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Worker Plots Own Foreign Aid Plan

By B. D. Ayres
Staff Reporter

A former Department of Commerce worker has staked his future — including his \$15,000 in retirement savings — on a plan to set up a person-to-person, grassroots level foreign aid program sponsored by American businessmen.

The program, christened American Partners Inc. by its 47-year-old founder, Tom Hall Miller, would use technical advice and small low-cost loans from U.S. businessmen and companies to set up small businessmen in developing nations.

Similar projects are under consideration by other groups and individuals as part of a growing effort to by-pass the bureaucratic nature and effect of government-sponsored aid.

The American Partners plan, Miller says, would complement but in no way replace U.S.-sponsored foreign aid programs. He says the plan would simply avoid the massive aid concepts in which funds almost always are used on large projects

and seldom "trickle down" in recognizable form to the man in the street.

Few loans from American Partners would exceed \$5000 and most would be less than \$2000, Miller says.

Miller proposes to reach the foreign man in the street through the American man in the street.

Thus, to set up a radio repair service in Peru, American Partners would persuade an American businessman — preferably one associated with electronics — to loan a Peruvian the funds necessary for establishing a shop. Training would be provided through part of the loan or perhaps through an American Partners volunteer experienced in radio repair.

Because of the person-to-person nature of the American Partners plan, Miller thinks its impact would be "direct and immediate." He also thinks the plan would provide a better image of America than that provided by massive aid.

Among other attributes, Miller said, "this project will identify the American indi-

vidual instead of the impersonal American dollar. It will create a new, small business class in developing countries and perhaps will lead to some joint ventures."

As an International Trade Fairs representative for the Commerce Department, Miller spent almost a decade overseas working with both company executives and shop owners in India, Pakistan, Afghanistan, Italy and Ceylon.

Two years ago he resigned from Government work to devote full time to the American Partners concept.

In a year he spent his retirement savings and was forced to go back to work. He now is a public relations executive with Carl Levin Associates, one of the project's strongest supporters.

The impact of the American Partners plan, Miller says, will stem from two key points — low interest rates on loans and a provision to provide loans to men with business potential but not loan collateral.

Miller proposes to peg interest rates considerably below prevailing commercial

rates, which exceed 30 per cent in some countries. He says streamlined administration and the non-profit aspect of American Partners will aid in reducing rates.

The business potential of a man requesting a loan is to be determined by a local board composed of native businessmen and American businessmen stationed in the area. If approved, the loan request immediately will be forwarded to American Partners' U.S. headquarters at 1725 I st. nw. and a search will be started for an American sponsor.

Miller now is attempting to acquire a \$10,000 grant from the U.S. Agency for International Development for a two-month survey to prove the project's worth. AID officials informally have indicated that they would consider providing up to 50 per cent of the initial operating funds for a worthwhile pilot program in two Latin American countries.

Miller is confident that if AID joined in support of the project's administrative costs, American business would be quick to follow.