The debts worth having, it seems to me, are the ones that allow us to be more fully ourselves, that we honor with our freedom rather than our servitude.  

*Nathan Schneider, Page 43*
Nathan Hornes gets a lot of calls from collection agencies—sometimes four a day. Hornes, a 25-year-old who shares a small Los Angeles apartment with his mom, has more than $60,000 in student loans, racked up while he earned a degree in business management from Everest College, run by the umbrella group Corinthian Colleges.

But he isn’t sending checks anymore. Hornes aspired to open a music school for inner-city kids, and he knew he’d never make the money for that working in fast food. But the education he received at Everest was a joke: When Hornes interviewed for a position as a bank teller, the hiring manager laughed at his degree. He found himself back in fast food, paying $647.91 a month for a worthless diploma from a college that has since gone out of business.

So Hornes and 14 classmates started the “Corinthian 15,” a group that kicked off a debt strike last December—the first in U.S. history. Their story made headlines at CNN and The Washington Post, and the group was invited to the Department of Education to help negotiate a mass loan forgiveness deal for Corinthian students. Today, they’re the Corinthian 200—and together, they’re challenging the legitimacy of their debts (for the full story, visit yesmagazine.org/hornes).

When debt gets out of hand, it becomes something to be ashamed of, a burden we carry alone, and a weakness that strips our power away. Millions of us—from students graduating with an average of $33,000 in loans to homeowners trying to keep up payments on mortgages worth more than their houses, to people who take out payday loans to cover utility bills—are so emotionally and financially drained that debt is the last thing we want to think about.

The Corinthian students show how debt can be a source of power. The financial sector depends on debtors’ payments for its survival. What if we stopped seeing our nearly $12 trillion in household debt as a burden and saw it as a bargaining chip instead? As Charles Eisenstein says, even the smallest challenge to the debt system can have radical implications because “if one debt can be nullified, maybe all of them can.”

But it’s not enough to seek relief from current debt. We need to rethink the entire system that moves money and credit through our society. Credit is key to building things that last—homes, businesses, and organizations—but when a small group of creditors holds the purse strings, they tend to use that power to enrich themselves.

Thankfully, our communities can provide credit too, and a growing assortment of peer-to-peer lending systems and zero-interest small loans is getting the right amounts into the right hands at the right time. Community-based credit not only avoids throwing debtors into lifelong financial crisis but knits families, neighbors, and political allies more closely together. This is what we mean when we talk about “good debts.”

For many of us, debt plays such a negative role in our lives that it can be difficult to imagine what a positive relationship to debt might look like. The stories we’ve collected in this issue show how our shared debts can be a source of solidarity and people power. That’s what we need to find a way out from under debt and, more than that, to fundamentally change our economic system.

Christa Hillstrom and James Trimarco
editors, yesmagazine.org
Is Our $11.85 Trillion Burden Just the Leverage We Need?
Charles Eisenstein

So Much Debt. Are We Really Just Crazy Spenders?
Infographic

Me, Refuse to Pay? Turning Debtors Into Cultural Heroes
Yessenia Funes

Strength in Numbers to Keep the Neighborhood Lights On
Laura Gottesdiener

5 Things Creditors Wish You Didn’t Know
Tony Manno and Alexa Strabuk

Debt Relief? We’ve Done It Before
Lindsey Weedston

The Giant Student Loan Cancellation Experiment: Are You in It?
Ava Kofman

Elegy to Family Obligation
Essay by Shin Yu Pai

I’m Finally Out of Debt, And Thoreau Was My Financial Adviser
Essay by Kaci Yoh
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Wild Joy (Despite the Tar Sands
Pit in Her Backyard)
In conversation with Sarah van Gelder

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When Gamer Geeks and
Activists Collide
Tony Manno

The Confederate Flagpole
Reminded Me of
Homemade Freedom
Mistinguette Smith

THE PAGE THAT COUNTS
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Raj Patel
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Raj Patel has worked for the World Bank and the World Trade Organization—and protested against them around the world. He has testified about the causes of the global food crisis to the U.S. House Financial Services Committee and was a food policy adviser to the United Nations. Patel is author of the critically acclaimed book *Stuffed and Starved* and the 2010 *New York Times* best seller *The Value of Nothing*. He is a research professor at the University of Texas at Austin. Currently, Patel is working on a documentary project about the global food system with award-winning director Steve James.

Nathan Schneider
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Nathan Schneider grew up near Washington, D.C., and has devoted much of his work as a reporter to challenging the assumptions about economics, power, and religion that are taken for granted there. His first book, *God in Proof*, explores the politics of debates about God, and his second, *Thank You, Anarchy*, is an up-close, apocalyptic account of Occupy Wall Street. He and his wife recently moved to Colorado, where some of his ancestors first immigrated more than a century ago.

Mistinguette Smith
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Mistinguette Smith is the founding director of The Black/Land Project, which gathers stories about black people’s relationship to urban, suburban, and rural land and turns them into tools for black self-determination and organizing. By day, she consults with philanthropic and social sector groups about how to make deeper and more effective social change. By night, she writes essays that appear in both literary and academic publications. A Midwesterner by birth and disposition, she lives with her wife in Northampton, Massachusetts.
I appreciate YES! joining the voices calling for reparations for slavery and the subsequent profiting of some Americans with the sanction of the U.S. government.

The economic crisis, the environmental crisis, and the food system crisis together reveal weaknesses and contradictions rooted deeply in the economic and political history of the industrial system that stems from slavery. One serious concern that I have, however, is Rabbi Yanklowitz’s (“The Moral Case for Reparations”) view where he affirms a position advanced by Professor Mary Francis Berry in 2014 calling for a reparations superfund. It is the idea that reparations should be used in any way and for whatever individuals wish. In a consumer economy like ours, that would be shortsighted.

The once promised “40 acres and a mule” spoke to the need and desire of those formerly enslaved to become producers rather than mere consumers. Better than doling out undesignated funds that could easily end up boosting the existing inequitable exploitative system, we should develop reparations funds that are earmarked for sustainable community development. This would mean creating community-owned, cooperative enterprises. These would create new opportunities for people in our communities to produce and expand ownership, as well as retain the profits generated by their labor.

Along these lines, we have begun working to develop the Southern Reparations Loan Fund with a mission to be radically inclusive and non-extractive in its lending practices.

Its purpose is to maximize the benefit to the targeted community rather than maximize profits.

Ed Whitfield
Greensboro, North Carolina

Change Starts With Finding Common Ground

Jacqueline Suskin’s piece, “One Poem that Saved a Forest,” helped me feel more secure in my methodology of change. Instead of staying mad at people and demonizing them, find some common ground to start with and grow from there. In too many activist communities, it is considered selling out to “sit at the table” with the so-called enemy. I find this disheartening, counterintuitive to my nature, and counterproductive to my ultimate goal: the Beloved Community.

Julia Putnam
Detroit, Michigan

We Need Public Banks That Benefit Our Communities

I agree with David Berrian (“Debt Is Not the Problem, Money Is”) that the abstraction of money makes it difficult for people to feel connected, and it is too easy to feel the delight of a good sale to consider “the true impact of our purchases.” However, there are plenty of people who interact directly with others in thoughtless and abusive ways, so it is not the money that drives uncaring behavior. Though it does make it easier to be unconscious about it.

It is time for us to be educated about money and to re-create and participate in a new populist, Greenbacker-like movement of the late 1800s. Creating the right kind of currency and system, such as a public bank whose profits are returned to the local community, can help rapidly fund affordable education, basic needs for all, the rapid transition to carbon-lowering energy and transportation systems, and the social services to respond more quickly to the inevitable climate change refugees that are coming our way.

Loosening the grip of the global banking/financing system that has profited so greatly under our current system will take all of our awareness and efforts. There is a place for local private banks and low-interest loans, but not as our sole currency system.

The first step is education. The next step is developing new monetary systems for the health and prosperity of all.

Harriet Cooke
Portland, Oregon
SIGNS OF LIFE
CHANGE EMERGING
What I See

Williams photographed the world around her while teaching “The Ecology of Residency” this summer in Centennial Valley, Montana, near the Red Rock Lakes National Wildlife Refuge. The class is part of the University of Utah’s Environmental Humanities Graduate Program. “It is what I am most passionate about,” she said, “teaching, writing, listening, being—in place.”

In Conversation with Sarah Van Gelder

**Terry Tempest Williams** lives with her husband in Utah, but I met her in Vermont, near Dartmouth College, where she teaches part of each year. The lush foliage of a damp New England spring is nothing like the desert terrain she grew up with, she told me when we sat down together during my brief visit last May. She relishes the many species of trees, birds, and plants, but sometimes all the green makes her feel closed in, and she yearns for the dry, open country of home.

It’s her deep connection to place and to wilderness that Williams is known for. Her books celebrate the prairie dog, migratory birds, and the natural history of the Utah desert. But she also writes about her Mormon faith, about the cancer that took the lives of her mother, brother, grandmother, and other members of her extended family—and about her belief that above-ground nuclear testing is to blame.

Williams’ writing is enriched by a practice she mentioned several times in our conversation: “ground truthing.” She doesn’t settle for secondhand accounts. She insists on being a witness. She meets those devastated by the Rwanda genocide and by the oil spill catastrophe on the Gulf Coast. She joins the long-term protest blocking the Utah tar sands mine in a remote part of her state, supporting the young people’s encampment. She seeks out a firsthand connection with the wild too: She knows the flock of meadowlarks living near her home well enough to distinguish each bird by the slight variations in its markings.

These intimate encounters invite readers into the joy and pain of life in a deeply troubled world.
Sarah van Gelder: When you come here to Dartmouth to teach, what do you tell your students about where we are, what this moment is about?

Terry Tempest Williams: I don’t tell them anything. I listen. I’m so moved by this generation: how wise they are, how open they are, how curious they are, and in many instances, how broken they are.

This generation doesn’t have illusions. They’re interested in source, be it in growing their own foods or issues of sustainability. They’re well-traveled, and yet I think many of them are now cleaving closer to home, figuring out where to take root. And maybe I just lied, Sarah. I do say one thing. Their question is always, “So what do we do?” And for me, it’s not “What can we do?” but “Who are we becoming?”

van Gelder: What do you tell yourself about what it means to be alive at this particular moment?

Williams: I was reading Ed Hirsch’s book A Poet’s Glossary. I think we’re in a “poetic crossing.” Can I read you his definition?

van Gelder: Sure.

Williams: He says a poetic crossing is: “The movement within a poem from one plane of reality to another, as when Dante crosses over from the earthly realm to the infernal regions in The Inferno. A poetic crossing, which follows the arc from physical motion to spiritual action, requires the blacking out of the quotidian world and the entrance into another type of consciousness, a more heightened reality. It is a move beyond the temporal, a visionary passage.”

I feel like that’s where we are. I think there are so many of us, certainly yourself at the helm, who are recognizing this as a transitional moment. But to think about it as a poetic crossing, that speaks to my soul. We’re moving from one plane of reality to another, and what is required of us is spiritual.

van Gelder: Do you find that having a conversation that gets to the spiritual core is difficult when religion is such a fraught and divisive arena?

Williams: It’s such a great question, Sarah. I don’t view it as religious. I think the fact that religious institutions are taking on climate change as a moral issue is great news. I love that we have a pope who is coming forth with an encyclical about climate change, and I love that we have His All Holiness the Patriarch Bartholomew I [of the Eastern Orthodox Church], who said, “A sin against the Earth is a sin against God.”

But personally, it becomes a spiritual issue, and I absolutely have no answers. I just know what it feels like to stand in the vitality of the struggle, which is a phrase that I have adopted from Gertrude Stein.

van Gelder: What does it feel like?

Williams: That we know nothing. That the world is completely shifting under our feet, that it’s sand instead of bedrock.

I’m so aware of my own complicity in these issues, my own hypocrisy, and yet I see the choices that we’re given. On one hand, I’m fighting against oil shale development in the Colorado Plateau and tar sands mining in the Book Cliffs, one of the wildest places in the lower 48. And yet, as my critics say, I’m on planes talking about how important home is—and I’m away from home!

van Gelder: Recently you’ve been talking about the tar sands protests in Utah, and I have to say, I didn’t know this was happening until I heard it from you.

Williams: You know, Sarah, you are not alone. Most people don’t know about this. There’s been so much attention focused on the Alberta tar sands and the Keystone XL pipeline, as there should be. But meanwhile, we have a tar sands mine in the United States—in the state of Utah, in the Book Cliffs. That is terrifying. It’s in wild country with wild horses and huge elk herds and mountain lions—it’s in the heart of America’s red rock wilderness. And the state of Utah is moving toward a vote to expand the mine.

It takes about five hours to get up there on a very precarious road. You get up to the top where the tar sands mine operation is, and you are met by a superhighway! You can’t believe it. It’s a four-lane, paved freeway that the county commissioners want to call the “National Parks Highway.” They paved that road so that it could be a direct line from the tar sands down to Vernal, which is one of the largest sites of natural gas development in the country, then on the other side, a direct byway down to Moab. From their point of view, it’s a paved highway from Dinosaur National Monument to Arches National Park.

van Gelder: Tell me about the protest encampment. Have you visited?

Williams: I have. Activists from Utah Tar Sands Resistance and Peaceful Uprising have created a permanent protest vigil at PR Springs, now known as the Colorado Plateau Defense Camp, located directly across from the mine. Activists have been arrested repeatedly. It began in 2013 with a small group of brave and committed young people, and I honor and admire what they’re doing. The resistance is growing with leadership from the Living Rivers Alliance, led by John Weisheit, a former river guide on the Colorado River, who has filed a lawsuit against U.S. Oil Sands,
Canadian company behind the operation. Water is a primary issue. It makes no sense on multiple levels, from carbon emissions to the drought conditions we are facing now. And, of course, the moral issue of climate change.

It’s really terrifying. It’s really hidden, and there is an immense barbed wire fence surrounding the mine, and it looks like a prison. But when you go around the side road—my family are great hunters, so I know the back roads—you look up there, and it’s unbelievable the land that has already been removed. And I think, “This is in my own home ground, and I hadn’t known about it.”

My father, who understands this industry, is saying it’ll never happen because the water usage is so immense, we are in drought, and the price of oil has dropped. But if you look at the road and what they’ve already done—millions of dollars already spent—U.S. Oil Sands and Utah politicians are banking on remoteness and that nobody cares, and so far that’s borne out.

van Gelder: Does this issue cut differently across the right-left spectrum in the Southwest than some other places?

Williams: I’m going to say that it does. My father is as conservative as you can get, and he says the oil companies have gone too far. He’s saying that tar sands mining is not the answer. And he is a very strong advocate, believe it or not, for climate justice.

My dad had had a chronic cough, and he went to see his doctor, who said, “Mr. Tempest, your cough is a result of climate change.” [laughter]

My father calls and goes, “Terry, are you sitting down? You will not believe this. I am a victim of climate change!” And I thought, “Who is this doctor? I want to kiss his hand!”

The point is it became deeply personal. My father went to hear James Balog, and he saw the film *Chasing Ice* with the time-lapse photography showing the glaciers recede. My father’s own experience going up to Glacier National Park for decades bears that truth, also.

