch shared this upper floor space with these activities, providing financial services several days per week.⁴⁹ The Grand Rapids branch similarly established office space within the local Latvian Center.

The links between the LCU and other Latvian groups were more than just financial. The many organizations unified the communities. Membership in a local society such as the Latvian Association, *Daugavas Vanagi* Latvian Relief Organization, a religious congregation, or a theater group was a prerequisite to becoming a member of the LCU. One of the main goals was to keep the language alive and to instill in the children knowledge and appreciation of the Latvian culture. According to Dainis Matisons, the LCU has historically supported events such as song and dance festivals, sports tournaments, and educational endeavors. They also provided loans, donations and stipends to a variety of national organizations. Members would frequently come to the LCU offices not only to check the balances in their share accounts but to meet others, socialize and

share news. In the Grand Rapids bureau particularly, folks regularly bring sweets for the office staff and stay to enjoy a cup of coffee or tea. Traditionally, the June board of directors' meeting is held at the Latvian Center Garezers during Midsummer's Eve (*Jāņi*).⁵⁰ The Kalamazoo Latvians owe a portion of the funding for their current Latvian Center to the LCU.⁵¹ This financial assistance came at a crucial time in the history of these communities when other assistance was either not available or difficult to secure. Currently, the institution services several loyal members who have emigrated to Latvia since its reestablishment of independence in 1991.

THE FUTURE OF THE LATVIAN HERITAGE FEDERAL CREDIT UNION

Now after more than 4 decades, the Latvian Credit Union has grown substantially. We have close to \$6 m in investments and we still remain significant to the Latvian community by not only providing financial support but also promoting backing for educational as well as national interests. Three years ago, the organization merged with the Latvian Credit Union in Detroit. Today, we are opening up a branch here, at Ciems Latvija.⁵²

Presently, the LCU directors are acutely aware of problems with both the global economy and declining membership trends in Latvian organizations in exile due to the passing of the first generation of members. They are actively exploring options in competitive strategy. As part of this effort, the organization merged with the Detroit Latvian Credit Union and transitioned from a State-chartered to a Federal institution. On June 30, 2008, the Latvian Credit Union in Grand Rapids, along with the branch in Kalamazoo, and the St Paul's Latvian Credit Union in Detroit ceased to exist as separate organizations, and a new entity of the *Latvian Heritage Federal Credit Union* (LHFCU) was formed. The members reelected the existing Boards of Directors and their length of service was established at the annual organizational meeting.⁵³

On September 22, 2011, the LHFCU opened a branch at *Ciems Latvija*, a residential community in Three Rivers, Michigan.⁵⁴ The



Fig. 4. Photo taken on November 18, 2008 in Rīga, Latvia, of Ivars Petrovskis (right), the third President/General Manager of the LCU, receiving certificate of acknowledgement from the Ministry of Foreign Affairs of Latvia

branch launched this local office at the request of the Latvian home owners in Three Rivers. Andrejs Rozentāls, an energetic community leader of *Ciems Latvija* helped initiate and facilitate the making of the new bureau a reality. Attesting to the links between the LHFCU and other Latvian groups as more than just financial, at the opening ceremonies for the new Three Rivers branch, the *Ciems Latvija Community Choir* entertained guests with three songs specifically composed for this event: “*Kas ir bagāts?*” (“Who is Wealthy?”), “*Tevis dēļ krāju naudu*” (“Saving Money Because of You”) and “*Nāc paklausies, draudzīņ, kā Ciemā dzied*” (“Come, my Friend, and Listen to my Village Sing”). Looking to the future, the LHFCU organization is presently in discussions with the Northern California Latvian Credit Union regarding possible collaboration.⁵⁵

The executives of the institution pride themselves on recruiting a diverse management team and board of directors. These officers and employees range in age from their thirties to eighties and are skilled in a variety of business and financial practices and backgrounds. Most donate their services as volunteers.⁵⁶ In 2012,

members enthusiastically elected Dainis Matisons, a second generation Latvian American, born and educated in the US, as the fourth President/General Manager of the LHFCU. Matisons officially assumed the presidency from Ivars Petrovskis on January 23, 2012. In March 2012, the annual general meeting ratified his appointment. Petrovskis, having served the LCU for the previous sixteen years, expressed his pleasure at working with such an outstanding individual. Upon transitioning out of the post, he summarized Matisons' excellent credentials as a loan officer with Fifth Third Bank before coming to the Grand Rapids LCU, and promotional path at the LCU from office worker to Manager of the Kalamazoo Branch, Treasurer, Vice President and now President of the institution. Matisons is also the chair of the Kalamazoo Branch of the *Daugavas Vanagi* Latvian Relief Organization.⁵⁷

