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Poor benefit from new lending model bypassing banks

by Andy Loving

During the last three decades a whole new breed of financial institutions has evolved to make capital available to the poor — from the poor of Louisville to the poor of Peru. These institutions empower the poor by making loans to expand a small business, to renovate a home, to buy a first home, to develop non-profit facilities like community health centers or day care centers, or to start a small "microcredit" income-producing enterprise in a rural Third World country.

The huge banks and financial institutions that dominate world capital markets focus almost exclusively, it seems, on maximizing profit. In contrast, "community development financial institutions" (CDFIs) have become instruments for justice and economic development in the U.S. and around the world in urban and rural areas, particularly for women and people of color.

As these CDFIs have created opportunities for the poor, they have also created new opportunities for those of us working for justice to do just that. Although most of us are not wealthy, we are richer than we think. Also, we belong to churches, synagogues and other community groups that control significant pools of money.

With as little as a few hundred dollars, you can put money in an institution that lends to the poor. CDFIs come in all shapes

and sizes—banks, credit unions, revolving loan funds, low-income housing groups, microcredit organizations and others. Deposits in some CDFIs are federally insured to \$ 100,000, so the institutions are just as safe as any bank. Return on deposits ranges from market-rate returns to below market "high-impact" rates. Microcredit loan funds working overseas may ask for loans at no interest.

These loan funds are not as risky as one might think, with loan repayment rates often over 95 percent and loan loss reserves to cover even the small percentage of losses. Other CDFIs offer services like checking and electronic transfers that are comparable to mainstream banks. These kinds of services make many CDFIs an option for institutions with sophisticated banking needs. With a little searching, anyone can find a CDFI to fit his or her need or area of interest and make a deposit that results in the poor having access to capital at reasonable interest.

Let's look more closely at a few of these CDFIs to get a better idea of their history, mission and work. We will begin with a CDFI located right here in our hometown. The Louisville Community Development Bank (LCDB) opened its doors on West Broadway in January 1997. It was created to stimulate economic growth in 12 of the poorest neighborhoods in Louisville. Specifically it focuses on neighborhoods in the West End plus the

More about CDFIs

Along with the websites noted in this story, you can learn more about community development financial institutions (CDFIs) and community investing at www.communityinvesting.org , www.calvertfoundation.org , www.socialinvest.org , www.socialfunds.com.

Remember to always consult with your financial advisor before making any kind of investment decision.

three near East End neighborhoods of Smoketown, Shelby Park and Phoenix Hill. About 80,000 people live in these neighborhoods where LCDB does its work. About 38 percent of the people live below the poverty line and the unemployment rate runs about 3 times the national average.

While focusing on job and housing development, the bank has lent more than \$ 31 million. Those loans have created or saved an estimated 1,167 jobs in the target neighborhoods. One loan allowed a doctor to buy and preserve a much-needed general practice medical office in a low-income section of Louisville. The LCDB real estate development arm makes rehab loans to home owners and tries to convert

former rental properties into rehabilitated housing accessible to low-income neighborhood residents for purchase. There is also a non-profit arm, the LCDB Enterprise Group, which offers training and technical assistance to business owners and aspiring entrepreneurs.

While deposits in LCDB are FDIC-insured they are limited to certificates of deposits. Market-rate CDs are available with as little as \$ 200. LCDB always needs deposits from folks who are willing to take "below market" rates. Check out their website at www.morethanabank.com and consider lending to the poor by making a deposit and taking advantage of a new opportunity for doing justice.

What about CDFIs that work overseas? If, with a gift of \$25, you could give two families in a developing country a hand out of poverty, would you be willing to do it? I think most people reading this would answer a resounding, "Yes." Oikocredit is a 25-year-old ecumenical loan fund that extends that opportunity to any individual or organization willing to lend \$1,000 for a period of one to five years.

The "gift of \$25" is actually made by giving up the estimated interest that could be earned on \$1,000 if it were deposited in a bank savings account instead of being lent interest-free to Oikocredit. The \$1,000 loan represents two microcredit loans of \$500 each, which are typical loans made to

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"Nonviolence is power," gathering says

By Mildred Menchu

From the dream of Martin Luther King Jr., to the nightmare of losing a loved one Sept. 11, the FOR National conference June 15 to 19 evoked powerful feelings.