So he calls up all of his Mormon study group, and he hosts a special screening of *Chasing Ice* in his nephew’s basement. Dad led the discussion saying that climate change is...
human-caused, and we have to get off our duffs and start talking about these issues. And, you know, these were senior people within the Mormon community: attorneys, doctors, contractors, the full gamut. It was a beautiful thing to see.

So does it cross conservative-liberal lines? I think it does because it becomes a human issue. And that’s where I stake my hope. If I’m seeing change within my own family, then change is occurring.

**van Gelder:** Obama just made a decision to allow offshore drilling in the Arctic. Why do you believe he made that decision?

**Williams:** It just feels like a case of political schizophrenia. On one hand, he’s saying he wants to protect the Arctic National Wildlife Refuge, the coastal plain. Two, three months later he’s giving the OK for Shell to drill in the Arctic Ocean.

So why is Obama doing this? I think the simple answer is money, corporate control. We in this nation view corporations as individuals, and yet we as individuals do not have the same voice and privilege that the corporations do.

I loved Rebecca Solnit’s line, “Privilege is a landscape as level as the Andes.” And I think, for the most part, all of our presidents are dealing in privileged landscapes, not vulnerable ones.

I think it comes down to direct action. That’s why I applaud what’s happening all over the country—whether it’s the Utah Tar Sands Resistance or the kayak activists in Seattle or the activists in West Virginia with mountaintop removal or the two activists in a tiny lobster boat who blocked a freighter carrying a load of 40,000 tons of coal heading for a power plant near an industrial inlet between Massachusetts and Rhode Island. We’re seeing direct action everywhere. I think it’s a beautiful thing, and I think we’re only going to see more of this kind of political engagement because our lives are at stake, our planet is at stake, and the people in power refuse to acknowledge this. This is the open space of democracy.

**van Gelder:** Yeah, I was thinking about how there are so many ways in which people are not that unlike other animals, and yet we’re so much more powerful.

**Williams:** Are we?

**van Gelder:** We’ve changed the Earth to fit our animal desires for stuff. Right? I mean, it’s not that different than your dog deciding he wants to eat too much. We have that same animal notion of getting and hoarding, and we have the power to turn the entire planet over to that enterprise. Now do we have that next layer of wisdom to know when not to do those things? It seems like almost a test for us as a species.

**Williams:** And what would it look like if we were to pass that test?

**van Gelder:** It would be a lot of humility, a lot of discernment. Finding joy and satisfaction from things that are not material. And then being willing to make the sacrifices it
DO WE HAVE THE STAMINA TO NOT WALK AWAY,
TO STAY IN THIS HARD PLACE OF TRANSFORMATION?
I THINK WE DO. AND TO ME, THAT’S EVOLUTION.

takes to insist on a different kind of a world, even when some powerful interests want to keep the old one intact so that they can continue to benefit.

Williams: You know, I think about those words that you’re bringing to the conversation: humility, discernment, sacrifice. I think it circles back to the notion that survival, now, becomes a spiritual practice. And that’s where I find my calm returning. That’s where I return to the place where my voice deepens, and I’m no longer residing in the hysteria of politics. That’s where my grounding is.

And it comes back to this: Have I had eye contact with another species today? Be it a chickadee or a praying mantis in the garden or our dog? Or each other?

And I think it also has to do with slowing down so we can listen and hear and remember who we are and who we are not.

van Gelder: It seems to me that some of your writing could be described as channeling the world’s pain. Your willingness to witness and be openhearted in your witness and then to struggle to find the words—I’m wondering if that exhausts you.

Williams: Am I tired of Orrin Hatch? Yes. [laughter] Am I tired of Utah politics? Always. But am I tired of listening to people’s stories about hard things? No, because I believe this is where we share that burden, which is ultimately a blessing. Becky Duet, one of the women that I met during my time down in the Gulf—her story breaks your heart. She lost everything as a result of the oil spill. She lost her business. She lost her health. She lost her community.

I go down. I do a story. I return home. My perception changes, but my life doesn’t. Becky lives there. She stays. It’s her home, her family, her life. Every day, she struggles to even stay upright, and yet she’s still speaking out. That’s courage and commitment with a cost.

It’s so humbling to have her as a friend. Is it a burden? No. Do I get tired? How can you say you’re tired? We’re so privileged. Am I tired of cancer in my family? Yes. Is it heartbreaking? It never leaves you, and it’s all around us. But that’s life, and that’s death, and that’s real. And I want what’s real.

van Gelder: I just read the letter you wrote from the climate march last fall. You sounded so happy!

Williams: There has to be joy, right? People think, “Oh, this is so dire.” It is dire. But there has to be joy. There has to be humor. There has to be friendship. There has to be what I call spiritual and emotional muscularity. And that was apparent everywhere at the march.

I love the haiku from Issa: “Insects on a bough, floating downriver, still singing.” I feel like that’s me. All of us. Yes, it’s serious. It’s deadly serious. But we’re still alive! And there is so much beauty that surrounds us. We live in a singing world from crickets to whales to yellow-rumped warblers. We can’t forget this, or we will forget what it means to fully be alive.

van Gelder: What’s next for you?

Williams: I don’t know. I rarely have a plan. I just want to pay attention and follow my nose. I can tell you that I’m writing about national parks. I thought this would be an easy book, that it would be joyous and celebratory. But as I started peeling the layers, I realized, “This, too, is a shadowed landscape.” This is about displaced people. This is about racism. This is about choosing what species die and what species remain.

Our national parks have used the heavy hand of privilege to protect some of our most beautiful, wild, iconic places from Yosemite to Yellowstone to Acadia National Park.

What I’m coming to realize is that this book is about how America’s national parks mirror America itself in both shadow and light. Our national parks are breathing spaces at a time when we as a nation are holding our breath. Why else do close to 300 million people a year flock to them?

So how do you celebrate what remains with an acknowledgment of the crimes that were committed? I don’t know.

Take Glacier National Park, as an example. In the next 15 years, scientists predict there will be no glaciers in a park that is named after them. This land, Blackfeet Nation’s land, was taken. Today, the Blackfeet are in a lawsuit with the government over co-governance, and they will win. At the visitor’s center, the flag of the Blackfeet Nation flies alongside Old Glory. So here’s a park that abused the Blackfeet, stole their land, and named it after glaciers, and now its very identity is being turned inside out.

I think this is where we are. We’re in this time where everything is being turned inside out, including us. Do we have the stamina to not walk away, to stay in this hard place of transformation? I think we do. And to me, that’s evolution. I can’t imagine being alive at a more thrilling, challenging time where what is called for is acts of imagination, direct action, and stillness.

Sarah van Gelder is co-founder and editor at large for YES! Magazine.
The video game *Never Alone* is based on the Iñupiat legend of Kunuuksazayuka. Art for the characters and environments was inspired by real people and traditional Alaska Native art.

Colleen Macklin’s *The Metagame* is a card game that makes you rethink popular culture.

To Build a Better Mousetrap, Paolo Pedercini’s most recent game on Molleindustria, simulates worker exploitation.
Paolo Pedercini was an activist and a punk band member before he tapped into the world of game design. In the early 2000s, he discovered that games could be used to express his rebellious thoughts on the world.

Pedercini is the brains behind Moleindustria, a game collective whose online games dig into the ugly side of major social and political conversations. He says his games are meant to wake people up to the ironies of mainstream culture and the absurdity of capitalist structures.

"You are not only using your little game to say something, but using this little game to highlight what the other games are not saying," he says. "It's never just about saying certain things or envisioning certain kinds of worlds, but it is about deconstructing the language of power."

Some of his more than two dozen games—like the anti-corporate McDonald’s Videogame or the fossil fuel industry simulator Oiligarchy—highlight the lunacy of modern industry. Others reveal a new social potential in video games.

Phone Story, a mobile game depicting the unjust labor practices required for the production of smartphones, was banned from the iTunes App Store hours after its official announcement—demonstrating the power of games to turn a culture on its head.
I have not forgotten Bree Newsome. I will never forget her. She climbed up the flagpole at the South Carolina Statehouse in June and took down the Confederate flag. Following the murder of nine people in a Charleston church, I was unable to write anything that wasn’t full of bitterness and despair. But Newsome refused to allow the body of one of the dead, State Sen. Clementa Pinckney, to lie in state under the flag his murderer used as an emblem of hate-filled values. Across the country, her actions set hearts and imaginations on fire. Months later, we can still learn a lot from that day.

In the days after her action, Newsome was depicted as a heroine, a black Superwoman, a symbol of how we can act when Black Lives Matter. But it’s important to remember that Newsome is not a superhero. Her actions remind us that the change we want to see in the world will not come from some super power; it will come from people power. And if we can figure out how to grow our own vegetables and make our own bread, we have enough power to make ourselves some homemade freedom. We already have everything that we need.

Here are a few elements I can identify in Newsome’s recipe for homemade freedom:

Stay woke. Newsome’s actions were a response to Gov. Nikki Haley’s unfulfilled promise to remove the Confederate flag from the South Carolina State House. Instead of shutting down in her grief and rage, Newsome stayed awake to Haley’s inaction, and she stayed present to her own feelings. Anger is the appropriate feeling to have when our boundaries have been violated. Newsome reminds us that the purpose of anger is to generate the energy we need for self-protective action.

Get up early. The sunrise behind Newsome’s descent down the flagpole was not simply photogenic. It also reminds us to take action for change at the earliest opportunity. This prevents us from feeling powerless and shamed as we watch injustice pile upon injustice over time. It also doesn’t hurt to spread our message in time for the morning news cycle!

Deeds, not pleas, bring change. It is important that we advocate for policy, sign petitions, and take part in protests that put our bodies on the line. But asking for freedom is not the same as taking action as a free people. Frederick Douglass reminds us not only that “power concedes nothing without a demand,” but also that “if we ever get free from the oppressions and wrongs heaped upon us, we must pay for their removal. We must do this by [our] labor.”

Use what you have. Newsome did not have wealth or a communications team or a political platform. She did have a helmet, a pair of boots, and enough climbing knowledge to scale a 30-foot pole. With these three things, Newsome brought down the Confederate flag at the State House. Her action also brought that flag down from the shelves of stores and removed it from products and television shows.

Speak the language you know. Sometimes we think our acts of conscience will not matter if we don’t know what to say or lack the gift of oration that moves people. Our own words are good enough. Before her arrest, Newsome made a statement that was simple and clear: “We removed the flag today because we can’t wait any longer. We can’t continue like this another day.”

To go far, go together. A South African proverb says: “If you want to go fast, go alone. If you want to go far, go together.” Newsome was arrested with a support partner on the ground, a white man named James Tyson. Working together across identities of privilege invites in many resources, including the strength that comes from the reminder that we are dreaming and longing and working together for all of us to be free.

The Confederate flag was up again within an hour of Newsome and Tyson’s arrest. But their action has had lasting impact. We should never forget that we can claim some homemade freedom whenever we remember that we are enough, and we already have enough. Like all homemade things, freedom requires creativity, a little skill, and a daily dose of courage. Most of all, it requires us to share our stories of homemade freedom with each other.

Mistinguette Smith is the founding director of The Black/Land Project. She consults with organizations about how to make effective social change. Smith’s essays have appeared in literary and academic publications.
Total cost of Social Security in 2013: $823 billion
Total income of Social Security in 2013: $855 billion
Current accumulated surplus reserve of Social Security: $2.8 trillion

Percentage of first-year college students who identified as having no religious preference, 1980–84: 8
Percentage of first-year college students who identified as having no religious preference, 2010–14: 25
Percentage of current U.S. congressmembers identifying as Christian: 91.8
Number of congressmembers identifying as having no religious preference: 1

Economic activity of commercial space transportation companies, 1999: $61,313,711
Economic activity of commercial space transportation companies, 2009: $208,329,012

Debt in Greece as a percentage of GDP: 174.0
Debt per capita in Greece: $38,444
Debt in the United States as a percentage of GDP: 107.3
Debt per capita in the United States: $58,604

Typical gigabytes of hard drive storage in a modern personal computer: 500
Total gigabytes of hard drive storage in the U.S. control computers aboard the International Space Station: 1.5

Percentage of children’s books written about characters of color, 1999: 6
Percentage of children’s books written about characters of color, 2014: 11
Estimated percentage of U.S. children who are of color, 2014: 48.2

Number of Chickasaw language speakers in the 1960s: 3,000+
Number of Chickasaw language speakers in 2014: 65

Cumulative capacity of world wind power in 2010: 200 gigawatts
Cumulative capacity of world wind power in 2014: 370 gigawatts
Projected percentage of Europe’s electricity that will be generated from wind power by 2020: At least 12
Percentage of Denmark’s electricity needs generated by wind turbines on a particularly windy day in July 2015: 140

Average holding period for a stock in 1945: 4 years
Average holding period for a stock in 2000: 2 months
Average holding period for a stock in 2011: 22 seconds

Number of U.S. viewers of 2015 Women’s World Cup (most for any soccer match in American history): 26.7 million
Prize money awarded by FIFA to U.S. women’s team after 2015 World Cup victory: $2 million
Prize money awarded by FIFA to U.S. men’s team after 2014 World Cup elimination: $8 million
Number of World Cups won by U.S. women’s team: 3
Number of World Cups won by U.S. men’s team: 0

Complete citations at yesmagazine.org/ptc
Charles Eisenstein

The legitimacy of a given social order rests on the legitimacy of its debts. Even in ancient times this was so. In traditional cultures, debt in a broad sense—gifts to be reciprocated, memories of help rendered, obligations not yet fulfilled—was a glue that held society together. Everybody at one time or another owed something to someone else. Repayment of debt was inseparable from the meeting of social obligations; it resonated with the principles of fairness and gratitude.

The moral associations of making good on one’s debts are still with us today, informing the logic of austerity as well as the legal code. A good country, or a good person, is supposed to make every effort to repay debts. Accordingly, if a country like Jamaica or Greece, or a municipality like Baltimore or Detroit, has insufficient revenue to make its debt payments, it is morally compelled to privatize public assets, slash pensions and salaries, liquidate natural resources, and cut public services so it can use the savings to pay creditors. Such a prescription takes for granted the legitimacy of its debts.

On the household level, the same logic applies. If you owe money, you’d better work harder, spend less, sell off assets, and organize your future around debt repayment. Because, after all, you owe the money fair and square. Right?

Today a burgeoning debt resistance movement draws from the realization that many of these debts are not fair. Most obviously unfair are loans involving illegal or deceptive practices—the kind that were rampant in the lead-up to the 2008 financial crisis. From sneaky balloon interest hikes on mortgages, to loans deliberately made to unqualified borrowers, to incomprehensible financial products peddled to local governments that were kept ignorant about their risks, these practices resulted in billions of dollars of extra costs for citizens and public institutions alike.

A movement is arising to challenge these debts. In Europe, the International Citizen debt Audit Network (ICAN) promotes “citizen debt audits,” in which activists examine the books of municipalities and other public institutions to determine which debts were incurred through fraudulent, unjust, or illegal means. They then try to persuade the government or institution to contest or renegotiate those debts. In 2012, towns in France declared they would refuse to pay part of their debt obligations to the bailed-out bank Dexia, claiming its deceptive practices resulted in interest rate jumps to as high as 13 percent. Meanwhile, in the United States, the city of Baltimore filed a class action lawsuit to recover losses incurred through the Libor rate-fixing scandal, losses that could amount to billions of dollars.