According to the most recent set of compiled data (2011), the LHFCU has a membership of 779, an increase of 7.89% from the previous year. It has a balance of \$6,054,446, also an increase from 2010 of 15.13%. According to Executive Vice President Petrovskis, the institution is one of the ten fastest growing credit unions in the United States.⁵⁸ The Latvian International Credit Union Association in exile presently has a membership of 7,062 with a combined balance of \$124,080,000. The institutions mutually continue to financially support Latvian activities and national organizations, with a combined amount of \$107,500 for 2011. In 2012, they sponsored endeavors such as the Latvian Song Festival in Milwaukee, the Occupation Museum in Latvia and Garezers Latvian Center and summer children's camp and youth language school in Three Rivers, Michigan.⁵⁹

CONCLUSION

*In the chaos of World War II, many saw
the refugees as an undesirable element.
"Like the debris in the streets," the
authorities wanted to get rid of this human
rubble. [...] One British officer even called them
"the scum of Europe."⁶⁰*

National boundaries are often constructed with walls and barb-wire, but they are also structured on concepts of ethnicity, race, gender, and class that divide groups of people from one another.

While these fortifications may not be successful in detracting the so-called “unwanted,” they frequently enable their exploitation and facilitate the blaming of aliens for the country’s socio-economic problems. During the cold war era, Americans commonly conceptualized their nation as a “melting pot” where immigrants shed the characteristics of their old ways of life to become part of a new and “uniquely American” culture. Many linked the “melting pot” process with Americanization, cultural assimilation, acculturation and economic adaptation. Only in recent years has multi-cultural awareness led more contemporary academics to promote an understanding of diversity.

Scholars such as Maldwyn Allen Jones cited previously, include the Baltic immigrants in the group described as unskilled and semi-skilled. Contrary to common stereotypes of Eastern European immigrant groups, a sizeable portion of the Latvian refugees were educated, skilled professionals. Many of the emigrants were scholars, artists, writers, musicians, lawyers, physicians and members of other professions. Perhaps as many as 50% of the Latvian intellectual elite found themselves in the DP camps.⁶¹ Individuals often took jobs substantially below their academic levels upon arriving in the US, and most were not familiar with American procedure and processes. Nevertheless, their education, organizational skills, knowledge of general business practices and other professional experiences provided the support needed to create and maintain a strong collective infrastructure and successful community organizations such as the credit unions.

The main concern of the émigrés, who were forced to leave their country after World War II, was the retaining of their ethnic identity and the preserving of their cultural heritage. Latvia had a long history of credit cooperatives as financial self-help institutions, originating in the nineteenth century. As Latvian refugees struggled to establish new lives in their host countries, they looked back to the beginning years of Latvian independence when many did not have land or secure means of survival. The credit cooperative was a resource for securing “one’s little corner, one’s bit of land,” a concept linked to the romanticized ideal of land ownership. In exile, especially in the early period of the Latvian Credit Union formation, putting down roots and establishing a better life, which the credit union facilitated, for some refugees may have

symbolized abandoning the hope of Latvia again becoming an independent nation state. But for others, such as the credit union founders, employees and members, the historical notion of credit cooperatives provided a tradition, a value system and a connection to the home country and national history. For the Grand Rapids and Kalamazoo communities, the story about the struggles to form the organization linked the founders of the LCU to nineteenth-century Latvians challenging their historical foes the Germans and the Russians in Latvia's past. Membership in the Latvian Credit Union served to strengthen Latvian ethnic identity and community in exile.