The conference, held at Manhattan College in New York City, had three Louisvillians attending — Pat Geier, Alyssa Fowler and myself. There were about 400 people across the United States and the world who shared their experiences, ideas, information, and beliefs about the "Power of Nonviolence."

The conference began with a powerful presentation by Jim Lawson who spoke about the importance of nonviolence actions and his experience working with Martin Luther King Jr. The next day, June 16, Amber Amundson spoke about her husband, Craig Scott Amundson, who died in the Pentagon on the Sep. 11 attacks.

She also spoke about the movement she and other families who lost friends and relatives during the Sep. 11 started to stop the retaliation against the Islamic people. She has started a new organization called Peaceful Tomorrow and recently led a peace march



Mildred Menchu, left, and Pat Geier, shown last year, attended the FOR National Conference last month.

from Washington D.C. to New York City.

After the plenary ended, the first session began and people had the opportunity to attend the session of their choice. Some of the sessions included: Introduction to Nonviolence Training Path, Getting in the

Way, Fruits of Grassroots Organizing, Inner Peace in a Turbulent World: Fighting Injustice with Sustaining Love, and more. The session of Introduction to Nonviolence Training Path was very good for people who were looking for ideas on how to teach an introduction to nonviolence.

Presenters taught how to use some activities to challenge the ways in which the society allows a person to think. Also, the participants acted out a scene where they were participating in a nonviolent protest. The Peacemaker Trainer Institute is also looking for new people who would like to learn about the Power of Nonviolence. They are asking anyone age 17 to 25 who would like to attend the institute to contact The Fellowship of Reconciliation, Box 271, Nyack, N.Y. 10960. Tel: 845-358-4601; Fax: 845-358-4924; E-mail: for@forusa.org

The next day Bruce Gagnon gave a presentation on the "US Space Command: Military Arm of Corporate Globalization." His presentation would seem like science fiction, but when the president gives \$100 millions for one of the tests, we know that it

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Program on August 11 to examine food issues

by George Morrison FORsooth editor

Residents of Southern Indiana and Kentucky can get a taste of a cleaner and safer world Aug. 11 in a program to be held at Indiana University Southeast in New Albany.

"Food: The Rural/Urban Connection" starts at noon in the Hoosier Room in the University Center on the north end of the Library Building at 4201 Grantline Road in New Albany, just north of Interstate 265.

The program, which costs \$5 for adults and is free for children under age 12, will include the buying and eating of fresh, locally grown produce and dishes made by chefs from noon to 1 p.m. and a panel

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Fellowship of Reconciliation

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On course toward justice

Just Faith program starts Sept. 4; former student to facilitate

The Thomas Merton Foundation will once again offer the challenging nine-month JustFaith Program in Louisville beginning Sept. 4. This year's program will be facilitated by Terry Taylor, Assistant Director of the Merton Foundation and a former participant in JustFaith.

Taylor is a member of the Board of Directors of Interfaith Paths to Peace, and a member of the steering committees for the Louisville chapters of the Fellowship of Reconciliation and Pax Christi. He has also been active in supporting Voices in the Wilderness, a group working to end the economic sanctions against Iraq.

The JustFaith program, which is intended for people of all Christian denominations, will be taught at the Merton

Foundation offices at the Clifton Center, 2117 Payne Street in Louisville. Sessions will be held from 7 to 9:30 p.m. Wednesdays from September 4 through December 18, and January 8 through April 16. Enrollment is limited to the first 20 individuals to register. The cost is \$350 plus the cost of books and retreats.

The Program was designed by Jack Jezreel when he worked at Epiphany Catholic Community in Louisville a decade ago. It has been described as a formation process for "would be" prophets. It is an intensive course of study in the Christian Peace and Justice tradition, involving weekly sessions of two and a half hours, two to four hours of outside reading per week, retreats, workshops, and guest speakers.

