

PSALM: PEOPLE SERVING A LARGER MISSION

The Quarterly Newsletter for the Central Illinois Organizing Project

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Faith in Action Means Organizing for Justice

Summer 2008

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CIOP Uses Action to Bring About Negotiation

By Dawn Dannenbring

Bloomington, IL

After months of trying to get a Countrywide loan officer to return calls on a senior couple's loan with no success, CIOP staged an action to encourage negotiations. On June 19, 2008, over 100 CIOP members and friends came out to support Senior Citizens Vernell and Valeria Armour who were facing home foreclosure from Countrywide. CIOP invited Countrywide to the public meeting in front of the Armour's home. When Countrywide failed to show up, CIOP leaders boarded a school bus and assorted vans and cars and took the meeting to the local Countrywide office. The office manager refused to meet with us. Leaders distributed the phone numbers of three Countrywide Vice Presidents. Participants called the VPs with CIOP's demands: 1) Forgive the Armour's loan, 2) Halt the foreclosure proceedings, 3) meet with CIOP.

Participants in the action



came from four central Illinois metro areas: Bloomington-Normal, Peoria, Springfield and Decatur. Participants included a broad array of faiths, races and ages. Participants represented Christian, Jewish and Hindu faiths; seven clergy participated in the action. Participants included African Americans, Latinos and Caucasians. All ages were represented with the majority of participants being seniors who came out to support fellow seniors facing foreclosure.

Within one hour, CIOP had received a call from Angie Lathrop, Senior Vice President of Community Relations at Countrywide who agreed to halt the foreclosure and en-

gage in negotiations. CIOP and Countrywide are currently negotiating an organizational agreement to address foreclosures, increase affordable lending to low and moderate income individuals and persons of color, and provide funding to CIOP member groups.

The Central Illinois Organizing Project has been organizing on predatory lending since 1998. The organization worked to get the first anti-predatory lending regulations and subsequent legislation passed in the state of Illinois. As lenders found ways to bypass the law, CIOP advocated for policy and practice changes to protect citizens. The organization has an active senior anti-predatory campaign which includes education, advocacy and organizing for policy change. The June 19 action was part of that campaign. ■

Reflections on Organizing: Barb Olson

"I'm just a little, old, white Presbyterian! [Organizing] isn't natural for me!" exclaims Barb Olson, founder of Homeless United for Change (HUC) in Springfield, IL. However, when one looks at Olson's resume, its obvious that organizing is not only natural, but perfect for her.

She has always been interested in social activism, and as a student at Florida State

University, in the late 1950's, Olson was involved in bus demonstrations with the nearby black university, Florida A&M. She also participated in environmental organizing to stop oil refineries from being built on Florida's coast.

Today, she works with people in Springfield who have experienced homelessness. HUC is devoted to helping the

chronically homeless in Springfield organize and find their voice. Its three main objectives are to provide supportive housing through Housing First, to create a full-service day center, and to create fifty more year-round emergency beds. There have been some setbacks however. [continued on page 2]

Local Family-Farmers Pushed Off Land by Mega-Farmers

By Joel Janisewski

Bloomington, IL

The earth brought forth vegetation: plants yielding seed of every kind, and trees of every kind bearing fruit with the seed in it. And God saw that it was good. (Genesis 1:12)

We are part of God's good creation. Here in Central Illinois, we are surrounded by wide-open farm fields. Though many of us live in urban places, the vast majority of Central Illinois land is used to grow crops. We are surrounded by some of the most fertile soil in the world, producing corn, soybean, and even other vegetable crops. As you travel through the region, do you notice planting season, crop rows, contour plowing, harvest, rivers, small creeks winding through fields, and even the ditches that separate the fields from the road? Do you know that we are facing a farmland

stewardship crisis here, and that soil productivity and the health of rivers and streams is at stake?

Farmers Supporting Independent Agriculture (FSIA) is organizing on farm stewardship issues facing local family farmers and

The earth brought forth vegetation: plants yielding seeds of every kind, and trees of every kind bearing fruit with the seed in it. And God saw that it was good. (Genesis 1:12)

rural communities, which are also issues that impact the urban places throughout Central Illinois. Local family farmers who have a vested interest in sound farmland stewardship, maintaining soil fertility, and keeping waterways clean and clear are being pushed off the land they have farmed for years by mega-farm operators

who are moving into the region. These mega-farm operators are farming in an unsustainable manner, cutting corners to farm more quickly and reduce costs. Their short-term gain has a long-term cost, namely the fertility of the soil and cleanliness of waterways. Visit www.illinoisfsia.org to see the environmental damage mega-farm operators are doing in local farm communities.

