

## What inspired me to invest in Hope Credit Union

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I've been working with our teenagers for a very long time, and many years ago, they did something for our congregation that hooked me into their manner of justice seeking. They used a plan from Church World Services to put on a simulation meal for our congregation that was designed to parallel the nutritional resources available to people on our planet. We were assigned randomly to tables of food that represented these resources, giving us a relative scale of food availability. One table held noodles, or rice, or only a piece of bread. Other tables had to share a glass of water and a few beans. From all of those attending, they drew ONE name of a participant to enjoy a full meal of spaghetti and salad with dessert and a drink, served on a tablecloth with real utensils at the front of the room, representing the 1%. I was that single person who received a full meal, and the lesson hit me hard. How could I eat this feast alone, in front of so many who are hungry?

As a member of this church community, I've traveled many roads with many of you, through thick and thin and back again. And working here with you on matters of Biblical justice has revealed to me again and again the ways that most people in the world do NOT have access to the keys to the doors to the complicated systems they need to navigate to pursue their dreams. I'm always looking for ways to reach out a hand that can truly help, to cut through the bureaucracy, to step out of my comfort zone and be part of the solution. I don't always get it right, but I continue to try.

We met Andy Loving and Susan Taylor at Peace Camp, the summer conference of the Baptist Peace Fellowship of North America. They've provided us with professional financial advice for a long time, and recently encouraged us to invest in Hope Credit Union. Jeff and I eagerly agreed, feeling it was an imperative that we offer the dollars we have to help others who have dreams, too. I have this image of our money sitting in a blank box, on a good day collecting interest, but mostly collecting dust. We all work hard to create our income. We have all learned to set aside part of that money for the rainy day in the nursing home. And then we tie it up in our empty dusty boxes where it waits for rain or old age. I want the money I've earned to keep on working, to DO something, to get its hands dirty, to reach out and share the spaghetti!

Hope Credit Union's mission statement says their goal is to "strengthen communities, build assets and improve lives in economically distressed areas of the Deep South by providing access to high quality financial products." The "Deep South" brings vivid stereotypes to mind for us Yankees. Whatever visual pops into your head with these words, maybe it is accompanied by "Dixie" over a confederate flag. I think Hope Credit Union uses this vocabulary with intention, to express not only their geographical focus, but to offer an emotional hook to the "Deep" nature of the problems facing social justice in our country.

I have homework for you to do later. I want you to listen to at least part of a podcast called "1619," created by the New York Times Magazine. It is a collection of essays that bring attention to the 400<sup>th</sup> anniversary of the beginning of slavery in America, and how that legacy has fed the cancerous situation we're in today. As I listened to the last two episodes, I was shaken again to feel the imperative of getting my box of money out into the open air to stretch its muscles.

“1619” includes a story of a young black farming couple in Louisiana who were punished with discrimination at their local bank. What you need to understand about American farmers is that their livelihood depends on a system of borrowing money – they apply to a bank for sometimes millions of dollars before the beginning of the crop season. With this money in hand, the farmer can buy seed, fertilizer and gas for the equipment; they can pay workers, feed their family and pay the rent until the harvest comes in. When the crop sells at the end of the year, they take that profit to the bank, hoping to come out ahead before Christmas shopping, then repeat this process again next year. This may sound odd to non-agricultural types, but any farmer will tell you this is just how it is.

The farmers in our story have raised sugar cane in Louisiana for generations that they can trace to people who were enslaved. Each ensuing generation learned how to grow a successful cane crop, as if their lives depended on it, because - their lives depended on it! Each new generation of kids grew up on tractors, walking the rows with their parents, absorbing the skill into their muscle memory. Our farmers have worked up to 5000 acres of land at a time, renting most of that land from white landowners – they even won state competitions for their sugar cane production.

When our farmers suddenly began to get refusals on their bank loan applications, they couldn't figure out why. For five seasons they suffered the humiliation of loans that came up short, or were delayed so long that by the time they planted near the end of the season, the white farmers were laughing at their foolishness. Then a whistleblower at the USDA informed them that the bank had been systematically discriminating against them. Someone at the bank had photocopied the farmer's signature to falsify smaller numbers on the money requested, holding that small sum back until the farmer didn't have time to plant a successful crop. Even when the subterfuge was revealed, the damage was done, and our sugar cane farmers lost the land that previous generations had believed no one could ever take from them. The white farmer who later bought the foreclosed land said the previous farmer was obviously a “horrible farmer” because he couldn't make it work.

What shocks me about this story even more than everything about it, is that it did not happen in the 1920's dust bowl era, and not in the 1950's Jim Crow south. This happened in 2014, and is still happening in different forms in different places today.

To a farmer, land is power. The land breathes and weeps and rejoices with you. It becomes a member of your family, and gives life. We've heard this from native cultures, that the earth is our mother. Land holds value and allows the farmer to build wealth.

I think this is the kind of family Hope Credit Union is working to support. I want to stand as someone who says “NO” to systematically oppressing people for selfish gain. I'm asking them to use my dusty money to create loans for anyone who depends on borrowed money, who needs to build wealth, who is trying to put food on their table, who wants to be a part of the solution, and who is a human being in the Deep South.