Participants will also be provided with "immersion experiences" involving some face of human crisis or degradation. More than 100 parishes throughout the country are implementing the JustFaith model as they seek to put the Gospel message to work dealing with serious peace and justice issues.

Many people who have studied in the JustFaith program have undergone life-changing experiences. Many have become significant participants in a variety of peace and justice efforts locally, nationally, and internationally.

Program creator Jack Jezreel, said "The success, power and attraction of JustFaith come from the fact that it has helped so many people realize the intimate connection be-

tween spirituality and social justice. The size of our hearts has everything to do with our interior journey and our work in the world."

Participants in JustFaith will read nine texts, including: *The Prophetic Imagination* by Walter Brueggemann, *The Powers That Be* by Walter Wink, and *St. Francis & the Foolishness of God*. JustFaith will also delve into the works of Thomas Merton, Mohandas Gandhi, and the Vietnamese Buddhist Thich Nhat Hanh.

For more information on JustFaith or to reserve your place in the program, please call Terry Taylor, Assistant Director of The Thomas Merton Foundation at (502) 899-1952. Or visit the Merton Foundation website at www.mertonfoundation.org.

More about job protection

In the May issue, FORsooth ran a letter-to-the-editor from me in which I discussed the case of friend of mine who was accused of misconduct at work and promptly fired. She told me that she had been falsely accused, but was not allowed to defend herself. You can still read that letter at www.louisville-for.org.

As it turns out, employees work entirely "at the pleasure" of the employers under Kentucky law, with three exceptions. Those exceptions are union and civil service employees, and employees covered by employment agreements. This means that most employees in our state have no right to defend themselves against false accusations at work.

Here are two things I've found out since last May. First, the labor unions in Kentucky know about this weakness in the state law but they have not lobbied for a change in the law since it does not affect their members.



Letters to FORsooth

Second, your non-union company is likely to take advantage of this weakness in the Kentucky law if they do the following things, according to a labor activist friend of mine.

- 1. The company does not provide detailed procedures for appealing personnel decisions.

 2. The company has a zero tolerance policy about misconduct al work but does not offer any employee training on the subject.
- 3. The company's policy is to refuse to give detailed references for former employees. This protects them from liability for their terminations. This is legal under state law, too.
- 4. The supervisors and managers to do not appear to be involved in the company's termination decisions. These decisions appear to be handled entirely by the human resources department
- 5. You've notice that the company frequently lays off experienced employees while it retains new employees.

Sincerely, Tom Louderback, Louisville

Conference

is not science fiction. He calculated that equipment that the U.S. is planning to test would cost \$60 billion. He also emphasized that this "master of disaster," as he calls it, has been in motion since the end of War World II. He asked for every state and country to hold a week of awareness and action against the US Space Command on Oct.4-11.

The last full day, Javier Sanchez from Colombia gave a wonderful speech about the Peace Community of San Jose de Aportado in northern Colombia. This (continued from page 1)

community has taken an extraordinary stand against all violence. They do not support any armed effort and they work collectively for survival in that nation's brutal war.

At the end, the FOR National Conference was full of information, great people, and a lot of good energy. There is one thing for sure that everyone felt in the conference — nonviolence is power.

The writer is a member of the Louisville FOR steering committee.

Food issues

discussion at 1:30 p.m. on food production and distribution.

"We want... to inform the public on food safety issues, for instance, and try to encourage people to support our local farmers since they've been having a difficult time of it the last 20 years or so," said Myra Craig of New Albany, a member of Trash Force, an environmental group organizing the program.

The program will inaugurate a series of events to be held four times a year by Trash Force on environmental and relates topics, Craig said. The programs will be paid for partly by a grant from the foundation started by Cesar's riverboat casino, she said.

The panel Aug. 11 will include chefs,

(continued from page 1)

an organic farmer and Stephen Bartlett, an activist with the National Council of Churches. It will also include Jacqui Fritz, a coordinator with the supermarket chain Kroger, whose presence Craig said is intended to balance the presentation.