So what can we do to change this trend? Buy locally, support local farmers, rent your farmland to a local farmer, tell your friends/relatives/church to rent their farmland to local farmers, educate yourself and others about environmental stewardship, participate in CIOP leadership training, organize with CIOP and FSIA, become a leader in your community, and pray!

God's creation is indeed good. Let's work together to keep it that way. ■

Reflections on Organizing, continued

[continued from pg. 1]

According to Olson, organizing is like a kaleidoscope because everything is constantly changing. "Working with the chronically homeless is especially hard," she says, "because they are usually exhausted, unsure of where they will sleep on any given night, and generally hopeless so going to meetings just doesn't 'cut it.'" Most issues seem to be much slower to reach victories than other types of organizing for those reasons.

Even though at times it may be diffi-

cult, Olson finds motivation in helping people find their voice. While she herself loves to pick arguments, she understands that some people aren't as comfortable sticking up for themselves, and it is through organizing that she attempts to give these people a say.

Olson's favorite moment organizing was during a march on the municipal building in Springfield, when one man found his voice. John, a severely disabled man with addiction problems, was leading the chant, "I'm fired up! Can't take it no more!" And the smile

that spread across his face when he realized he was leading all the people, was, by itself, a victory for Barb Olson. According to her, the sense of empowerment that organizing gives people is the real success.

It is unlikely that Barb will ever stop helping her community. She will continue her work for HUC, and she hopes one day a large coalition of HUC leaders will be at the table, having their voices heard. As she says, "There is room at the table for all, and sometimes you just have to take it." ■

Evening Bus Service Update by Jane Ford

Springfield, IL

Ridership on Springfield Mass Transit District (SMTD) night service buses has steadily increased each month since service began on December 3, 2007. Urbitran (SMTD feasibility study consultants on night service) established 7 to 9 passengers per revenue hour as the performance criteria to be met. To no one's surprise, the night service has surpassed these criteria with 12.5 passengers per hour as the average in the first twelve days of July 2008. Evening bus service is an obvious

success.

Grant money of \$371,000 will allow the three established night routes to run until the end of October at this time. Increases in future labor and/or fuel costs may change that date.

Linda Tisdale, SMTD director, has worked closely with CIOP leaders. At her suggestion, the SMTD board has taken two steps to help the service continue. First, a letter was sent to Senator Durbin requesting \$150,000 to allow the pilot project to last a full year. Second,

money to run night service past the pilot project through June 2009 was included in SMTD's budget for the fiscal year 2009.

The good news and most important step: the SMTD and its board have taken on ownership of night service. Continuing the service is a priority to them.

CIOP can be justifiably proud of its four-year economic/social justice commitment in our state's capital. **ORGANIZING WORKS !!!** ■

CIOP Fights Mortgage Foreclosures by Dr. Laurie Bergner

Bloomington, IL

8,000 Americans are losing their homes to foreclosure every day! Most of these foreclosures are the result of subprime and predatory lending which targets the elderly, minority populations and those who have had difficulty obtaining prime credit products. Nationally, 1 in 4 mortgage loans involved a subprime loan, while in the Midwest, 1 in 3 involved a subprime loan. Experts predict approximately 20% of all subprime loans will result in foreclosure. And national studies indicate the problem is with the loans themselves, not with the people who received them.

Even though we have a somewhat better economic situation than some other areas of the country, mortgage foreclosures have skyrocketed in central Illinois just like the rest of the country. The communities comprising CIOP have

2,520 houses that are currently in foreclosure.

Not only is every single one of these foreclosures a tragedy for the family whose dream of owning their own house is ending, it also affects the rest of the community. Every house that is foreclosed lowers the value of the surrounding houses by an average of \$5,000. Houses within 1/8 of a mile in every direction are affected. That has further repercussions for the community. Home prices have fallen about 16% from their peak two years ago. As housing values decrease, the city tax base decreases. This means local governments raise less in property taxes, which means less money to run our communities. And to complete the cycle, falling home prices contribute to more foreclosures. Homeowners who owe more on their loan than their homes are worth are more likely to

default if they encounter financial distress. Before home prices fell, home owners had a cushion to fall back on—in the form of the equity in their houses—in the case of job loss or medical expenses. But when home prices fell, home owners lost that cushion and that contributed to foreclosures as they couldn't recover from financial difficulties.