And Libor is just the tip of the iceberg. In a time of rampant financial lawbreaking, who knows what citizen audits might uncover? Furthermore, at a time when the law itself is so subject to manipulation by financial interests, why should resistance be limited to debts that involved lawbreaking? After all, the 2008 crash resulted from a deep systemic corruption in which “risky” derivative products turned out to be risk-free—not on their own merits, but because of government and Federal Reserve bailouts that amounted to a de facto guarantee.

WHY WE SHOULDN’T RUSH TO ACCEPT SMALL FIXES TO OUR DEBT PROBLEM:
CURRENT HOUSEHOLD DEBT IN THE U.S. IS $11.85 TRILLION. CAN WE USE THAT TO LEVERAGE REAL CHANGE?
Empowered by Debt

The Debt Sketchbook
Edel Rodriguez
The perpetrators of these “financial instruments of mass destruction” (as Warren Buffett labeled them) were rewarded while homeowners, other borrowers, and taxpayers were left with collapsed asset values and higher debts.

This is part of a context of unjust economic, political, or social conditions that compels the debtor to go into debt. When that injustice is pervasive, aren’t all or most debts illegitimate? In many countries, declining real wages and reduced public services virtually compel citizens to go into debt just to maintain their standard of living. Is debt legitimate when it is systemically foisted on the vast majority of people and nations? If it isn’t, then resistance to illegitimate debt has profound political consequences.

This feeling of pervasive, systemic unfairness is palpable in the so-called developing world and in increasing swaths of the rest. African and Latin American nations, southern and eastern Europe, communities of color, students, homeowners with mortgages, municipalities, the unemployed … the list of those who strain under enormous debt through no fault of their own is endless. They share the perception that their debts are somehow unfair, illegitimate, even if there is no legal basis for that perception. Hence the slogan that is spreading among debt activists and resisters everywhere: “Don’t owe. Won’t pay.”

Challenges to these debts cannot be based on appeals to the letter of the law alone when the laws are biased in favor of creditors. There is, however, a legal principle for challenging otherwise legal debts: the principle of “odious debt.” Originally signifying debt incurred on behalf of a nation by its leaders that does not actually benefit the nation, the concept can be extended into a powerful tool for systemic change.

Odious debt was a key concept in recent debt audits on the national level, most notably that of Ecuador in 2008 that led to its defaulting on billions of dollars of its foreign debt. Nothing terrible happened to it, setting a dangerous precedent. Greece’s Truth Commission on Public Debt is auditing all of that nation’s sovereign debt with the same possibility in mind. Other nations are likely taking notice because their debts, which are obviously unpayable, condemn them to an eternity of austerity, wage cuts, natural resource liquidation, privatization, etc., for the privilege of staying in debt (and remaining part of the global financial system). In most cases, the debts are never paid off. According to a report by the Jubilee Debt Campaign, since 1970 Jamaica has borrowed $18.5 billion and paid back $19.8 billion, yet still owes $7.8 billion. In the same period, the Philippines borrowed $110 billion, has paid back $125 billion, and owes $45 billion. These are not isolated examples. Essentially what is happening here is that money—in the form of labor power and natural resources—is being extracted from these countries. More goes out than comes in, thanks to the fact that all these loans bear interest.

What debts are “odious”? Some examples are obvious, such as loans to build the infamous Bataan Nuclear Power Plant from which Westinghouse and Marcos cronies profited enormously but which never produced any electricity, or the military expenditures of juntas in El Salvador or Greece. But what about the huge amount of debt that financed large-scale, centralized development projects? Neoliberal ideology says those are to the great benefit of a nation, but now it is becoming apparent that the main beneficiaries were corporations from the same nations that were doing the lending. Moreover, the bulk of this development is geared toward enabling the recipient to generate foreign exchange by opening up its petroleum, minerals, timber, or other resources to exploitation, or by converting subsistence agriculture to commodity agribusiness, or by making its labor force available to global capital. The foreign exchange generated is required to make loan payments, but the people don’t necessarily benefit. Might we not say, then, that most debt owed by the “developing” world is odious, born of colonial and imperial relationships?

The same might be said for municipal, household, and personal debt. Tax laws, financial deregulation, and economic globalization have siphoned money into the hands of corporations and the very rich, forcing everyone else to borrow in order to meet basic needs. Municipalities and regional governments now must borrow to provide the services that tax revenues once funded before industry fled to the places of least regulation and lowest wages in the global “race to the bottom.” Students now must borrow to attend universities that were once heavily subsidized by government. Stagnant wages force families to borrow just to live. The rising tide of debt cannot be explained by a rising tide of laziness or irresponsibility. The debt is systemic and inescapable. It isn’t fair, and people know it. As the concept of illegitimate debts spreads, the moral compulsion to repay them will wane, and new forms of debt resistance will emerge. Indeed, they already are in places most affected by the economic crisis, such as Spain, where a strong anti-eviction movement challenges the legitimacy of mortgage debt and has just gotten an activist elected mayor of Barcelona.

EVEN THE MOST MODEST CHALLENGES TO DEBT LEGITIMACY ... HAVE REVOLUTIONARY IMPLICATIONS. THEY CAST INTO QUESTION THE CERTAINTY OF DEBT. IF ONE DEBT CAN BE NULLIFIED, MAYBE ALL OF THEM CAN.
Empowered by Debt

The working class produces everything for the whole society. Capitalists take possession of it.

They pay a bit back in wages.

Here.

Have a party.

I can't live on this.

You can borrow more!

At an interest rate that will keep you working for me forever!!

Wait... who's really in debt to whom??

Hmm.

The Debt Sketchbook
Stephanie McMillan
As the recent drama in Greece has shown us, though, isolated acts of resistance are easily crushed. Standing alone, Greece faced a stark choice: either capitulate to the European institutions and enact austerity measures even more punishing than those its people rejected in the referendum or suffer the sudden destruction of its banks. Since the latter would entail a humanitarian catastrophe, the Syriza government chose to capitulate. Nonetheless, Greece rendered the world an important service by making the fact of debt slavery plain, as well as revealing the power of undemocratic institutions such as the European Central Bank to dictate domestic economic policy.

Besides direct resistance, people are finding ways to live outside the conventional financial system and, in the process, prefigure what might replace it. Complementary currencies, time banks, direct-to-consumer farm cooperatives, legal aid cooperatives, gift economy networks, tool libraries, medical cooperatives, child care cooperatives, and other forms of economic cooperation are proliferating in Greece and Spain, in many cases recalling traditional forms of communalism that still exist in societies that aren’t fully modernized.

Debt is a potent rallying issue because of its ubiquity and its psychological gravity. Unlike climate change, which is easy to relegate to theoretical importance when, after all, the supermarkets are still full of food and the air conditioner is still running, debt affects the lives of growing numbers of people directly and undeniably: a yoke, a burden, a constant constraint on their freedom. Three-quarters of Americans carry some form of debt. Student debt stands at more than $1.3 trillion in the United States and averages more than $33,000 per graduating student. Municipalities around the country are cutting services to the bone, laying off employees, and slashing pensions. Why? To make payments on their debts. The same is true of entire nations, as creditors—and the financial markets that drive them—tighten their death grip on southern Europe, Latin America, Africa, and the rest of the world. Most people need little persuading that debt has become a tyrant over their lives.

What is harder for them to see, though, is that they could ever be free of their debts, which are often described as “inescapable” or “crushing.” That is why even the most modest challenges to debt legitimacy, such as the aforementioned citizen audits, have revolutionary implications. They cast into question the certainty of debt. If one debt can be nullified, maybe all of them can—not only for nations but for municipalities, school districts, hospitals, and people too. That’s why the European authorities made such a humiliating example of Greece—they needed to maintain the principle of inviolability of debt. That’s also why hundreds of billions of dollars were used to bail out the creditors who made bad loans in the runup to the 2008 financial crisis, but not a penny was spent bailing out the debtors.

Not only does debt have the potential to be a rallying point of near-universal appeal, it also happens to be a unique political pressure point. That’s because the results of mass debt resistance would be catastrophic for the financial system. The Lehman Brothers collapse in 2008 demonstrated that the system is so highly leveraged and so tightly interconnected that even a small disruption can cascade into a massive systemic crisis. Moreover, “won’t pay” is a form of protest easily accessible to the atomized digital citizen who has been sundered from other forms of collective association; arguably, it is the only form of digital action that has much real-world impact. No street protests are necessary, no confrontations with riot police, to stop payment on a credit card or student loan. The financial system is vulnerable to a few million mouse clicks. Herein lies a resolution to the dilemma posed by Silvia Federici in the South Atlantic Quarterly: “Instead of work, exploitation, and above all ‘bosses,’ so prominent in the world of smoke stacks, we now have debtors confronting not an employer but a bank and confronting it alone, not as part of a collective body and collective relation, as was the case with wage workers.” So let’s organize and spread awareness. We needn’t confront the banks, the bond markets, or the financial system alone.

What should be the ultimate goal of the debt resistance movement? The systemic nature of the debt problem implies that none of the policy proposals that are realistic or reachable in the present political environment are worth pursuing. Reducing rates on student loans, offering mortgage relief, reining in payday lending, or reducing debt in the Global South might be politically feasible, but by mitigating the worst abuses of the system, they make that system slightly more tolerable and imply that the problem is not the system—we just need to fix these abuses.

Conventional redistributive strategies, such as higher marginal income tax rates, also face limitations, mostly because they don’t address the deep root of the debt crisis: the slowdown of economic growth worldwide, or, as a Marxist would put it, the falling return on capital. More and more economists are joining a distinguished lineage that includes Herman Daly, E.F. Schumacher, and even (though this is little known) John Maynard Keynes to argue that we
are nearing the end of growth—primarily, but not only, for ecological reasons. When growth stalls, lending opportunities disappear. Since money is essentially lent into existence, debt levels increase faster than the supply of money required to service them. The result, as Thomas Piketty described so clearly, is rising indebtedness and concentration of wealth.

The aforementioned policy proposals have a further defect as well: They are so moderate they have little potential to inspire a mass popular movement. Reduced interest rates or other incremental reforms are not going to arouse an apathetic and disillusioned citizenry. Recall the Nuclear Freeze movement of the 1980s: Widely decried as naïve and unrealistic by establishment liberals, it generated a vocal and committed movement that contributed to the climate of opinion behind the START agreements of the Reagan era. The economic reform movements need something equally simple, graspable, and appealing. What about the cancellation of all student debt? What about a jubilee, a fresh start for mortgage debtors, student debtors, and debtor nations?

The problem is that canceling the debts means erasing the assets upon which our entire financial system depends. These assets are at the basis of your pension fund, the solvency of your bank, and grandma’s savings account. Indeed, a savings account is nothing other than a debt owed you by your bank. To prevent chaos, some entity has to buy the debts for cash, and then cancel those debts (in full or in part, or perhaps just reduce the interest rate to zero). Fortunately, there are deeper and more elegant alternatives to conventional redistributive strategies. I’ll mention two of the most promising: “positive money” and negative-interest currency.

Both of these entail a fundamental change in the way money is created. Positive money refers to money created directly without debt by the government, which can be given directly to debtors for debt repayment or used to purchase debts from creditors and then cancel them. Negative-interest currency (which I describe in depth in Sacred Economics) entails a liquidity fee on bank reserves, essentially taxing wealth at its source. It enables zero-interest lending, reduces wealth concentration, and allows a financial system to function in the absence of growth.

Radical proposals such as these bear in common a recognition that money, like property and debt, is a sociopolitical construct. It is a social agreement mediated by symbols: numbers on slips of paper, bits in computers. It is not an immutable feature of reality to which we can but adapt. The agreements that we call money and debt can be changed. To do so, however, will require a movement that contests the immutability of the current system and explores alternatives to it.

Charles Eisenstein is the author of Sacred Economics and The More Beautiful World Our Hearts Know is Possible.
“Do you fear debt?” That’s what artist and Ohio University visual communications professor Julie M. Elman asked fans of her 3-year-old “Fear Project,” in which people describe their fears to her. She then illustrates them and posts them on social media. What follows is sometimes a lively social media discussion of that fear, not unlike a crowdsourced group therapy. Comfort comes as people realize they are not alone in even the strangest of fears—from moths to dentists. When it came to the fear of debt, however, people weren’t so talkative. Elman concluded that perhaps personal financial trouble may be too shameful for public scrutiny. To see Elman’s collection of fear illustrations, go to fear-project.com.
Household debt is now about $11.85 trillion, and it has more to do with stagnant wages than crazy spending. In past decades, the more the top 10% prospered, the more the bottom 90% borrowed.

HOW DID WE GET SO MUCH DEBT?

1. We’re borrowing more for things income used to cover.

Wages have been stagnant while living expenses have gone up.

<table>
<thead>
<tr>
<th>Adjusted for inflation</th>
<th>1980</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>INCREASE IN MEDIAN HOUSEHOLD INCOME</td>
<td>$46,995</td>
<td>$51,371</td>
</tr>
<tr>
<td>INCREASE IN CONSUMER PRICE INDEX</td>
<td>250%</td>
<td>9%</td>
</tr>
<tr>
<td>INCREASE IN PRICE OF NEW HOMES</td>
<td>325%</td>
<td>9%</td>
</tr>
<tr>
<td>INCREASE IN EXPENSES FOR MEDICAL SERVICES</td>
<td>575%</td>
<td>9%</td>
</tr>
</tbody>
</table>

As of June 2010, student loan debt overtook credit card debt.

Source citations at yesmagazine.org/JTF75
YES! infographic by Tracy Loeffelholz Dunn
Research by Heidi Bruce
Image from Lightspring/Shutterstock
At some point, people can’t keep up with their bills.

35% of adults have nonmortgage debts averaging $5,178 more than 180 days past due.

Credit cards are banks’ profit centers.

Through interest and fees, financially strapped consumers generate the most money for banks per $1 of card balances.

Banks specialize in credit cards, with triple the standard industry return on assets.

For every dollar of credit card balance...

...banks profit up to 28.4 cents.

Savings rates are historically low.

These days only 59% of Americans have at least $500 in a savings account.

MORTGAGE BALANCES
July 2015
$156,584 average

CREDIT CARDS
July 2015

STUDENT LOANS
July 2015
$33,090 average

MORTGAGE BALANCES
July 2015
$156,584 average

CREDIT CARDS
July 2015

STUDENT LOANS
July 2015
$33,090 average

A “debt collection belt” runs through the southern states.

Top 10 states for delinquent debts

10.5%
2015

5.4%
1980

PERSONAL SAVINGS RATES

PERSONAL SAVINGS RATES

1980
1980

5.4%
2015

10.5%
**Me, Refuse to Pay?**

**A recent college graduate considers her role in changing an unfair system. Are debtors a new kind of cultural hero?**

Yessenia Funes

*Very college semester,* I filled out my financial aid application, hoping I would receive more grants than loans. Either way, my fate was sealed: I was a college student in the United States, so debt was inevitable.

The latest figures from the U.S. Department of Education are for 2012–13, my second year in college. That year, tuition, room, and board for undergraduates averaged $15,022 a year at public institutions, $39,173 at private nonprofit institutions, and $23,158 at private for-profit institutions. Most students spend at least four years in college. No aspiring college graduate I know has $60,000 lying around for four years of public college—let alone almost three times that for a private one. This has led to one of the United States’ most crippling debts: $1.3 trillion worth of it.