She said national food distribution isn't entirely as bad idea. "There is something to be said for being able to get fresh fruit in the wintertime," Craig said. Still, buying local is the program's message and the event will include the distributing of names and addresses of area farmers to help them sell more, she added.

For more information contact Craig at (812) 949-7387 or Carol Findling at (812) 923-9700.

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87 Years on Peace Frontiers

Since 1915, the Fellowship of Reconciliation in the United States has led campaigns to obtain legal rights for conscientious objectors, win civil rights for all Americans, end the Vietnam War, oppose U.S. intervention in the Third World, and reverse the superpowers' arms race. An interfaith pacifist organization, the FOR has members from many religious and ethnic traditions. It is part of the International Fellowship of Reconciliation, with affiliates in 40 countries.

In the development of its program FOR depends upon persons who seek to apply these principles to every area of life. If you are not already a member, we invite you to join us in this endeavor. Membership consists of signing the Statement of Purpose, indicating that you agree with FOR goals. To receive more information, please call 458-8056.

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Needed: new ways of treating Earth...

We must correct apocalyptic ecological developments

by George Edwards

Hell is enjoying a new popularity, following a generation of biblical criticism in which it was no longer fashionable to speak of a heaven "up there" or a hell "down there" because "up" and "down" lose relevance in a heliocentric universe. A homely character in one of Wendell Berry's novels complains that "Hell is not big enough," because there are so many hell-bound people in the world.

The important book by Chalmers Johnson, *Blowback: The Costs and Consequences of American Empire*, is another straw in the wind of hell. Johnson summarizes why the fundamentalist wing of Islam hates us and brought down the world trade towers with their upward reach toward heaven (Genesis 11:4) and their downward plunge into the bowels of the earth with an explosive conflagration that made Dante's *Inferno* look like a Sunday School picnic.

Johnson harps strongly on the note of retribution in the sense that a doom we planned for others flies back into our own faces. In fact, as Johnson shows in an article for *The Nation* (10/15/01), the word "blowback" was used in a recently released CIA document referring to the 1952 U.S. operation to overthrow the democratically elected Mohammed Mossadegh government of Iran.

Even Mr. George W. Bush seems now to be comprehending that the Taliban was the instrument we fashioned to make the Russian occupation of Afghanistan as hellish as our own experience in Vietnam. What goes around comes around.

The resurgence of hell is even fashionable now in interfaith dialogue. Rita Gross,



These stories are based on remarks delivered at a gathering of environmentalists in Louisville June 21 to mark the solstice.

a Buddhist, in a book called *Religious Feminism and the Future of the Planet*, gives insight into the Buddhist conception of Karma as a lesson in "cause and effect."

Further thoughts are taken from *Creation in Crisis: Responding to God's Covenant*, by Shantilal P. Bhagat, 1990 Brethren Press, Elgin, Ill. (pp. 56-60)

The term "greenhouse" is a doublepronged word. The little terrestrial ball on which we live, with its unimaginable beauty and fertility, emerged from the ice age because it got warmer. In the Elohistic creation myth (Genesis 1:lff) the earth was formless and void, covered in darkness until light, i.e. heat, came into being. The earth was/is a garden. There is a profound truth in the affirmation that creation will be saved when humanity returns to gardening.

But the greenhouse gases released into the air since the industrial revolution have given a hellish downturn to the meaning of "greenhouse." Since 1850, carbon dioxide

(C02) emissions are the largest single cause of global warming. In about 150 years the carbon dioxide level has increased by about 25 percent, from 280 parts per million to about 350 PPM. The burning of fossil fuels — coal, oil, natural gas — constitute about one half of the globe's warming.

Forests are reservoirs, so to speak, of carbon. Deforestation in so-called developing countries (like Brazil and Indonesia) in order to meet the needs of so-called developed countries, through burning, logging, and conversion to agriculture, adds to the atmosphere each year some 2 to 10 billion tons of carbon dioxide. And who of us doubts that the desiccation and hellish burning in Colorado is a portent of something just outside our back door?