We at CIOP believe that subprime and predatory lending are against our community values. Many of the lenders preyed on the poorest and most vulnerable members of our communities – seniors on fixed incomes and members of minority populations. We can no longer pretend that the victims aren't us. More and more, they are us and our friends and families. Protecting our community against such practices and against foreclosures protects all of us for a better future. ■

Living Wage: Fostering Justice in Central Illinois by Tyler Miller

Bloomington, IL

The Central Illinois Organizing Project recently reinvigorated its living wage efforts, taking on two young organizers to head the campaign. The initial goal of this campaign was gathering petition signatures. Once a certain number of signatures were collected—1,525 from registered Bloomington voters—a non-binding referendum will appear on the November ballot. CIOP surpassed the 1,525 criteria in July. This will allow CIOP,

politicians, and the public to gauge public response to the Living Wage Issue.

CIOP now begins the second part of the campaign: educating the public on the issue, and helping individuals understand just what it means to be part of a community that supports a Living Wage. The idea is this: let the people decide how much to pay their workers; let the people choose to make their town one that pays its workers a fair and decent

wage; let the people create justice in Central Illinois.



CIOP would like to thank the many volunteers from churches, unions, and neighborhood organizations who have participated in canvassing. ■

CIOP Salutes its national affiliate NTIC by Andrea Frye

National Training and Information Center (NTIC) has specialized in helping ordinary people foster systemic change at the local and national level by training grassroots leaders and building powerful community organizations for more than 36 years. Today, NTIC is a national network of 25 affiliates in 14 states and 40 allied community organizations that seeks to develop the talent, organizations, ideas

and power that will help create a more just and equitable society.

NTIC believes:

- That local organizing at the grassroots level is the foundation of social movements that create long-term systemic change.
- The development of indigenous leadership in low-income com-

munities and communities of color is the crucial component in building larger movements to address poverty and inequality.

- That moving people and communities to action, not only transforms relations of power, but also transforms the human spirit. ■

Right Here, Right Now, Today! by Rev. Bushey, Central Christian Church- Decatur, IL

Writing from prison in Ephesus, the Apostle Paul invited his friend Philemon to do the right thing and free his slave Onesimus. A careful reading of this brief letter in the New Testament notes that more than once, Paul stops short of commanding Philemon to free Onesimus, but instead encourages him to do this good work on the basis of his faith. *Though I am bold enough in Christ to command you to do your duty, yet I would rather appeal to you on the basis of love...in order that your good deed might be voluntary and not something forced.*

(Philemon 8-9, 14). For Paul, it was never an issue of faith vs. works. Faith did not exist without works for Paul and neither should works exist without faith. A deeply God-centered life compels the believer to act in and through one's faith. And, this has been the case since God's covenants with Abraham, Jacob, Moses, and through the revelation of God's reign made known in Christ Jesus our Lord.

Faith has been the source and guide of my work as both a minister of the gospel and as a community organizer. Whether I am organizing efforts to provide wrap around services for homeless persons or public school students, or gathering people to give voice to their faith in regards to predatory lending practices or unjust housing practices, I do so because of my faith in God's realm in our midst, right here and right now. While some may believe that God's Kingdom will come, I believe that God's Reign of justice and righteousness is a present reality within the hearts of devout believers who do not hide that reality in their hearts, or their synagogues, or churches, or mosques. Consistently throughout the gospels, Jesus teaches the present reality of the kingdom of God. Paul does likewise in his letters to the early church, and the prophets of the Hebrew Scriptures consistently called the nation of Israel to remember the reign of God. The world

around us does not reflect the reality of God's Realm within us. And, that is why we continue to act for peace and justice in our communities.