As for me? I’m below average—but not by far. With $23,000 of student debt, I barely missed the latest average in 2013 of $28,400. But what can people do about this? Debt burdens more than just college students. It troubles the minds of homebuyers and credit card owners. It cripples entire nations.

A class I took last year addressed an option. My professor, Richard Robbins, a distinguished professor of anthropology, proposed a debt strike. He’s calling for at least 20 to 25 percent of people to ignore their October 2016 debt bills. “Not pay my bills?” I thought. It sounded radical. But as he discusses in his forthcoming book, *Debt as Power,* co-authored with Tim Di Muzio, it’s not that radical. He says he has a solution to our debt problem. The question is: Will I—or better yet, we—take a chance on it?

First off, I had to understand his idea more clearly, so I sat down to have a conversation with him. “You’ve got to use the only power that debtors have: simply to withhold their debt payments,” Robbins said. How is not paying our bills an act of power, though? It sounds more like an act of cowardice. After Robbins compared the debt strike to a labor strike, an act of civil disobedience, it made more sense.

In a labor strike, employees refuse to work. They could, but they’re saying they won’t until their demands are met. The factory can’t run until its employees return. The employer needs the strikers, so it’s forced to hear them out. Well, creditors need debtors too. They rely on us. They give us money so we can make them even more money. They don’t lend us money to be good Samaritans. They are running a business, a business that relies entirely on people borrowing their money and then paying it back with interest. Debtors keep the economic system afloat.

In Robbins’ words, debtors are cultural heroes. So in a debt strike, the heroes would use their now-realized power and refuse to make the villains more money. The strikers have the money to make payments, but they’re choosing to ignore the payments—at least until their demands are met.

Hearing all this inspired me. Then it concerned me. What about my credit rating? In a perfect world, that wouldn’t matter, but in our credit-driven world, it does. If the strike goes as planned and a good 20 to 25 percent of debtors participate, Robbins says, no one can be penalized. That would be...
He reminded me: They need us.

Customers’ credit, especially the ones and creditors don’t want to ruin their absurd. The number would be too vast, a public banking system. Our interest power. As for the rest of us? We get left political campaigns, and it buys a lot of the national economy, so they become amounts to some 15 to 30 percent of collect interest, which Robbins says private institutions issue our money. They serving parallel to them. Right now, pri-

A debt strike isn’t so far-fetched after all. When I asked Robbins how long we’d have to strike, he said he couldn’t see it lasting more than four months without having enough effect on the economy to grab the attention of banks and the government. Once we have their attention, the negotiating begins. In short, Robbins suggests we change how our current financial system works. Our current system destroys the environment, serves some more than others, and centralizes political power. “The problems that most people recognize as significant really cannot be dealt with in isolation from our financial system,” Robbins explains.

To start, he recommends creating more public banks, where governments loan money and return the interest to the public by spending it on the same things we pay taxes for. The United States has only one right now, the Bank of North Dakota, but countries like Brazil, China, and India have major public banking sectors. He doesn’t say to get rid of private banks altogether but to have public ones running parallel to them. Right now, private institutions issue our money. They collect interest, which Robbins says amounts to some 15 to 30 percent of the national economy, so they become richer and richer. Big money pays for political campaigns, and it buys a lot of power. As for the rest of us? We get left behind. That wouldn’t be the case with a public banking system. Our interest payments would be used for the public good. It would be from the people for the people—not from the people for the 1 percent. Oh, and no more income taxes. Our interest payments would take care of that.

I like how that sounds.

If the strike does indeed happen in October 2016, that would be right before presidential elections. “That would force candidates—if they’re speaking in public—to take a stance,” Robbins said. If the strike gains momentum as Robbins hopes, candidates could no longer ignore the 99 percent. Even better, the newly elected president could weave the requests of the strike into his or her presidency.

The idea of a strike should appeal to any candidate on the political spectrum, left or right—at least Robbins thinks so. The proposed strike would address income inequality, a focus of Bernie Sanders’ presidential campaign, and would aim to reduce taxes, an interest of Rand Paul’s campaign. Robbins is even planning on sending Paul a copy of his book once it is out. “There’s a lot in there that libertarians would identify with,” he says.

The strike would address issues that affect us all: inequality, environmental degradation, and our economy. Everyone should be able to identify with the strike, be they activists, people of faith, or even the 1 percent. Robbins says the 1 percent might be fine now, but their children won’t be—not if things continue as they are. The strike should invite people from all walks of life. I wonder if they would all participate.

Why not, though? “What you have to do comes down to simply doing nothing,” Robbins explained. “That’s why I say in the book: If people aren’t willing to do this to solve problems that they deeply care about, then they’re not serious about it.” Plus, it’s nonviolent, legal, and free. Robbins reassured me: “You don’t have to get beat up by the police. You don’t have to get thrown into jail. You don’t have to donate thousands of dollars to these causes. All you’ve got to do is not pay your debts. Simplest thing in the world.”

It all sounds rather enticing. What’s easier than doing nothing? The question remains: Will I strike? Sure, if I’m not the only one. When it comes to ignoring bills, that sounds rather lonely. It’s an “individualized action,” as Robbins puts it. I need to know that others are joining me. I need to be able to meet with them and discuss the cause. I wouldn’t mind starting some ruckus with some signs and rallies, either.

Robbins is planning to create a social media setup where people can find out about others involved. He and Di Muzio have also created a domain, debtstrike.org, which they plan to have ready by October 2015, when their book comes out. Once that happens, more people should know about it, and we can start organizing. I’m not the best planner, but I do know how to collaborate. If others can join me and help figure out a format where the party of the 99 percent can list its demands, I’m in. But I can’t do it alone.

The issues the strike addresses are ones I work every day to change. I try to do as much as possible to help the planet and the people in it. I attend protests when I can, whether I’m chanting or reporting. I shop local and organic when my wallet allows. I buy clothes and furniture from thrift stores to end our culture’s throwaway cycle. I would be a hypocrite to do all that and not take part in further direct action. I’d hope others would feel the same. Who knows? The strike may not work, but I do know that, at the very least, it’ll raise awareness.

So let’s start figuring this out. October 2016 isn’t too far off, and our debt isn’t going anywhere. Why not take a chance? I wouldn’t mind being a cultural hero. Would you?

Yessenia Funes is an assistant editor at YES! Magazine and a recent graduate of the State University of New York at Plattsburgh. Follow her on Twitter @yessfun.
OFTEN FACED WITH A CHOICE OF HEATING OR EATING, MANY HUDSON VALLEY RESIDENTS GOT BEHIND ON THEIR UTILITY BILLS. BY STICKING TOGETHER, THEY’RE KEEPING THE LIGHTS ON.
Empowered by Debt
Laura Gottesdiener

On her street of clapboard houses in Poughkeepsie, New York, Donna West was the lady with no lights. “That’s how people on the block know me,” said West. “But I’m not hanging my head in shame—no, Lord.” Broad-shouldered and with a soft expression, West and her three children have been living in the dark for months. They charge their cell phones at the laundromat. West and her daughter, Princess, who are both asthmatic, perform their nebulizer treatments at a neighbor’s home. In the early mornings, West heats water on the stove so the kids can take lukewarm baths before school. Princess even invented a song to cut through the darkness:

We have no lights
at 2 Gray Street.
When you come in our house, you cannot see.
You will fall down the stairs, like I did yesterday...

The problem was that Central Hudson Gas & Electric Corp., the monopoly energy provider for the city of Poughkeepsie and two counties in the Mid-Hudson River Valley, claimed that West owed an outstanding balance of $12,882.26. It was a figure so shocking West owed an outstanding balance of $12,882.26. It was a figure so shocking West had been paying the utility company between $100 and $200 each month consistently over the last 16 years, that she carried around her bill in her purse. “I have to show people my bill because they don’t believe me,” she said.

West is one of the newest members of Nobody Leaves Mid-Hudson, a Poughkeepsie housing rights organization that has set its sights not on JP Morgan-Chase or Fannie Mae but on a local corporation saddling residents with housing-related debt: the privately owned utility company Central Hudson Gas & Electric Corp.

Nationally, energy utility companies’ rates have been rising throughout the last decade, and Central Hudson is no exception. On July 1, Central Hudson imposed a dramatic rate hike: a 7 to 9 percent increase for electricity and a 5 percent increase for gas. For many across the Mid-Hudson River Valley, energy costs were unaffordable even before these increases. From mid-2013 to mid-2014, the company cut off energy from more than 10,000 households, including West’s, for lack of payment.

When most people picture debt, they think about foreclosures, student loans, and outlandish medical bills. But for an increasing number of Americans, the soaring cost of energy is also pushing families deeper into the red.

“People are going without food and medicine to try to pay their utility bills,” said Jonathan Bix, an organizer with Nobody Leaves Mid-Hudson. “People are choosing between heating and eating, and a huge amount of people are still falling into debt and getting their power shut off.”

In fact, a study by the Center for Financial Services Innovation found that utility bills were the number one reason people were forced to take out short-term loans such as payday loans, causing a debt trap that Poughkeepsie resident Mary Grace Wyckhuysie, another member of Nobody Leaves Mid-Hudson, knows well. In 2012, she was living in Las Vegas with her children and working at a call center for—from of all things—an energy company. Yet, with the call center’s commission-only pay structure, her own utility debts were mounting. Finally, she borrowed $300 from Dollar Loan Center, a storefront payday lender, to keep her lights on.

“I got the utility paid off but not the loan,” she said.

With the high interest rate, the debt ballooned and soon went into collections, leaving her to contend with a barrage of calls from collectors and a hit to her credit.

For nearly 20 years, Central Hudson has operated more or less unchallenged—until Nobody Leaves Mid-Hudson came along. First emerging as an anti-eviction working group of the 2011 Occupy movement, the group spun off into its own organization and soon began supporting homeowners fighting foreclosure with guidance from the longtime housing-rights group City Life/Vida Urbana in Boston and the national umbrella group Right to the City.

In the summer of 2013, Zakiyyah Salahuddin, a longtime community organizer in Poughkeepsie and one of the group’s key members, brought another issue to the table: utility bills. “I knew a lot of families who were hurting,” she explained.

Plus, she’d lived the problem personally. Salahuddin had been shut off at least four times by Central Hudson over the years. Once, she watched a whole refrigerator’s worth of newly bought food spoil. Another time, her heat was shut off in the dead of winter. “You see your breath in the house,” she said. “You get pneumonia. And then you’ve got a doctor’s bill, too.”

As other members shared similar experiences, the organization decided to launch a new campaign called “People’s Power.” Nobody Leaves began canvassing neighborhoods and flyering at the Social Services office. The number of members swelled—each with their own story. One man lived in a small two-room trailer, yet his monthly bill often topped $200. Another woman moved into a new apartment in January and owed $3,000 by March. Member Tanya Barber, who lives with her 1-year-old

Donna West and her Central Hudson Gas & Electric Corp. utility bill.
Previous page: Neighbors Mary Grace Wyckhuysie, Robin Bedward, Suwauny Westney, and Donna West with Nobody Leaves worker Jonathan Bix.
WHEN MOST PEOPLE PICTURE DEBT, THEY THINK ABOUT FORECLOSURES, STUDENT LOANS, AND OUTLANDISH MEDICAL BILLS. BUT FOR AN INCREASING NUMBER OF AMERICANS, THE SOARING COST OF ENERGY IS ALSO PUSING FAMILIES DEEPER INTO THE RED.

grandson, was threatened with shut-off after she missed one payment on her payment plan. “I tried to explain to them there was a baby in the house,” she recalled. “And their response was: ‘I don’t know what to tell you. You reneged on your agreement.’”

Central Hudson declined to comment on specific cases for this piece but said, “We are sympathetic to the difficulties that many customers face due to difficult economic conditions, and we work with them to the best of our ability to keep their accounts current.”

After hosting a utilities rights clinic and a massive membership meeting, the group escalated their actions. In early March, dozens marched to Central Hudson’s headquarters to demand a meeting with the company’s CEO. A few days later, the group flooded a public hearing about the rate hikes, where member Angela Newman testified.

At 59, Newman suffers from congestive heart failure, chronic obstructive pulmonary disease, and asthma, for which she requires daily breathing treatments. She explained to the audience that she had applied for Central Hudson’s Life Support Program, offered to those who require electricity for necessary medical equipment, but was denied because she needs her electronic nebulizer four or five times a day—not a constant 24 hours. Shortly afterwards, Central Hudson abruptly cut off her electricity while Newman was in the middle of her morning breathing treatment. “I breathed about two puffs, and the machine stopped,” she recalled. “Everything just went off.”

She rushed to the hospital. On arrival, she called Central Hudson before receiving care “because that’s when they wanted their money.”

When Newman recounted this story at the public hearing, she wasn’t the only one crying.

Nobody Leaves is demanding the company expand its assistance program, strengthen the protection policy to prohibit any shut-offs of homes with children 12 years old or younger during the winter months, and release data on who is being shut off. Nobody Leaves Mid-Hudson is also exploring possible models of collective bargaining with Central Hudson, as well as ways to move toward the long-term vision: publicly owned, publicly run utilities companies.

The group has also pledged an internal commitment to its members: Once someone becomes a member of Nobody Leaves, she is joining a “Shut-off Free Zone”—meaning the group will ensure that all its people have power.

The “Shut-off Free Zone” pledge is reminiscent of that of the Spanish grassroots anti-foreclosure group PAH, the Plataforma de Afectados por La Hipotecas. According to organizers, PAH promises its members that once they join, they’ll never be homeless. After all, utility shut-offs are akin to foreclosures in that both act as debt enforcement mechanisms. To build serious movements to resist debt, then, groups such as PAH and Nobody Leaves must be able to offer protection against the collectors’ form of punishment—whether that’s eviction or having the lights shut off.

In Spain, the strength of this type of pledge—refreshing in its practicality and radical in its autonomy—is now on full display: The widespread PAH movement helped lay the foundation for the left-wing electoral insurgency that won the Barcelona and Madrid municipal elections in May and could also provide the political groundwork for the election of the left-leaning Podemos party in December’s national elections.

On the Saturday of Memorial Day weekend, Donna West joined Mary Grace Wyckhuys, staff organizers Spencer Resnick and Jonathan Bix, and volunteer Rosemary Lopez to help canvass West’s neighborhood.

“Sign this for me?” West asked her across-the-street neighbor, pointing to a petition of signatures opposing the summer rate hike. The woman extended her hand for the clipboard.

At West’s house, Princess was repainting the front steps a periwinkle blue.

“We’ve got to work with what we have,” West said, commenting on the bold color selection. Sometimes, when all you have are your neighbors, that’s more than enough.

With the help of Nobody Leaves, West filed a complaint with the Public Service Commission, the state utility regulatory agency, about her outsized debt.

As a result, in early June, Central Hudson was forced to restore service to her home—the latest in a string of nearly a dozen victories in the group’s efforts to ensure that all of its members have service. As the electricity flickered on that Monday morning, Donna West went from being the lady on the block with no lights to the woman in a movement with power.
**5 Things Creditors Wish You Didn’t Know**

1. **They Will Negotiate on How Much You Owe**
   
   Creditors will try to scare you into doing what they want. The key is to stand your ground. When negotiating, be prepared to pay a lump sum. Creditors won’t usually accept less than 50 percent of the amount owed, but if you can offer to pay the lower amount while you have someone on the phone, chances are they’ll accept it. Note that this will probably hurt your credit rating, but at least you’ll pay less.