We also need to remember that nitrous oxide (N20) concentrations are growing at an annual rate of 2 percent. While C02 remains in the upper atmosphere decades after its release, N20 stays more than a century. Another minion in the hierarchy of Hades, responsible for some 15 to 20 percent of our global warming trend, is the group of chemicals known as chloroflurocarbons (CFCs). A major byproduct of natural gas use is methane. It stays up there about 11 years and has been

increasing about 1 percent per year.

In conclusion, we mention only in skeletal form the consequences of global warming. The melting of the ice cap and consequent rising of the sea level is already manifesting itself, confirming the popular conjunction between hell and high water. Since 1983 we have witnessed the ten warmest years since such records of temperature have been kept.

In a low country like Bangladesh, a 3-foot rise of oceanic depth would flood 11.5 percent of their land surface and dislocate 9 percent of the 112.3 million population. The impact on agriculture could be catastrophic in a land where starvation has already taken a periodic toll.

The Nile Delta comprises 12-15 percent of Egypt's Arabic land. A 3-foot water depth increase would close off indispensable food supply acreage and drive out over 10 percent of Egypt's 51.4 million people.

Even with the vast tracts of arable land accessible to our own food producers, a rise of 3.6 degrees Fahrenheit can have a devastating impact on the American Midwest, as already demonstrated in the summer of 1988 when wheat and cereal grains withered in the fields. The handwriting is already on the wall.

While history tells us of many episodes of natural disaster in previous generations, the difference in our present dilemma lies in our access to the causes of these apocalyptic ecological developments and the role we have to play in the correction of them.

The writer is a member of the Louisville FOR steering committee and a retired theology professor.

The place to start changes is at home and on the road

by Sarah Lynn Cunningham

When I think of the Summer Solstice, I think about how it connects us to the many pantheist cultures before us, most ancient, but some not, such as many Native American cultures. (I use "pantheist" to the "God is Nature and Nature is God" ethic.)

Unlike our culture — the epicenter of the Affluenza epidemic — pantheistic cultures worshiped Nature, including the sun, for her beauty, power and wisdom, even if they didn't altogether understand her. They were in awe of Mother Earth and Father Sky.

So should we be. Put yourself into Nature. Observe and study her. Soak in her beauty, power and wisdom. Then fight like hell to protect her!

Does it bother anyone else that the Summer Solstice was an Ozone Action Day!? Recycling just isn't enough, y'all! We've got to do more!

In my 30-plus years of being an environmentalist, global climate change is the first environmental problem to really worry me.

When you analyze the sources of greenhouse gases, it's not the Chinese, the Indians or the Brazilians that are the problem. On a per-capita basis, it's us! North Americans are the biggest contributors many times over.

We all must work harder to reduce our contributions to global climate change in the following three big areas:

Transportation — Drive no bigger an automobile than you *really* need. Don't buy a four-wheel drive truck for your annual two-week vacation in the back woods. Rent that truck when you really need it and drive a more appropriate vehicle the remaining 50 weeks.

Get your behind on the bus. My hybrid car is the most fuel-efficient car on the road. It's a certified Ultra-Low Emission Vehicle. Still, I took TARC here tonight, because public transportation will never get the funding it needs and deserves until a critical mass of voters get on board. Our brothers and sisters with no other choice need our votes.

Ride rail. Amtrak was set up to fail

and – what a surprise – it's failing. If we can subsidize interstate highways, airlines and barge routes, why can't we subsidize rail!? Call Rep Anne Northup and tell her to play fair.

Don't let me catch you parked on the sidewalk! Obey the law. Keep sidewalks free for pedestrians, baby strollers and wheelchairs. Look out the window now and you'll see three automobiles parked on the sidewalk, precluding wheelchair access!

Appliances — Before you buy a new furnace, air conditioner, hot water heater, refrigerator, freezer, washer or dryer, consider energy efficiency. Don't buy bigger than you need. Buy the most efficient "Energy Star" certified appliances you can afford. The American Council for an Energy

Efficient Economy (www.aceee.org), a coalition of environmental groups, publishes excellent consumer guides on appliances. In most cases, you'll get any additional investment back in a few years via reduced utility bills.