Organizing or faith in action, for me then, is not about a world to come, but rather about this world and God's call upon my life *to do justice, love kindness and walk humbly with God in this world.* My journey with God has not been without losses, defeats, and set-backs. And yet, as one in Christ Jesus, clothed with Christ organizing for a just and equal community is inseparable from my identity as a person of faith. God's reign is powerful and merciful, just and full of grace. My experience in organizing is integral to my vocation as a minister for God's Realm in our midst - a ministry that I share with all who belong to God. Sisters and brothers, may we share together as we act and thus reveal the Realm of God's peace and justice, right here, right now, today! **Shalom and Amen. ■**

El Poder de la Gente

translated and written by Clarissa Kastner

Bloomington, IL

CIOP cree en el poder de la gente; entonces, seria un punto natural para empezar en organizara las personas. Pero seria falso a decir que CIOP esta *empezando* a organizar alrededor de derechos de los inmigrantes. No puedo olvidar el correo de Don Carlson que se titulo: "VICTORIA en el Hampton Inn!" Lo mando después que los trabajadores recibieron su pago atrasado en un hotel local, mismo que estaba sacando provecho bajo el abuso de sus

empleados. Estos pagos vinieron después de mucho esfuerzo de líderes locales en documentar la falta de salario digno, juntas con oficiales del hotel y dos protestas pacificas en la entrada del mismo.

Sin embargo, el trabajo de CIOP no puede parar después de una victoria. Ahora estamos haciendo entrevistas con diferentes personalidades de Bloomington-Normal.

Con dichas entrevistas esperamos

encontrar los retos que enfrenta la comunidad de inmigrantes, que cambios esperamos y que evidencia mostraría que hemos logrado los cambios.

De hecho, seria mejor a decir que CIOP esta *empezando* una etapa nueva en organizar alrededor de los derechos de los inmigrantes. Para iniciar esta etapa nueva, estamos empezando con la gente. Si te gustaría ser parte de este proyecto, ponte en contacto con nosotros y añade poder a tu gente. ■

FSIA Fights University's Unfair Farming

By Joel Janisewski

Normal, IL

Farmers Supporting Independent Agriculture is organizing to change the way that the University of Illinois manages its 11,000 acres of farmland. Large farmland owners are putting economic pressure on local family farmers, threatening to force many of them out of business.

Unfortunately, the University of Illinois is one of these landowners. The University has started renting its farmland to

the highest bidder on short-term leases. The high bid system prices out family farmers, while attracting mega-farm operators. The short-term leases fail to encourage long-term land stewardship. Other landowners are now starting to copy the University's policy, compounding the problem. Short-term gain is valued more than long-term sustainability. The end result is a stewardship crisis in Central Illinois.

FSIA leaders have been taking steps to

organize a stronger coalition. FSIA leaders worked with Farm Bureau leaders to help pass statewide resolutions condemning the University of Illinois policy at the Farm Bureau Convention. Meetings were held with key Illinois state legislators, which resulted in the creation of a bipartisan coalition to fight the University policy. New organizing efforts are underway in LaSalle and Vermilion County as well. Watch for new developments soon! ■

Payday Lending Reform Issues by Rev. Tony Pierce

Peoria, IL

Many unsophisticated consumers are being preyed upon and victimized by the virtually ubiquitous payday lending establishments that advertize a seeming helping hand in today's economically oppressive environment. For example, this past year's 36% increase in oil prices on the New York Stock Exchange has driven energy and food prices to unprecedented highs, forcing many consumers to face significantly increasing deficits to survive from week to week. This has encouraged payday lenders to open so many shops that they are now more numerous than McDonald's restaurants in today's urban communities. In the city of Peoria, alone, there are currently 36 payday lending establishments open to the public, compared to eight McDonalds restaurant locations. And as is the case in Peoria, the num-

ber of payday lending establishments in Illinois exceeds the number of McDonald's restaurants in Illinois.

Predatory lending establishments operate under a host of seemingly benign names ranging from 'Payday Loans' to 'Title For Loans'. And their virtual presence of multiple shops in the most vulnerable neighborhoods provides them easy access and a familiar face to the vulnerable public that they seek to prey upon. The seeming friendly financial helping hand that they supposedly offer in appearance generally turns out to be the total opposite in practice: with most of them charging an annual interest rate (APR) of approximately 400% on their loans. The malevolent impact of which is readily apparent when one considers the cost of the interest on a \$500 loan over seven months: A credit union

or bank loan of \$500 @ 18% interest over 7 months costs a total of \$526 or \$26 in interest over that period of time. A credit card advance of \$500 @ 28% interest over 7 months costs a total of \$576 or \$76 in interest over that period of time. However, a payday loan of \$500 @ 390% interest over 7 months costs a total of \$1,550 or \$1,050 in interest over that period of time. Consequently, desperate borrows are taking action that will often result in their further financial ruin when they accept loans from payday lenders.