2. **You, the Consumer, Can Hold Them Accountable**
   
   Ensure that as much communication as possible between you and your creditors is written, and create an archive of it all. That way, they won’t get away with making empty threats about money you don’t owe. If creditors send demands via mail, make sure to write back asking for the original bill, the one that created the debt in the first place. The people who actually reach out to you are often third-party collection agencies, not the primary creditors. These agencies are required by law to show you where the debt came from. Make them prove that you owe that money.

3. **You Can Send a Cease and Desist Letter**
   
   You have the right not to converse with your collectors. Harassment by collectors can be significantly reduced by issuing a cease and desist letter via certified mail. While this tactic is useful in preventing persistent phone calls or aggressive negotiations, be sure that at least one line of communication remains open (through postal mail, for example) to prevent a collection agency from resorting to a lawsuit. Be wary of any attempts by collectors to disguise their identity: With any correspondence, they are required under the Fair Debt Collection Practices Act to provide you with a mini-Miranda to declare that they represent a collection agency.

4. **Statute of Limitations Runs Out on Old Bills**
   
   Familiarize yourself with the laws and regulations that are designed to protect you. Look up the Fair Debt Collection Practices Act, the Truth in Lending Act, and the Fair Credit Reporting Act—and research the statute of limitations in your state. For example, in California, oral contracts are valid for two years while written ones last four. After a certain number of years, creditors lose their chance to take you to court at all. Though they can still attempt to collect after the statute of limitations has passed, they cannot do so by filing a lawsuit against you.

5. **There is Strength in Numbers**
   
   Consumer debt burdens are often stratified along socioeconomic lines. Many of your neighbors are likely experiencing similar exchanges with aggressive creditors as a result. To share these experiences and develop a collective response, you can organize a debt assembly in your community. These public forums allow debtors to gather and discuss the effects of debt in their lives, how to manage it, and how to resist. Already held in cities like New York and Oakland, assemblies open avenues for free legal counsel and allow debtors to organize in a space free of the social stigma often associated with debt.

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*YES! infographic 2015*

Research and text by Tony Manno and Alexa Strabuk
DEBT RELIEF? WE’VE DONE IT BEFORE

When citizens have become overburdened by debt, governments have stepped in using creative monetary policy—from bankruptcy laws to forced inflation to total debt cancellation. Here’s how it’s been done.

Text by Lindsey Weedston
Illustrations by Jennifer Luxton

King Enmetena
ANCIENT SUMER

The law of “amargi,” translating to “freedom” or “return to home,” was an edict of land debt forgiveness. Written documents describe that King Enmetena of Lagash “restored the child to its mother and the mother to her child; he canceled interest.” This helped free farmers and peasants, who paid off their land debt with their crops, from serfdom, as well as those sold into slavery to pay others’ debts.

Panic of 1819
UNITED STATES

U.S. politicians jumped to rescue landowners from debt when the country plunged into a hard recession beginning in 1819. State governments put immediate moratoria on debts and foreclosures. Congress, under the instruction of President James Monroe, then passed a series of bills to provide significant relief and eliminate all interest on the existing land debts owed to the federal government. However, the process took more than two years to help the poor, which hurt the government’s goal of reinstating confidence in its economic ability.

Bankruptcy Act of 1898
UNITED STATES

The Bankruptcy Act of 1898 is considered to be the United States’ first modern bankruptcy law—or the first one that stuck. It allowed people to voluntarily apply for bankruptcy (instead of being forced to by creditors). This liberal bankruptcy law put few restrictions on the amount and type of debt that could be forgiven.

President Roosevelt
UNITED STATES

In the depths of the Great Depression, President Franklin D. Roosevelt needed to take control of U.S. currency in order to get cash flowing through a debt-strangled economy again. This meant devaluing the dollar. Roosevelt first, however, needed to remove gold clauses in public and private contracts so creditors could no longer demand debt payments in gold. Roosevelt finally devalued the dollar in 1934 through the Gold Reserve Act. Forcing devalued cash payments made debtors’ dollars go further.
The controversial Heavily Indebted Poor Countries Initiative was launched by the World Bank and International Monetary Fund to allow eligible countries to receive partial or total debt cancellation if they instituted economic reforms like creating new legal systems, privatizing state-run programs, and opening their borders to foreign investors. The program has been widely criticized for imposing austerity and destroying local economies. Eighteen countries were issued total debt forgiveness in 2005, and $76 billion has been forgiven so far.

During WWII, France accrued debt worth more than 200 percent of its GDP. With no hope of receiving compensation from a crippled Germany after the war, France artificially inflated its currency, eroding the value of its foreign-held debt. This caused heavy losses to bondholders but saved taxpayers from having to repay the full burden.

In the wake of two world wars, Germany was left buried under a mountain of debt. Understanding that the Depression contributed to the rise of Nazism, many European countries and the United States canceled about half of all of Germany’s pre- and post-war debts to the sum of 15 billion Deutsch marks. This significantly helped reconstruction efforts.

Croatia’s Fresh Start program, designed by Social Policy and Youth Minister Milanka Opacic, has offered debt forgiveness to 75,000 of its poorest citizens to pull the country out of an extended recession. Their total debt amounted to almost 1.5 billion kuna ($217 million) in September 2014—after many citizens went a year without access to their bank accounts. As of April, 5,800 eligible citizens already had their debts written off. Creditors like banks, telecoms, and utilities operators will not be reimbursed for the canceled debts, but they willingly took part in the program.

The U.S. Department of Education discovered that Corinthian Colleges was misrepresenting job placement rates. After 20 years of operation, the for-profit schools have shut down. This left hundreds of thousands of students with worthless degrees, non-transferable class credits, and piles of debt. On June 8, the department announced steps for victims of Corinthian Colleges to apply for debt forgiveness on their student loans. The department estimates that if all 350,000 former students receive debt relief, the cost to the government—and taxpayers—could reach $3.5 billion.
I was never fully aware of my parents’ debt until having to apply for college financial aid. Poring over the universal financial aid application, I read my father a series of almost clinical questions about our family’s debt, income, and savings. He responded calmly and matter-of-factly about our upside-down finances without once meeting my gaze. My family lived comfortably but leanly in a mold and ant-infested ranch-style house on the outskirts of Riverside, California, and I had believed in our middle-class illusion, despite watching my father cobble together an income as a used car salesman, college adjunct, and proprietor of several slowly declining businesses.

Love felt carefully budgeted, and so I worked hard to earn my father’s affection and approval. As an 8-year-old, I took on many tasks without pay: I made small talk with customers, processed phone orders, packaged power supplies for shipping, and typed letters and invoices. My parents were my models for labor, and from them I learned a deep work ethic, as well as a blurring of the boundaries between work and home life.
They spent the ‘80s and early ’90s jumping from one business to another: gift retail, leather imports, security alarms, and computer parts. When Commodore computers lost their market appeal, my parents embarked on farming shiitake mushrooms. I can still remember them coming home in the early morning hours covered in mud from picking. But despite my family’s financial instability, my life seemed care-free compared to my father’s childhood in post-war Taiwan, which was overshadowed by poverty, starvation, and constant military occupation.

I left home for college at the age of 17, knowing I’d need to find my own way. Armed with a handful of scholarships that ran out during my junior year, I eventually borrowed more than $50,000 to complete my liberal arts undergraduate education, pursue my fantasy of becoming a writer at the Jack Kerouac School of Disembodied Poetics, and continue my journey in art school. The burden of going so deeply into debt in my 20s stunted me. I had slowly paid it off by my late 30s, but I had spent nearly 15 years in a constant state of paralysis about my finances. My daily anxieties ranged from whether I could pay rent to whether I could afford bus fare or gas, or put a postage stamp on a letter.

Years have gone by, and now that my partner and I have recently decided to buy our first home, I’ve realized the necessity of more deeply understanding my feelings toward obligation. Why, when it comes down to it, would I feel better about owing $450,000 to Fannie Mae than accepting the down payment offered by my parents?

The debt that I owe them is insurmountable and something that my father never ceases to remind me of. He cast off his culture, family, and identity to immigrate. His unshakable belief that human beings enter this world owing everything—their possessions, their karma, their lives—to their ancestors perpetuates a Confucian system of debt bondage that has haunted his entire life and pervaded mine. Like my father, who is indebted to his parents and the ancestors who first brought his family from China to Taiwan, I inherited a debt that can never be repaid: the debt of being born, and of choosing a life different from the one my parents wished for me.

When I married, I paid a small fraction of what I owed to my parents, and again when I gave my father a grandson, who will continue the family line. And yet the debt to my family continues to accrue, leading me to deep confusion about the worth of my work and the essential value of my life as a human being.

Despite that pain, I’ve been curious and eager to rethink it all. In my late 20s, I met a holistic healer and teacher through my literary community in Dallas. Dr. Gregg embodied abundance and the very opposite of the tallying of accounts and favors. He didn’t operate from a fundamental position of scarcity but lived a life overflowing with richness. I watched him mentor and influence my partner as a holistic practitioner, as well as empower many others to break through their own pain and discomfort to find healing. And even today, Dr. Gregg remains my on-call go-to person for questions related to my son’s health. He has never ceased to give his energy freely, in a way that has confirmed to me that the exchange between human beings is one that might be based not in economic imperatives—but in the act of love.

Through uncoupling my feelings about financial debt from the burden of family obligation, it becomes possible to imagine another life—one in which debt, along with its sibling, guilt, has lost its energetic potency and has been left to be buried with my ancestors. I try to picture interactions with my family that are free of duty and expectation, and I feel reassured knowing that this disquiet won’t be passed on to my son, Tomo, as he owes me nothing.
These words hit me hard at the age of 29. It was 2008, and depending on the hour, I was watching my marriage unravel, witnessing the collapse of the financial markets from the office of my first-year financial planning business, or determining whether I was even or underwater on a 2,500-square-foot McMansion. Collectively, my husband and I were $275,000 in debt.

Walden sat on my bookshelf for years. I would open it, read a few lines, and put it away. But as I got closer to my 30th birthday, being a person who didn’t finish things bothered me more than ever. I was tired of being too busy to focus and feeling too afraid to sit still.

One day I picked up the book and read it all the way through. I looked around my home and finally understood: I was drowning in debt, and my lifestyle was making me miserable. I exhausted hours every Sunday dusting, vacuuming, and mopping. I spent the majority of my time either working to pay for things like furniture or electronic gadgets or fearfully maintaining them by obsessively dusting and scrubbing. I could see my future, and it looked bleak.

So did my marriage. When my husband and I started dating 10 years prior, we embraced our differences and learned from one another. Now we barely saw each other, and when we did, we butted heads, often about our finances. Deciding to divorce was a heartbreaking process. I sold most of my possessions to pay off my debt and donated the rest; he kept the house. By the end, everything I owned fit into my compact car. Then, watching the financial markets implode under the pressure of greed and deceit, I realized my career in financial planning was the next to go.

Thoreau said, "Things do not change; we change," and that’s exactly what I did.

Once the dust had settled on all the changes in my life, Thoreau’s passages continued to echo in my mind, pointing me toward yet another self-discovery: my spending habits. Up to this point, they had largely been invisible, so changing them required a burgeoning awareness and discipline. First, I listed all of my fixed expenses in a spreadsheet. Then, I began carrying around a notebook to record all of my spending. It was tedious, but the knowledge I gained was invaluable.

I was surprised to learn that the way I spent money was mostly about pleasing other people—it had little to do with my own enjoyment. In fact, I didn’t even know what I enjoyed. During the week, I had spent money going to happy hour in order to network with the affluent business crowd. On the weekends, I had gone out with my husband to eat dinner or see live music. Instead of feeling thrilled and pampered, I just felt stressed and guilty about spending money I didn’t have. I was busy consuming and spending, too busy to feel alive.

Seven years have gone by since I left that lifestyle, and so much has changed. I now make about half the annual income I once did, teaching yoga, writing about health and wellness, and waitressing part time. I have good days and bad days, but I no longer feel controlled by debt. I take 12–16 weeks off each year and one winter spent four months on the Big Island of Hawaii, eating homemade dinners on the beach and listening to the trumpets of humpback whales. In moments like those, when the magic and wonder of the world offer themselves so vividly, I experience so much gratitude for simply being alive.

But, of course, it hasn’t been easy. At first it was scary for me to move away from the crowd. I felt vulnerable saying no when I had spent my life saying yes. I had lived to please others and had struggled to fulfill their expectations rather than my own. But now, true to Thoreau, I’m less inclined to exchange my life for trivial things, and I have become richer for it. My relationships are more authentic, my health more vibrant, and my time more precious. Instead of cleaning a McMansion on Sunday mornings, I call my mom or hike in the mountains near my home. For me, a simple life is a good life, the only kind of life I want to lead.

Kaci Yoh is a Colorado-based writer whose work has appeared, or is forthcoming, in Yoga Chicago, Whole Life Times, Hanuman Yoga Festival, Recovering Yogi, Estes Trail Ascent, Poesy Magazine and prAna. She has a B.S. in psychology and is a registered 200-RYT. Visit her at simplelifegoodlife.com
THE BRIGHTER SIDE OF DEBT

HOW A NEW GENERATION IS RETHINKING LENDING AND BORROWING

YES! PHOTO BY PAUL DUNN
The 82-year-old artist Mary Frank traces her earliest debts to the prehistoric images in books that her mother kept around the house. Their shadows have reappeared throughout her sculptures, paintings, and photographs. But she knows none of their creators’ names; there is no address where she can send a royalty check. The best repayment she can offer is the work of her own hands.

Sometimes, like the ancient artists, she doesn’t bother to put her name to her works. Claiming that credit, that repayment-by-recognition from her audience, doesn’t seem necessary. “People bug me because I don’t sign things,” she told me. “But in clay, at least, my fingerprints are all over.”

Those of us who came of age in the millennial period have learned to think about debt and credit quite otherwise. Debt does not motivate so much as it inhibits and stigmatizes. We accumulate it in order to have an education, to make a home, to pay for medical necessities. (Student debt, at upward of $1.3 trillion, is rising in the United States even as other kinds of household debt have fallen.) Servicing debts can prevent us from doing work we believe in, compelling us into better-paying livelihoods that might compromise our values. Our lenders’ identities may seem as obscure as those of ancient artists, since they trade our debts on mysterious secondary markets, but the sums we owe are as precise as they are daunting—and the collection agencies won’t let us forget them, even briefly. These debts ruin lives.

The creditors that Frank can name are those who have motivated and influenced her. She talks about studying dance under the legendary, demanding choreographer Martha Graham, about El Greco and Proust and Gerard Manley Hopkins, about a pair of Guggenheim fellowships, about Peter Matthiessen, her recently departed friend, and about music. When she was broke, she’d trade pictures for things she needed. (“Dentists, you know, have great art collections.”) As time went on, her debts grew larger and even harder to quantify. She lost her two children; all the world’s children came to feel like hers. The first thing she always wants to talk about is her advocacy for low-cost solar cookers in places where women would otherwise have to cook over flames fueled by scarce wood or poisonous garbage. “I feel a debt to the sun,” she says.