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PĒCKARA LATVIEŠU BĒĢĻU DIASPORA
LIEK PAMATUS DZĪVEI SVEŠUMĀ:
GRANDREPIDSAS LATVIEŠU KREDĪTSABIEDRĪBA*

Irene Elksnis Geislere

PhD, vēstures lektore, Rietummičiganas Universitāte, Kalamazū, ASV.
Zinātniskās intereses: modernā Eiropas vēsture, dzimtes vēsture, nacionālisms, migrācija, etniskā piederība, mutvārdu vēsture.
E-pasts: irene.e.geisler@wmich.edu

Rakstā aplūkota Grandrepidsas Latviešu kredītsabiedrības, vienas no daudzajām latviešu diasporas organizācijām, dibināšana 20. gs. 60. gadu sākumā, kā arī tās loma vietējā latviešu sabiedrībā. Balstoties uz faktu materiālu, tiek pierādīts, ka pretēji vēsturē iegājušajiem stereotipiem liela daļa pēckara latviešu imigrantu bija izglītoti intelektuāļi un profesionāļi, kuru zināšanas atviegloja tamlīdzīgu organizāciju dibināšanu. Turklāt daudzi latviešu bēgļi nebūt netiecās asimilēties. Šis pētījums atklāj, ka minētā kredītsabiedrība tās

* Raksts ir veltīts autores tēvam Auseklis Elksnim (1921–2010). Viņš uzauga Zemgalē Sērenes pagastā Greķēnu mājās. Otrā pasaules kara laikā tika iesaukts Latviešu leģionā un 50. gados apmeties uz dzīvi Kalamazū ASV. Aktīvs sabiedriskais darbinieks, atbalstījis Latviešu kredītsabiedrības dibināšanu, ilgus gadus darbojies dažādās komitejās un valdēs, viens no visvecākajiem Grandrepidsas Latviešu kredītsabiedrības biedriem.

biedriem bija kas vairāk nekā vienkārša finanšu iestāde. Tā veidoja saikni ar latviešu vēsturiskajām saknēm un neseno pagātņi un deva savu ieguldījumu latviešu etniskās identitātes stiprināšanā trimdas apstākļos.

Atslēgas vārdi: latvieši trimdā, migrācija, etniskā identitāte.

Kopsavilkums

20. gs. 60. gadu sākumā grupa latviešu imigrantu dienvidrietumu Mičiganā uzņēmās nodibināt uz etniskā mantojuma pamata balstītu kredītsabiedrību, kas būtu kopienas finansiālās pašpalīdzības organizācija. Viņi vēlējās palīdzēt latviešu imigrantu ģimenēm, kas Amerikā bija ieradušās 50. gados, izveidot jaunu dzīvi laikā, kad šiem cilvēkiem valodas nezināšanas, pieredzes trūkuma un finansiālo grūtību dēļ bija maz iespēju veikt finanšu darījumus. Organizatori sastapās ar birokrātu liktiem šķēršļiem, pašu kopienas locekļu pretestību un pat ar etnisko diskrimināciju no varas iestāžu puses, tomēr, neraugoties uz to visu, viņiem izdevās sasniegt savu mērķi.

Rakstā aplūkota Grandrepidsas Latviešu kredītsabiedrības kā vienas no daudzajām latviešu diasporas organizācijām dibināšana. Pētījuma pamatā likta Teodora Zeltiņa, pirmā Latviešu kredītsabiedrības ģenerāldirektora, pašrocīgi rakstīta atskaite, kas atklāj sākotnējās grūtības, kādas bija jāpārvar šīs organizācijas dibinātājiem. Līdzīgi daudziem imigrantiem, kuri atceras savu ierašanos Amerikā, Zeltiņš tiecas dalīties pieredzē, iekļaujot atskaitē gan stāstus par smagu cīņu, gan arī stāstus par triumfu. Turpinājumā tiek analizēta loma, kāda kredītsabiedrībai bijusi un joprojām ir vietējā latviešu sabiedrībā. Kredītsabiedrības veiksmīgā darbība tiek skaidrota ar vairākiem faktoriem, no kuriem galvenie ir divi: a) latviešu imigrantiem ir bijusi gara krājaizdevu sabiedrību jeb kredītkooperatīvu, īpašu finansiālās pašpalīdzības organizāciju, vēsture, kas aizsākusies jau 19. gadsimtā; un b) pretstatā amerikāņu sabiedrībā valdošajiem stereotipiem par imigrantiem no Austrumeiropas liela daļa latviešu bēgļu bija izglītoti intelektuāļi un profesionāļi, kuru zināšanas atviegloja tamlīdzīgu organizāciju dibināšanu.