As members of CIOP, we must work to end these payday lending tragedies in central Illinois and throughout the state. ■

The Power of the People

by Clarissa Kastner

Bloomington, IL

As CIOP believes in the power of people, the natural place to start when organizing is—with people. It would be false to say, however, that CIOP is just *starting* to organize around issues concerning immigrant rights. I can't forget the e-mail from Don Carlson titled, "Hampton Inn VICTORY!" It was sent out after workers received their backwages from a local hotel that had been profiting from their

labor. Those wages came after much hard work by local leaders in documenting the lack of pay, meetings with hotel officials, and two peaceful demonstrations in the hotel's lobby.

However, CIOP's organizing around immigrant rights cannot stop after one victory. Currently we are conducting interviews with people of the Bloomington-Normal community. With these interviews we hope to find out what challenges can be seen in the immi-

grant community, what changes are hoped for, and what evidence would show that these changes have been made.

So maybe it would be more accurate to say that CIOP is *starting* a new phase in organizing around immigrant rights. To begin this new phase, we are starting with the people. If you would like to become involved in this project, contact us and add to the power of the people. ■

Mangano Speaks at HUC Forum by Don Carlson

Springfield, IL

Over 50 homeless leaders of Homeless United for Change (HUC-CIOP) joined another 100 of their fellow housed citizens in a community forum to end homelessness in Springfield, IL on July 17th. Philip Mangano, Executive Director of the Federal Interagency Council on Homelessness, was the keynote speaker. Earlier in the day he spoke to a closed door group of City officials, HUC leaders and Chamber of Com-

merce. Mangano was listed as one of Time magazines 100 most influential people. He had been given the invitation to speak by a CIOP delegation who met with his office last April in conjunction with National People's Action.

The outcomes of the meetings were:

1. The City is committed to "Housing First," the national policy strategy to place chronic homeless citizens in their own home rather than the cur-

rent strategy of providing social services which do not end homelessness.

2. The City committed to revising, along with HUC-CIOP leaders, its 10 year plan to end homelessness.
3. The City committed to increasing the number of overnight beds for homeless residents to over 60.
4. The City committed to creating a day shelter for homeless citizens.
5. These commitments were all demands of Homeless United for Change/CIOP. ■

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**CENTRAL ILLINOIS
ORGANIZING PROJECT** 

*"Faith in Action means
Organizing for Justice"*

We're on the Web!

www.ciop.org

Organizing News from Around the Region

CIOP family focus on national PBS program NOW

The national PBS program, NOW with David Brancaccio, interviewed a family from First Presbyterian Church in Normal, IL for the episode on "middle class economic insecurity." The show can be seen on line at; pbs.org/now. Mr. Brancaccio said about CIOP, "The group's efforts to hold politicians of all flavors and parties accountable for what their action do to and do for American families are bound to improve our communities and our country."

Living Wage referendum to be on Bloomington, IL ballot in November

"No one should work for the city of Bloomington and be poor" is the position of over 1,500 citizens of Bloomington in placing a referendum on the November ballot in support of a local Living Wage ordinance. Living Wage

is the concept that a community can, and should, set increased wage standards for minimum wage workers. Minimum wage, even with the slight increase in Illinois, is still below the poverty level. The Living Wage rate of \$9.58 (with annual cost of living increases) will allow subcontracted maintenance workers, janitors, lifeguards, clerical and other workers to live in the city that benefits from their work.

Welcome to new CIOP member groups!

City of Refuge Worship Center, Reverend Timothy Criss, Peoria Illinois

Action Research Center, Illinois Wesleyan University, Bloomington, IL

Partocinado por: Central Illinois Organizing Project: CIOP

Que: Junta para la comunidad Latina:

¿Qué son sus asuntos?

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¿Qué puedes hacer para resolver estos problemas?

Registro De Votantes.

El Movimiento te necesita!!!

Aga Contacto:

- Sonny Garcia:
email: sonnypgarcia@gmail.com
- Clarissa Kastner:
email: ckastner1@gmail.com

Congratulations to former CIOP organizer Ian Schwab!

Ian has become the new national staff grassroots organizer for the American Jewish World Service.

Save these dates:

Downstate Predatory Lending Summit: **October 4**, Springfield

National Training and Information Center (NTIC) leadership meeting, **November 7-9**, Chicago