That’s very different from the debt, for instance, underlying every dollar we pass around to each other. Money appears from nothing through bank loans, according to rules set by the government. This debt-based money is a lever of power for the state and a means of profit for banks. Communities of color, to which banks once refused to extend credit, became targets for predatory lending before the 2008 crash; new financial “products” and government bailouts ensured that the banks won regardless of what happened to the lives of borrowers.

Abroad, debt maintains the international pecking order—subtier than armies, though no less vicious. From Athens to sub-Saharan Africa, globe-spanning lending agencies dangle new loans (needed to pay old ones) as rewards for slashing public services and lowering trade barriers that protect local economies. Whether through dollar bills or the International Monetary Fund, rule by debt is as omnipresent as the debt Frank acknowledges to the sun.

It is now considered quaint to refer to the time when premodern Christian, Jewish, and Muslim civilizations were united in their prohibitions of usury—the definition of which could range from merely the charging of any interest at all to the most abusive lending. (Financial regulations in a few Muslim countries still take these rules seriously today.) We might ridicule the medieval metaphysicians’ stipulations against money begetting money through interest. But as more of us break the silence and shame of our financial indebtedness, perhaps we’re forced to recognize that they had a point. These religious traditions—built on notions of sin, fealty, and mercy—regarded debt as a precious and sacred thing to be handled with care. They insisted on clarifying the difference between the debts worth having and those that are not.

When Marisa Egerstrom, a seminary student, needed $2,000 for a summer training program a few months ago, she said so on a Facebook status. Within days, she’d easily gotten it from her network; the restitution her lenders asked for included making puppets for a church in Fiji, designing “some kind of subversive liturgy,” and simply to “pay it forward.”

“I get to multiply the connectedness of the community by including others in the so-called transaction,” she told me.

For all that debt contains and constrains us, debts worth having are all around when we care to look for them. Egerstrom’s story reminded me of a couple—graphic designer Ellen Davidson and sometime house-painter Tarak Kauff—who live in a small house just outside Woodstock, New York. It’s a place I’ve come to know over the years because of the gatherings and retreats they host for activists. To an unusual degree, I can attest that guests there feel license to act as if they were at home—to peck at the piano keys,
Alex Cedeño quit renting two years ago. Now, he has just two years left until he owns his own home. And it’s all thanks to his employer, Evergreen Cooperatives.

Evergreen started this unique home-buyers program three years ago. Today, nearly half of its worker-owners have purchased homes through the program. Home ownership was unlikely for them before; many have bad credit or criminal records. Cedeño simply couldn’t afford the traditional route, which would have meant a down payment—and debt. “I didn’t want to have debts so large,” he explains, “so this opportunity came, and I took advantage of it.”

The cooperative accomplishes this by selling formerly foreclosed or boarded-up homes in Cleveland neighborhoods. This keeps worker-owners close to work and allows them to contribute to Cleveland neighborhoods’ revitalization. Today, nearly half of Evergreen’s worker-owners have purchased homes through the program. Cedeño’s house is in Glenville, a neighborhood where two sectors of the cooperative are located. Through weekly payroll deductions and property tax abatement, these $15,000 to $30,000 homes are theirs within four to six years. Cedeño calls his maravilloso, or wonderful.

To be eligible, however, worker-owners must be accepted into the home-buyers program. Evergreen CEO John McMicken says about 75 to 80 percent of worker-owners are accepted. They take financial training classes with the Cleveland Housing Network, a partner with the program. The loan approval process is the last step. If all goes as planned, they can finally purchase a home.

McMicken sees the home-buyers program as a win-win-win. The community fills its houses. Worker-owners, instead of fleeing neighborhoods like Glenville, remain and feed their economy. As for Evergreen? It’s a step closer to accomplishing its mission of building local wealth.

Glenville could use a win. The real estate crash and Great Recession hit the neighborhood hard. It suffered devastating foreclosure rates, among the highest in Cleveland. This is what made it so easy for Evergreen to find houses for its program: So many were empty.

The home-buyers program is the only one of its kind for now, but McMicken is in talks with municipalities in Detroit, New Orleans, and Baltimore that are keeping their eyes on Evergreen. Cedeño wouldn’t mind seeing the program expand. After all, he pays less now than what he used to pay for rent. “It’s helped me so much,” he says. “I paid $400 for rent, and now I’m paying $300 for mortgage, for something that will be mine one day.”

That day is only two years away.

Yessenia Funes

Alex Cedeño at home with his children, Marzia, who just turned 1 and Yalex, 2.
Lending Circles
for Cash in Hand

Liz Pleasant

A few years ago, Maral Kharadjian decided to join the women in her family—including her mother, sister, sister-in-law, aunts, and cousins—at their monthly get-togethers at her aunt’s Los Angeles home. She was looking for a way to stay connected with the women in her extended family, despite her busy schedule. Each month the 10 women get together, cook food, and exchange stories. And one ends up with $1,000. Each woman puts $100 into a pot every month, and at the end of the night the host keeps the money. Most recently they met at Kharadjian’s house, so she got to keep the $1,000. She plans to use that money to pay a credit card bill. Next month someone else will host the party and keep the cash.

“I knew about these meetings since I was a child in Syria, where I was born and lived until I was 16,” Kharadjian said. “Shirket, as we call it, was very popular among Armenian women. I would join my mom sometimes at these gatherings. They made amazing food, and they all dressed up.”

This type of system is called a tanda in Latin American cultures. It is seen throughout the world with many different names, but the principle remains the same: A group of people—usually relatives, neighbors, or close friends—gets together and agrees to contribute a certain amount of money over a certain period of time.

But why pool your money into a group fund when you can save it privately instead? “Sometimes you have money you don’t need right away,” explained Bill Maurer, the director of the Institute for Money, Technology, and Financial Inclusion at the University of California, Irvine. “Other times, you need a lot of money all at once—for a hospital bill, a car repair, or a funeral, for example. Tandas help provide money to those in the group who need it when they need it.”

They’re based on trust, said Lourdes Gutiérrez Nájera, an assistant professor of anthropology at Drake University in Des Moines, Iowa. “It is a form of helping each other out, but one that implies much closer relations than a loan seems to imply.”

Consider, for instance, Salish Sea Cooperative Finance. It began with a series of intergenerational meetings in Washington state, where the Gen Xers present began to grasp just how much student debt was crippling recent college graduates. The respective groups got over their mutual resentments—the jadedness of the young, the affluence of their elders—and designed a cooperative that would refinance the graduates’ debts under less burdensome terms. After the refinancing,
The lending circles were inspired by the long and rich history of tandas in Latin American communities around the Bay Area. “It really started from this idea that low-income communities are savvy,” explained Tara Robinson, MAF’s chief development officer. “When people don’t have access to bank accounts, credit cards, or bank loans, they turn to each other.”

MAF has partnered with credit bureaus to report the community lending so it can count toward their clients’ credit scores. “We tweaked the model people were familiar and comfortable with and transformed it so the financial marketplace could recognize the activity,” said Robinson.

By helping build new credit scores or repair existing ones, the lending circles have helped many clients enter the “financial mainstream,” she said. And they have also helped launch new businesses.

Luis Estrada entered his first lending circle after his wife, Zenaida, used MAF to build her personal credit score. Both of them worked long days—he as a chef, she as a nanny—and they wanted to start their own business. For Luis and Zenaida, a family business meant they could set their own schedule and spend more time with their son. So they decided to open their own Salvadoran cuisine catering company, D’Maize Catering.

“In the beginning we wanted to pay everything in full—in cash,” explained Estrada. “Mission Asset Fund taught us about credit scores and how to build them.” When it was his turn to take home the money, he bought a more reliable car for the business. The new car helped them deliver food to additional customers in a timely manner. Soon business began to pick up. Today, D’Maize Catering has 12 employees, and the couple finally has the flexible schedule they wanted. They still participate in lending circles and say the gatherings are a great way to meet other small-business owners in their community.

Back in Los Angeles, Kharadjian now belongs to three shirkets, one of which is made up of 22 people who pay $200 a month. When it comes time for Kharadjian to take home the cash, she’ll walk away with $4,400.

Even with all the financial benefits, Kharadjian said her favorite thing about participating in shirkets is still the monthly gatherings. “I’m so glad I did it,” she said. “It provides us a chance to step away from our daily routine and enjoy each other’s company for a couple hours.”

Maral Kharadjian, at the far end of the table, hosted this month’s shirket, so she got to keep the $1,000 pot. She plans to use that money to pay a credit card bill.
Worker Co-ops Rebuild After Hurricane Sandy

Araz Hachadourian

A month after Hurricane Sandy hit, 10,000 residents in the Rockaway neighborhood of Queens, New York, were still living without power. Rockaway, a peninsula less than a mile wide with Jamaica Bay on one side and the Atlantic Ocean on the other, was devastated by the storm, and more than half of its local businesses remained shuttered long after Sandy struck.

“IT looked like a nuclear bomb had hit. I’d never seen that kind of destruction before,” said Henry Lezama, a construction worker and Rockaway resident of 14 years. He took his family to a local church, where others had gathered for aid and shelter. That’s where he met organizers from Occupy Sandy and The Working World, an organization that provides low-interest loans and technical support to help cooperatives get started. “They were talking about ways to restore the community,” said Lezama. “They said they could help us start a co-op.”

Lezama was hesitant about the idea at first. He had already attempted to start his own construction business once but found the paperwork and bureaucratic process difficult and expensive to navigate, leaving him unlicensed and with a limited pool of customers. A co-op, however, held the promise of job stability and better wages; he would get a say in how many hours the co-op took on, and his co-owners would be people from his own community. The Working World gave him start-up money. He doesn’t have to start paying it back until his business turns a profit.

Traditional banks won’t loan to small businesses if there’s too much risk involved, said The Working World founder and Director Brendan Martin. If they do issue a loan, it comes with high interest rates—often far greater than the business’ rate of return. The result is that 50 percent of small businesses don’t make it out of the first five years, and owners lose everything trying to pay off the loan. That’s why The Working World co-ops are given a chance to stabilize before they begin repayment.

Ten months after the meeting at the church, Lezama and four others launched the construction cooperative Roca Mia. They are still learning how to work in the cooperative model—group decision-making can be a challenge, said Lezama, but there are also benefits.

“This is the first time in my life I’ve had a salary,” he said. With their $20,000 loan, they have helped rebuild from Sandy and are training two new apprentices to join their ranks. When they repay, the interest will go into a fund that will be reinvested in three more Rockaway co-ops already in development, allowing Roca Mia to put its debt to work for the local community.
rather than leaving the borrowers to fend for themselves, the model calls on well-connected friends to mentor and help them find the sources of income they’ll need.

The benefits go both ways. “My partner and I were never burdened with student debt, and so we feel obligated to help those who are,” says Rose Hughes, who is both an architect of Salish Sea Cooperative Finance and an investor member in it. “We also get to network with younger people who are doing fascinating things to help our society.”

In the process, says borrower member Erika Lundahl, “the people with capital are taking some systematic responsibility for student debt and the effect it has on society as a whole.” Lundahl herself holds more than $16,000 in student debt. There are currently just over a dozen people signed on to participate—about evenly split between borrowers and investors—and the cooperative is now evaluating its first loan applications.

When organized like this, financial institutions can resemble the loans that happen among friends and family. They can incline us toward trusting each other more and strengthening communities, rather than giving up on both and maximizing profit above all.

Many varieties of socially minded lending already exist, and we each may have our favorites. There’s the “community-supported industry” model being developed in the Berkshires, where people can support local businesses the way CSAs support farms. There’s the Workers Lab, a union-funded organization that is trying to reimagine venture capital for worker-centered technology. Online, new peer-to-peer lending platforms are appearing constantly. My neighborhood credit union has a whole office just for foreclosure prevention.

A financial system worth having can include all these approaches and more. The Catalan Integral Cooperative, an impressive regional organization around Barcelona, has a financial ecosystem that includes grants from the central assembly, an interest-free investment bank, and a crowdfunding website. Each serves a different purpose, but each is designed to benefit the whole community, not just the lenders. A diverse economy needs diverse debts.

It was to me at first perplexing, and then instructive, that the debts Mary Frank has remembered decades later are the ones she will never really pay back. How could she—to the ancients, to the sky? The question of repayment doesn’t compute. These were the debts that called on her to be better and whose traces kept showing up in her art. They connected her to people. They also involved no collection agencies, no tarnished credit scores.

To imagine what a financial system worth having looks like, we can begin with how we lend to and borrow from those we love. (It is written in the Book of Romans: “Owe nothing to anyone, except to love one another.”) In those circumstances, the chief reason for lending and borrowing isn’t profit for the lender. Debt is a relationship. The lender already holds the position of advantage and should take on at least as much risk as the borrower. The borrower’s well-being, and that of the joint undertaking, should be the priority of the arrangement from start to finish.

If finance isn’t moving wealth from the top downward, it isn’t working. On a visit to Kenya not long ago, for instance, I was struck by the proliferation of small credit unions at the level of an office or company or farm. They are formidable tools of necessity, providing small doses of credit where and when needed. But they’re not enough. Kenya’s poverty evinces the credit unions’ powerlessness to right the wrongs of global inequality alone. We need financing that makes capital available to those who couldn’t otherwise get it, to span the gulf between haves and have-nots.

Rose Hughes’ involvement in community-based finance has brought her into the twilight zone of trying to develop community-oriented institutions around existing financial regulations. “All the rules are written assuming a profit motive is what drives everything,” she says, “for the benefit of the lender, not the borrower.”

What if we rewrote the rules of finance for the common good, for a truly democratic society? If banks were controlled by the communities where they operated, for instance, their outcomes would be measured in ways other than just money—like how Marisa Egerstrom is repaying her lenders. Democratic debt also means giving lenders less control over the enterprises they finance. Today, lenders’ interests typically prevail over those of founders, employees, customers, and neighbors—people whose lives are likely far more directly affected by an enterprise.

Worker-owned cooperatives, in contrast, preserve their democracy by making sure lenders remain lenders, rather than becoming bosses. “Our model has been to rent capital from the outside and give it no control,” says Rink Dickinson, a founder of the fair-trade worker cooperative, Equal Exchange. His company pays interest and fees for the money it borrows, but the workers don’t give up any governing power.

The debts worth having, it seems to me, are the ones that allow us to be more fully ourselves, that we honor with our freedom rather than our servitude. This is hard to imagine during a moment in history when the captains of finance have come to claim significance and wealth far in excess of the social value they provide. But perhaps one day financiers will be content to better resemble Frank’s anonymous ancient artists—who live on not by collecting royalties and enforcing constraints, but through the inspiration of their debtors.
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FROM THE PUBLISHER

A Road Trip to Find the Edge of Change

WHERE IS THE CUTTING EDGE of transformational change? That’s the question YES! co-founder Sarah van Gelder is asking as she embarks on a five-month road trip across the United States.

When Sarah proposed this journey, she said she didn’t want to look for answers in the halls of power or at big conferences. Instead she’s going to grassroots America: native reservations, rust belt cities, and small towns across the country. She’ll interview those who lead and participate in social movements. She’ll meet with people resisting the devastation of coal trains, fracking, oil pipelines, and mountaintop removal. She’ll visit community leaders localizing their economies and learn from people transforming the way they live in the face of climate change. And she’ll talk with lots of people to discover how they are coping with the stresses of an unfair economic system. Once she’s back home, she’ll bring her experiences and reflections together in a book.