Valstu robežas nereti tiek nostiprinātas ar mūriem un dzeloņdrātīm, bet tās var arī tikt būvētas uz aizspriedumainiem priekšstatiem par etnisko piederību, rasi, dzimumu un šķirisko izcelsmi, kas nodala dažādas sabiedrības grupas. Lai arī šiem aizspriedumiem varbūt neizdodas aizkavēt tā saukto nevēlamo cilvēku ieceļošanu, tomēr tie nereti veicina imigrantu ekspluatāciju un ļauj ar vieglu roku uzvelt

vainu svešzemniekiem par attiecīgās valsts sociālekonomiskajām problēmām. Aukstā kara laikā amerikāņu vairākums uzskatīja savu valsti par “kausējamo katlu”, kur imigranti atsakās no tradicionālā dzīvesveida, lai kļūtu par daļu no jaunās un “vienreizīgi amerikāniskās” kultūras. Daudzi saistīja šo “kausēšanas” procesu ar amerikanizēšanos, asimilāciju, akulturāciju un pielāgošanos jaunajiem ekonomiskajiem apstākļiem. Tikai pēdējos gados multikulturālā fenomena apzināšanās ir likusi progresīvākajiem augstskolu mācībspēkiem sākt popularizēt etniskas daudzveidības izpratni.

Daži amerikāņu zinātnieki, kā, piemēram, Meldvins Alens Džounss, pieskaita baltiešu imigrantus pie etniskajām grupām, par kurām valda uzskats, ka tās pārstāv nekvalificēta un mazkvalificēta darba darītājus. Tomēr pretstatā šim plaši izplatītajam viedoklim par Austrumeiropas izcelsmes imigrantu grupām liela daļa latviešu bēgļu bija tiešām izglītoti, prasmīgi profesionāļi. Daudzi no viņiem bija zinātnieki, mākslinieki, rakstnieki, mūziķi, advokāti, ārsti un citu profesiju pārstāvji. Iespējams, ka pēckara Eiropas pārvietoto personu nometnēs atradās pat 50% latviešu inteliģences elites. Bēgļi pēc ierašanās Amerikā nereti pieņēma viņu akadēmiskās izglītības līmenim neatbilstošus amatus. Lielākajai daļai iecelotāju bija svešas amerikāņu likumdošanas procedūras un procesi. Tomēr izglītība, organizatoriskās iemaņas, vispārējo uzņēmējdarbības principu pārzināšana un cita veida pieredze viņiem ļāva izveidot un uzturēt spēcīgu kolektīvo infrastruktūru un veiksmīgas sabiedriskās organizācijas, kā piemēram, kredītsabiedrības.

Emigranti, kas pēc Otrā pasaules kara piespiedu kārtā bija atstājuši dzimteni, rūpējās galvenokārt par savas etniskās identitātes un kultūras mantojuma saglabāšanu. Latvijai bija gara krājaizdevu sabiedrību jeb kredītkooperatīvu – finansiālās pašpalīdzības organizāciju – vēsture, kas aizsākusies 19. gadsimtā. Pūlēdamies izveidot sev jaunu dzīvi savās mītnes zemēs, latviešu bēgļi domās atskatījās uz pirmajiem gadiem pēc neatkarīgās Latvijas valsts nodibināšanas, kad daudziem nebija zemes vai drošu iztikas līdzekļu. Dalība kredītkooperatīvā tolaik bija veids, kā tikt pie “sava kaktiņa, sava stūriša zemes”; šis priekšstats bija saistīts ar zemes īpašumtiesību romantizēto ideālu. Trimdā, it īpaši sākumposmā, kad tika dibināta Latviešu kredītsabiedrība, atsevišķiem indivīdiem iesakņošanās savā mītnes zemē un labākas dzīves veidošana, ko atvieglāja kredītsabiedrība, iespējams, simbolizēja atteikšanos no cerības, ka Latvija jebkad varētu atgūt savu valstisko neatkarību. Turpretī citiem, piemēram, kredītsabiedrības

dibinātājiem, darbiniekiem un biedriem, vēsturiskais priekšstats par kredītkooperatīviem nozīmēja tradīciju, vērtību sistēmu un saikni ar dzimto zemi un latviešu tautas vēsturi. Grandrepidsas un Kalamazū latviešu kopienām stāsts par Latviešu kredītsabiedrības dibināšanas grūtībām saistījās ar viņu senčiem, kas ar līdzīgu rīcību 19. gadsimtā bija metuši izaicinājumu saviem vēsturiskajiem ienaidniekiem vāciešiem un krieviem, kuri nesenā pagātnē bija okupējuši Latviju. Latviešu kredītsabiedrības biedra statuss palīdzēja nostiprināt latviešu bēgļu etniskās identitātes apziņu un latviešu kopienu trimdā.

Iesniegts 24.05.2013.