The trip is part of a renewal process at YES! Next year we will celebrate our 20th anniversary. Over all these years, we have brought to light possibilities for transformation. Now, many of those ideas have taken hold; some have become mainstream—think farmers markets, biking, cooperatives, renewable energy, local economies, and criminal justice reform. But, as Sarah pointed out when she proposed her trip, a lot of the negative trends that spurred the founding of YES! have gotten more pronounced—climate change, an eroding middle class, deepening poverty, and racial injustice.

So Sarah’s on a journey to find where realistic, grounded hope lies now. She’s asking, “Where are the fresh sources of energy and innovation? Is the despair so many experience spurring a different form of activism or shifts to more resilient ways of life?” She notes that “as tensions rise, real answers, based in the lives and aspirations of ordinary Americans, become increasingly important—answers that are up to the challenges of our time and have a shot at spreading and creating the foundation for a new world. These are the innovations that have to be known, the stories that need to be told.”

You can follow her discoveries. Starting in September, she’ll write occasional articles and send back inspiring interviews. You’ll find them on our website and in our “YES! This Week” email. (You can sign up for this free newsletter on our website.) She’ll also post short reflections about what she’s learning, along with occasional videos and photos, at yesmagazine.org/edgeofchange. Follow her on Twitter @sarahvangelder and at #edgeofchange.

All of us at YES! will miss her daily presence at the office. But we look forward to a rich harvest of insights that can guide the stories we bring you as we move into our next 20 years.

Fran Korten, Publisher
Amber Waves of Lentils

How common sense and solidarity fed an underground food movement in beefy Montana

Raj Patel
Epiphanies have their own rhythms, mechanics, and patterns. The food movement, for example, is populated with those of us who saw the right film at the right time, or read the right book, or savored for the first time what unprocessed, local food tastes like.

I came to the movement through a politics of hope. At the World Trade Organization protests in Seattle in 1999, the international peasant movement La Via Campesina showed me not just what we were fighting against, but the kind of global exchange and reciprocity we were fighting for. Amid the many moving speeches, I remember most those of the peasants, which ended always with the cry to “globalize the struggle and globalize the hope.”

Not everyone’s so lucky. Some of us come to the food movement not through joy, but through the wicked pain of having one too many loved ones succumb to the food system’s ills. That was the case for Jim Barngrover, whose journey to the food movement began the day his father returned home poisoned by insecticide, never to recover. His story, and those of many other Montanan farmers, is told in Liz Carlisle’s closely observed celebration of the life, in the soil and above it, of a group of farmers she names in her recent book *The Lentil Underground*.

Another member of the Lentil Underground, Bud Barta, is beautifully silhouetted as a “gentle, bearded father of three … the kind of guy you’d hope to have with you if your truck broke down.” Barta was a carpenter who happened to find work as a technician for a traveling alternative energy show in the 1970s. He returned from three years on the road a confirmed contrarian.

He joined like-minded folk under the banner of the Alternative Energy Resources Organization (AERO). It wasn’t long before they began to explore the possibilities of the most potent collectors of solar energy—plant leaves. In 1984, AERO hosted a sustainable farming conference keynoted by a wunderkind of the new field of agroecology, University of California Berkeley’s Miguel Altieri. He described agroecology as a farming system in which nitrogen-fixing crops formed part of complex rotations and intercropping, building soil for deep, sustainable agriculture. Conventional farmers derided growing lentils like

MUSIC ::
Inspiring us

The Monsanto Years
In his latest album, *Neil Young* joins Willie Nelson’s sons Lukas and Micah to target corporate giants like Monsanto, Starbucks, and Wal-Mart. The album, made in collaboration with Lukas’ band, *Promise of the Real*, calls for an end to *Citizens United* and GMO-labeling bans. Young cranked it up a notch for his Rebel Content Tour: Native Apache activists and Reverend Billy and the Stop Shopping Choir opened a couple of his shows. The tour ended in July, but fans can catch him at the Farm Aid 2015 concert in September.

—Yessenia Funes

EarthEE
This album is perfect for lovers of old-school hip-hop and soulful poetic musings. THEESatisfaction, a duo from Seattle, isn’t afraid to address America’s most urgent problems in songs like “Planet For Sale” and “Post Black Anyway.” Stasia “Stas” Irons and Catherine “Cat” Harris-White also curate a blog series that profiles black artists. Called “Black Weirdos,” the series began as live music events and has evolved into a project that “allows blackness to be celebrated and appreciated in all facets on earth and throughout the universe.” This cosmic pair is resonating with the public through an irresistible medium: groovy jams and daring lyrics. —YF
black medic—a relative of alfalfa—as “weed farming.” For AERO members, though, it was a revelation.

But after the revelation comes the work. Barta’s father was the first in the county to farm with pesticides. Bud was the first to farm without them.

Conflict on the family farm was inevitable. Every ecosystem has conflict, of course. A landscaper once told me that the Hindu god of gardening is Shiva, god of death. Every attempt to grow food is an intervention in the sprawling conflicts for life and survival in the soil. And conventional ideas about how decisions are made in a family can be just as ill-founded as conventional ideas about pesticides and fertilizer. For farmers in Carlisle’s book, the turn toward agroecology transformed their most intimate familial relations.

When convention suffocates, it helps to have a sense of history. Jim Barngrover fortified his resolve to grow lentils with some research. It turns out that growing lentils instead of row crops was something Montanans had done very successfully. According to Carlisle, the state had a thriving pea industry in the 1930s, one that fell victim to its own success. The pea crop was destroyed by blight because farmers didn’t rotate them with other crops.

Those crops came to the landscape because of an environmental catastrophe created by the great historic force of the American food system—the futures markets. You may have heard of Earl Butz, the U.S. secretary of agriculture who urged farmers to “get big or get out” and to “plant fencerow to fencerow,” but he wasn’t the first to ask farmers to plant monocultures for profit. Decades before Butz came the commercial imperatives of the Gilded Age.

During the second half of the 19th century, the Chicago Board of Trade created markets for standardized crops, telegraphing through the creeping network of railroads the new demands for supplies of standard crops. Just as the legume roots host rhizomes, so the railroads were filaments of global markets creating rural communities. Railroads and the Chicago markets forged American agriculture together, root and nodule, fist in glove.

Meanwhile in Montana, the king of the Great Northern Railroad, James J. Hill, wound his way through community after community, encouraging farmers to plow up the prairie and plant wheat—the crop he was interested in freighting through Chicago to the world beyond. He was, at least, honest about his motives. Historians have quoted Hill as having said: “I know that in the first instance my great interest in the agricultural growth of the Northwest was purely selfish. If the farmer was not prosperous, we were poor.” The Montana Agricultural Experiment Station counseled against the crop, suggesting that Great Plains farmers diversify their crops.

Chicago’s markets disagreed—they wanted standardization, not diversity. Hill’s traveling roadshow promised great wealth, if only farmers would plant a great monoculture of wheat. His 1909 Dry Farming Congress was a success. Farmers planted. Their soils eroded. The wheat price fell. They planted yet more, neglecting to rotate crops, the cries of their children trumpling the health of their soil. In the end, both suffered.

The Dust Bowl destroyed the Great Plains. The New Deal offered soybeans, subsidies, and social programs as a governmental compromise between the status quo on the one hand and environmental catastrophe and militant demands for societal transformation on the other.

By the 1980s, the soil conservation programs of the 1930s had become the life-support system for declining small-scale farmers and a trough for Big Agriculture. Industrial agricultural corporations weren’t going to fund research about growing lentils. Montana State University was sold on the idea of sustainability in theory, but in practice its research agenda was shaped by the concerns of conventional agriculture. A little support for agroecology was snuck into research grants, but real innovation came not from the ivory tower but from the fields. The farmers built a network of more than 120 Farm Improvement Clubs, a peer-to-peer network of research and exchange, similar to the community of Central American farmers my friend Eric Holt Gimenez writes about in Campesino A Campesino.

The Lentil Underground created a diffuse network of botanists, agronomists, and soil scientists with a mission to serve one another, rather than the forces behind the grant cycles. It’s peer-to-peer and helps develop the atrophied skills of solidarity, reciprocity, generosity, and love.

I’ve never been to Montana, but I recognize how this happens among lentil farmers, because it has happened to me in a community of activists. Through direct action, through putting your mind and body into motion for change, you experiment with yourself while also experimenting with the world. One of the best things that comes from direct action is a recognition that the world can be bigger, richer, and more interconnected than we ever
thought. That discovery can help the Lentil Underground, and help us all, in one of the biggest challenges ahead.

Yet no matter how rich the loam or deep the bonds of solidarity, you can’t grow a crop no one wants. Just as wheat farmers and their markets developed simultaneously through the Chicago Mercantile Exchange, the Lentil Underground needed to cultivate the crop and its buyers in tandem.

Carlisle tells us of the company set up by the farmers, Timeless Seeds. To grow their markets, they pitched to the foodies, marketing one variety of lentils as “black beluga” to local chefs. They also sold their seed as part of a force for change in agriculture—as a soil-building crop for organic farmers. Yet, as Carlisle notes, the farmers face the constraints of the food system in America: Many people would love to buy their crops but just can’t afford them. “So long as they have to operate within a cheap-food economy that externalizes its social and environmental costs,” writes Carlisle, “both farmers and eaters will be forced into the false choice between a healthy environment and their own bottom line.”

So how to fix that? It’d require bridging the country and the city, finding new alliances and possibilities in a changing global economy. Montana has a history of doing that. In 1892, the People’s Party opposed both Republicans and Democrats with an alliance of urban workers and farmers called the National Alliance. Its most successful candidate was a women’s rights advocate, Ella Knowles, who ran for attorney general.

Knowing our history can help build a collective resolve to change the food system. We can also learn a lot from movements outside the United States. One of La Via Campesina’s Brazilian members, the Landless Workers Movement, has seen that in order to achieve systemic change, they’ll have to find new ways to bridge the divide between those who grow food and those who eat. They’re already doing that with a politics that demands social transformation, a process that makes it happen, and policies that work. In its school feeding program, the government buys food for children and pays a 30 percent premium for agroecologically grown crops.

But to demand programs like that, to demand much more, will require far more of us to be ready to transform society. The great gift of Timeless Seeds is that they’ve shown how committed, scientific, peer-to-peer direct action can grow a community, a rich loam, in which that transformation might thrive.

Raj Patel is the author of Stuffed and Starved and The Value of Nothing. He is a professor at the University of Texas at Austin. Patel’s work has appeared in The Guardian, Los Angeles Times, and The New York Times.
Journalist and historian Eduardo Galeano frequently confessed that he was obsessed with remembering. On accepting the 1999 Lannan Prize for Cultural Freedom, he explained, “I tried to find a way of recounting history so that the reader would feel that it was happening right now, just around the corner—this immediacy, this intensity.”

That account is an apt description of Galeano’s last book, *Children of The Days*, first published in Spanish in 2011, and now available in English in paperback. A “calendar of human history,” the book consists of lyrically composed historical vignettes, so characteristic of Galeano’s style, each connected to a specific day in the year.

Knowledge of the past can be a source of power, but, in Galeano’s view, human history does not center exclusively on “great men” and potent institutions. The diversity of topics he selects to remember includes everything from bicycles and chess to...
kissing and whistling, right alongside state executions and public health. In this way, he imparts a simple but profound lesson about the crucial links among understanding the past, our capacity to choose, and the pursuit of justice: “Knowing the before lets you create a different after.”

The book begins and ends with fire. In the January 2 entry, he recounts the 1492 fall of Granada—“the last Spanish kingdom where mosques, churches, and synagogues could live side by side in peace.” He links the burning of Muslim books under order of the Holy Inquisition with the fate of America’s indigenous peoples. The final entry, for December 31, recalls the figure of Quintus Serenus Sammonicus, physician to two Roman emperors and “owner of the best library of his time.” In 208, Serenus Sammonicus proposed an infallible way to avoid fever and keep death at bay: Always keep the magical word “Abracadabra” close. From ancient Hebrew, Galeano reports, the term means, “Give your fire until the last of your days.”

Across the year, Galeano offers his inimitable perspective on well-known dates, including May Day, famous peoples’ birthdays, and celebrated events, such as Martin Luther King Jr.’s “I Have a Dream” speech. Other entries in Galeano’s year recover what Noam Chomsky (adopting George Orwell) has called “unhistory”—events otherwise forgotten or marginalized because they were inconsequential or inconvenient for history’s official narratives. September 18, for example, was the day in 1915 that Susan La Flesche died. Galeano remembers La Flesche as the first indigenous woman to graduate from medical school in the United States. She combined “medicine learned with knowledge inherited” so that the lives of her people would “hurt less and last longer.”

Similarly, Galeano reminds us that April 9, 2011, was the date when the people of Iceland said, “No!” to the International Monetary Fund, while his entry for April 19 recounts the ongoing but grossly underreported plight of the Sahrawi, “children of the clouds.” Since 1987, a wall built and guarded by Moroccan soldiers has prevented the nomadic Sahrawi from inhabiting their historical homelands. Since time immemorial, Galeano reports, Sahrawi people have pursued the clouds that give rain. “They also pursue justice, which is harder to find than water in the desert.”

Justice hinges on knowing our histories. “What process of change can urge forward a people which doesn’t know who it is nor where it comes from?” he asked in a 1977 essay “In Defence of the Word.”

For Galeano, that process began early in life through journalism. At 14, he penned political cartoons for El Sol, the weekly newspaper of Uruguay’s socialist party. Later in life, he interviewed the most famous leaders of the Americas including Castro, Perón, Allende, and Chávez.

A masterful storyteller, Galeano authored more than 40 books, many of them translated into multiple languages. His three-volume Memory of Fire (1982-1986) tracked the Americas from pre-Columbian times to the present and was regarded as a tour de force. At the 2009 Summit of the Americas, Venezuelan president Hugo Chávez publicly gave Galeano’s Open Veins of Latin America (1971) to President Obama. The book, which had been banned by rightwing governments in Uruguay, Argentina, and Chile, became a best seller. Galeano loved fútbol and his Soccer in Sun and Shadow (1995) was reviewed as “the most lyrical sports book ever written” by NPR. In 2013, The Guardian characterized Galeano as “the poet laureate of the anti-globalisation movement.”

Galeano gave fire to the last of his days. He died on April 13, 2015, at 74. Children of the Days serves as a cherished capstone for those who already know and love his work and as an exhilarating introduction to those encountering him for the first time. Galeano will be remembered around the world as a champion of human liberation through solidaristic action. It remains to us to fulfill the legacy he leaves, by pursuing justice with the same immediacy and intensity that he conveyed history.

Andy Lee Roth is the associate director of Project Censored and co-editor of Censored 2016: Media Freedom on the Line, forthcoming in October from Seven Stories Press.

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from “In Defence of the Word”

“One writes out of a need for communication and communion with others, to denounce pain and share joy. One writes against one’s own solitude and that of others. One assumes that literature transmits knowledge and acts upon the language and conduct of those who receive it, that it helps us to know ourselves better so as to achieve a collective salvation.”
WHY I FARM

As I dug deep into organics and the food movement, I discovered I was missing the point.

Natasha Bowens

When I first decided I wanted to farm, it was because I wanted to find a way of growing food that worked with the earth instead of against it. I wanted to grow food that would rejuvenate my body instead of slowing it down. Like so many others, I was looking for answers in the “good food” movement sweeping the nation. I thought that to be a good steward, all I had to do was follow sustainable agricultural practices and grow healthy food. Now, after six years and stepping foot on more than 75 farms for The Color of Food, I’ve learned that I was missing the point completely.

Sitting at the table with so many farmers doing revolutionary work taught me that farming isn’t only about stewarding the land; it’s also about stewarding community and tending the soul. The land beneath our feet carries our history and carries freedom. It is healing and empowering and can be a commons that binds us together. My history traces back to the moment my ancestors’ shackled feet hit this soil, when the African farmer became the American slave. Today, continued racism makes healing crucial. In our gardening plots and on our farms, we can reclaim a connection with the land that was there long before the oppression. We can liberate ourselves by having sovereignty over our square of soil, over our food, and over our bodies.

As soon as I finished the book, I was
eager to become a steward of my community. Today, I work as a community garden coordinator, managing two community gardens and food programming in a few of my local neighborhoods. The communities in these neighborhoods are predominantly low-income, black, and Latino. We garden and cook food together, but in my experience, healthy food access is a secondary goal of our program. The gardens are important, but it’s the community that makes the garden. When we work together, share meals together, and laugh together, we’re repairing relationships to the soil as a community.

Recently, we had a traumatic event in one of our garden communities: A shooting by a nonresident took place right in front of the garden and was witnessed by several children. A young man from a neighboring community died that day, leaving residents hurt and angry. The media rubbed salt in the wound by painting the picture often painted when violence occurs in communities of color: that this was typical, even expected, in that neighborhood. The community’s response was powerful. Instead of accepting the negative narrative, instead of hiding indoors from the violence, residents decided that the only way to fight back was to come together, to heal, and to show what the community is really about. Just a few days later, we gathered together in the garden. With the sunset at our backs casting golden light across the plants and trees, we celebrated our first harvest. We dug our hands into the soil for its healing touch as we pulled up lettuce, cabbage, and carrots. And after, we sat around the picnic table together laughing, sharing food, and listening to the birds sing a resilient song.

This, to me, is what true stewardship is all about. It’s these stories that cause me to dig deeper than I ever thought I would when I first picked up that garden shovel six years ago. It’s what drives me to cultivate spaces and opportunities for people to unite and bite into their own self-empowerment, tasting the beauty of their soul. For me, there is no richer bounty than that.

The Gullah/Geechee Nation, led by Queen Quet, is a nation of Gullah Geechee people whose roots in West and Central Africa have been tightly preserved since their ancestors arrived here as slaves. The Sea Islands and what’s known as the Low Country along the coast from Wilmington, North Carolina, to Jacksonville, Florida, is home to the Gullah/Geechee Nation. The lowlands and marsh of these areas served as the primary grounds for rice production in the 17th and 18th century, and Africans from the traditional rice-growing regions of West Africa were brought to perform the arduous work. Isolated on the Gullah Islands, Gullah Geechee people developed a strong sense of community and were able to preserve more of their African cultural heritage than other groups of African Americans. Gullah people developed...
a separate Creole language similar to the Krio of Sierra Leone, and they continue distinct cultural patterns in their language, arts, crafts, religious beliefs, folklore, rituals, and foodways, in which rice, fishing and hunting play a big role.

“The history of this island is based on communal survival,” says Sará. “We were cut off out here on a rural island. Before they built the bridge, you had to take a boat across, into town. So people learned to be self-sufficient and make with their hands the things they needed to survive. This was the epicenter, with Penn School teaching everybody on the island how to farm and create an environment where you didn’t need to go to Beaufort for a lot, only those things we couldn’t make ourselves. Most of what we had right here in this community was enough to survive.

“We made it like that, by growing and sharing and selling our own food. I grew up in a family of two brothers and four sisters. We all grew up farming and helping my mother on the farm. As we were coming up, every person just about had a little garden and grew something. My mother was known for growing her peanuts, sweet potatoes, and tomatoes. Everyone knew when it was peanut harvest time and okra time, and they would be calling her to buy a bushel of peanuts, okra or both. I would deliver the orders, and I didn’t mind ‘cause I’d get to drive the car. I was about 13 or 14 and the rule for us was if you sat up tall behind the wheel, nobody would bother you. I would deliver all over the island driving on the dirt roads. Moma was also known for her yeast rolls, and every time she baked a few pans of them I’d be delivering them to neighbors who were sick or who called her up wanting her rolls. Food was at the center of our community.

“The main crops that helped sustain us were the cash crops we grew which helped us go to college. My mother grew tomatoes and cucumbers. Those were the two crops that helped really build the island, back when we had packing houses where distributors and large farmers came and bought what local farmers would bring in to sell from their farms. Everyone in the neighborhood knew that during the summer months between June, July, and a little of August, all you’d be doing is picking cucumbers and tomatoes and taking them to the packing house. That’s what helped my mother to support our college tuition. The farm yielded a lot of tomatoes and Moma had big, beautiful tomatoes, and that was her income; we were the farmhands and we helped her. We’d be out there picking and hoeing all summer long.

“My other great-grandfather was a country extension agent who helped the farmers and everyone in the area to farm and utilize their land to be profitable and self-sufficient. He also helped the farms on the proper way to raise farm animals. And everyone helped each other in that way. If one person was a farmer and they farmed a lot of sweet potatoes, they would share that. If someone else grew cucumbers or squash or greens, they shared. If this person was raising cattle, whenever he killed a cow or hog then he’d share a piece of that. It was communal. And everyone knew when someone was killing a hog, it was a celebration, and they would go to that person’s house early in the morning to help, and they all had their favorite pieces of meat to take home, so everyone’s family was fed. That’s how my mother and father’s house was built. Everyone came every Saturday, and piece by piece they put the house together. That made life worth living for everyone without much hardship on one person. I love that concept, and I try to live it and try to pass that on.”

“The culture of the Gullah man is based on loving kindness,” Bill adds in his gentle voice and patois accent, rich with hints of the Gullah language. “The average Gullah person will do for you quicker than any other, and they don’t mind helping. It’s a very spiritual thing. Going out in the creek catching fish, bringing it back in, sharing it with everybody. Loving kindness. We work with our whole community, our environment too. We love the natural, and we know how to work with the natural things of life. We work with the ‘poppers’ [porpoises or dolphins], we get out on the boat, ‘poppers’ run the fish up the creek and we follow them. We bang on the boat so the ‘poppers’ come back out and chase the fish up to the boat. Gullah people learn how to work with animals and nature; we learn how to respect our whole community.

“We farmed together, we always looked out for one another. I grew up on James Island across the water from here and by the time I was a teenager I already had farming in my blood. I grew up close to the farm, and we all worked on the farm for a living, coming out after school and going to pick beans for the farmers. I made $13.50 a week, and that was enough to get by. We could go to the store and buy a bag of rice for 50 cents and harvest food in the garden and cook for the whole family.”

Cooking is something else Bill has been doing his whole life. He’s a chef and owner of the restaurant Gullah Grub, which serves up Gullah dishes on the island, drawing hungry patrons from all over the country including chef personalities like Anthony Bourdain and Martha Stewart. Much of the food they cook with is grown on Marshview or fished locally.

SARÁ AND BILL, or Mr. Bill as the kids call him, run a youth program on their farm and in the Gullah Grub restaurant. With Sará’s passion for working with children as St. Helena Elementary’s guidance counselor and Mr. Bill’s passion for cooking and passing on Gullah culture, they found a perfect opportunity to teach farming, cooking, and food culture to the island’s youth. They work with children from 4 to 18 years old and pay them stipends for working and learning skills on the farm, taking cooking classes with Mr. Bill, and learning the entire process of farm to table. Some of the teenagers end up working in Mr. Bill’s restaurant,
learning the job skills of cooking and serving, while others work at the farmers market, learning the process of harvesting and selling their crops. Sará started a garden at the school and incorporates food and agriculture and community into her guidance curriculum. She brings many of her students to the farm after school, and more keep signing up as they hear about it from classmates. The youth have called themselves Young Farmers of the Low Country, and I had the pleasure of farming alongside them during my stay on Marshview Farm.

After we finish in the fields, the kids harvest food to take home to their families, and I drive to the Gullah Grub to bite into Mr. Bill’s red rice and shrimp gumbo. There are two women sitting on the front porch of the restaurant weaving baskets. As I sit in the rocking chair next to them and savor the delicious Gullah grub, I think about the youth, the community, and the rich stories tied to each bite. I can literally taste the love of this Gullah island that Sará and Bill hold and work so hard to pass on.

“THE CULTURE OF THE GULLAH MAN IS BASED ON LOVING KINDNESS,” BILL ADDS IN HIS GENTLE VOICE AND PATOIS ACCENT, RICH WITH HINTS OF THE GULLAH LANGUAGE.

Natasha Bowens spent the past five years gathering stories and portraits of farmers and food activists of color for her book The Color of Food: Stories of Race, Resilience & Farming. Bowens started The Color of Food in 2010 after exploring race and agriculture on her blog Brown Girl Farming. At home, she works as a beginning farmer, garden educator, and community activist.


Bill Reynolds-Green
In a world where clever marketing distracts us from the actual ingredients in our toiletries, it’s hard to know exactly what we’re using to wash our bodies. In reality, 10,500 different chemical ingredients can be found in our vast body care market—some of which are thought to be carcinogenic or harmful to our endocrine system. Research done by the Cosmetic Ingredient Review in 2012 revealed a list of unsafe ingredients commonly used. The study exposed safety concerns ranging from skin depigmentation to reproductive problems. Other research on these chemicals remains inconclusive, but you can avoid any potential risks by opting to cook up your own body care products at home. Here are a few that we tried.

**SHAMPOO**

½ cup distilled water  
¼ cup unscented liquid castile soap  
¼ teaspoon essential oil of choice

**DIRECTIONS:**  
Combine all of the ingredients in a bottle—any old bottle will work. Shake the ingredients well to make sure that the mixture is consistent. Pour some atop your head and lather.
**TOOTHPASTE**

½ teaspoon baking soda  
½ teaspoon salt  
1 drop essential oil (peppermint, sweet orange, clove, or cinnamon bark is recommended)  
A few drops of tap water  

**DIRECTIONS:**  
Mix all ingredients together in a small bowl until smooth. A thick, not-too-watery paste should form after proper mixing. Brush as you normally would.  
Follow with water rinse or mouthwash to avoid any residue.

**DEODORANT**

6 tablespoons coconut oil  
4 tablespoons baking soda  
4 tablespoons cornstarch  
6 to 10 drops essential oil of choice  

**DIRECTIONS:**  
First, stir the cornstarch and the baking soda together in a bowl. Then, add the coconut oil until the ingredients are well mixed. Take the essential oil you've chosen, and stir that in, too.  
After the ingredients have been properly combined, store the resulting deodorant in a sealable container and place it somewhere cool. When ready for use, apply the deodorant with fingertips.

**BODY WASH**

3 tablespoons liquid castile soap  
3 tablespoons raw honey  
2 tablespoons oil (when I tried this, I used olive oil)  
10 drops essential oil of choice  

**DIRECTIONS:**  
Measure all ingredients into a liquid measuring cup. Do not whisk or blend the ingredients (doing so can cause bubbles). Instead, mix with a spoon.

**LIP BALM**

2 teaspoons pure, filtered, unbleached cosmetic grade beeswax pastilles  
1 teaspoon organic raw shea butter  
3 teaspoons organic unrefined coconut oil  
20 drops essential oil of choice  
Lip balm container  

**DIRECTIONS:**  
Mix all the ingredients together in a saucepan and heat at low-medium, occasionally stirring. When the beeswax and shea butter melt, remove from the stovetop. Pour liquid into lip balm containers (a funnel might be useful).  
Let the lip balm cool and set for about 20 minutes. Be careful not to touch the balm too much before it has set.
CULTURE SHIFT

COMMENTARY :: Meaghan LaSala

NOT JUST “DIVESTMENT,” CLIMATE JUSTICE NEEDS “REINVESTMENT”

There’s a popular saying in the student-led fossil fuel divestment movement, that “divestment is the tactic, climate justice is the goal.” Our student team at Divest UMaine took this idea seriously, but it was often hard to know how to put it into practice. Student-led divestment campaigns have successfully targeted the fossil fuel industry. In just three years, 34 schools have committed to moving investments out of that deadly sector. Divestment activism is a powerful strategy, but I wondered: Is it enough? How can students better align their movement with the primarily low-income communities of color who live and organize at the front lines of climate change?

“Reinvestment” is one of the ways students have been putting the idea of climate justice into practice. Reinvestment organizers are asking questions about what happens to the money after it’s divested from harmful industries. Who gets to control or benefit from the funds? I spoke with some of the folks who have been working in this emerging movement, and what I learned has transformed the way I think about divestment.

“We’re looking at models from around the world, such as revolving loan funds, in which communities can access capital to create productive livelihoods—whether that’s community-controlled energy, worker cooperatives, or cooperative grocery stores in food deserts,” explains Gopal Dayaneni of Movement Generation Justice and Ecology Project, a Reinvestment Network member organization.

The Reinvestment Network is a national coalition of students, grassroots community groups, and organizations calling for reinvestment as the next step in the movement for climate justice. In the last year, it has brought students and front-line leaders together in national gatherings to map out the mechanisms that front-line communities will need to receive and manage capital and to develop the tools students will need to incorporate reinvestment into their campaigns. One of the network’s primary goals is to develop community-managed cooperative funds that students can pressure their institutions to move money into.

Lex Barlowe is a member of Fossil Free Yale and a student representative in the Reinvestment Network. Barlowe explains how reinvestment will change the way students organize: “Through reinvestment, we can start encouraging students to develop relationships around this money and where it’s going. Reinvestment can be one basis for students to build relationships across the climate justice movement.”

Brandon King is an organizer with Cooperation Jackson, an example of a community-based organization that could benefit from reinvested fossil fuel funds. Cooperation Jackson is developing worker-owned cooperatives as a way of countering the steady disinvestment of major capital in Jackson, Mississippi. According to King: “Cooperation Jackson is a vehicle to try to achieve economic democracy. All over the country, front-line communities are trying to make the shift to that new economy, and those organizations desperately need to be supported. For students to be engaged in that fight can help tremendously.”

Reinvestment wouldn’t only benefit front-line communities. As Deirdre Smith from 350.org explains, this new opportunity for alliance-building could mean more powerful movements across the board. “Reinvestment raises the stakes of divestment and offers a deeper, more long-term possibility of victory,” Smith says. “Because of the potential for movement building, reinvestment offers potential for those involved to have more weight and power behind them.”

Reinvestment could also unite students organizing for other forms of divestment, like prison divestment and divestment in solidarity with Palestine. As Dayaneni explains: “Capital belongs in the commons just like soil or water. We’re building a movement with a shared systemic analysis, understanding that ending the extractive economy means more than just fossil fuels.”

As a recent divestment alumna who is committed to carrying this movement forward, I can’t wait to work with the student leaders at my alma mater to bring the idea of reinvestment home to our campus.

Meaghan LaSala is an organizer with Divest UMaine, a group that won two fossil fuel divestment commitments from the University of Maine System. She also organizes for health care justice with the Southern Maine Workers’ Center.
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“The end of consumerism and accumulation is the beginning of the joy of living.”

Vandana Shiva
Author, Activist, and YES! Contributing Editor