Operate those appliances efficiently. Install a programmable thermostat on the furnace/air conditioning. Get the kind that accommodates different schedules for weekdays versus the weekend; use the set back feature during the day when the house is empty and, in winter, at night.

Check the temperature settings on your hot water heater, refrigerator and freezer. Use compact fluorescent bulbs, which are getting smaller and cheaper.

Housing — Remember that Kentuckians spend more to cool than to heat out homes. Buy no bigger a house than you need. (The increases in appliance efficiencies above have been totally offset by increases in home size.)

Hire Project Warm or Louisville Gas & Electric to do an energy audit. Implement their recommendations, usually starting with weather-stripping and insulating.

Choose a light roof color. Vent your attic. Landscape with deciduous trees on the west and south of your house; evergreens should go on the north.

The writer is the environmental education coordinator for Metro Sewer District (MSD) in Louisville.



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Struggling Mexican indigenous finally get day in court

In early May, indigenous communities from the Mexican state of Oaxaca lined up before Mexico's Supreme Court, demanding the right to present historical, anthropological and legal testimony as the court considers the constitutionality of the indigenous rights law.

Last year Congress passed a mutilated version of the original law; Zapatistas and nearly every other indigenous group rejected it as insufficient. Indigenous communities, most from Oaxaca, filed over 300 petitions challenging the law's constitutionality. Many challenges are based on Convention 169 of the International Labor Organization, which obligates nations to consult with communities on their "traditional customs" before approving legal reforms that affect them.

Later in May, 26 peasants were shot dead in Oaxaca, in what officials say was a land dispute, as was a similar massacre four years ago.

On June 15, the International Federation for Human Rights (FIDH), called on the Mexican Government to strengthen the indigenous rights law. The FIDH warns the lack of access to land and extreme poverty among many of Mexico's 10 million indigenous could spark additional massacres.

Further north, the Georgia Supreme Court ruled unanimously on June 24 that police officers do not have to translate warnings to non-English-speaking drivers charged with DUI. The court denied a challenge raised by Omar Rodriguez, a Latino arrested for drunken driving. Lawyer Norman Cuadra argued that because Rodriguez could not speak or read English, he was unable to understand the implied consent form, which explains to DUI suspects their rights and procedures involving blood and urine testing.

The court rejected Cuadra's contention that Rodriguez should have been provided an interpreter as are hearing impaired people, maintaining that he had the "potential" to understand the implied consent warning, and that providing an interpreter would impose severe administrative costs.

Cuadra is considering appealing the case to the U.S. Supreme Court.

In Barnes v. Gorman, this Supreme Court has just declared that persons excluded by local governments from programs funded with federal dollars may not receive punitive damages, no matter how egregious the discrimination they have suffered. Jeffrey Gorman, who uses a wheelchair, was arrested one night in Kansas City, Mo. and transported in a city police van that did not have the right equipment to take him safely. He sustained serious injuries, which prevented him from further gainful employment.

A federal Appeals Court upheld the jury's damages award of more than \$2 million. Local officials appealed the punitive damages portion to the Supreme Court, arguing that punitive damages for disability discrimination could bankrupt city governments. The Supreme Court ruled that neither the Rehabilitation Act nor the Americans with Disabilities Act permit an award of punitive damages.

The jury had learned that the Kansas City police department had failed to comply with the Rehab Act since its passage in 1973, and had done nothing since Gorman was hurt to prevent further injuries.

Recently released figures show that our U.S. Supreme Court consists of representatives of the wealthiest layers of society. Even excluding primary residences, five of the nine justices are millionaires, and the other four are not far behind. All



justices are in the top 5 percent of US households in annual compensation, making from \$184,000 to \$192,000.

Explaining the widening income gap in America, Berkeley economist David Card gives a primary cause: "The decline in union bargaining power for middle and low-end workers has clearly limited raises." Over the past two months, for instance, janitors who clean the Yahoo! office in San Jose have suffered an intense campaign of fear and intimidation in response to their attempts to raise wages and secure health care by joining

the Service Employees International Union. Most janitors at Yahoo! earn about \$16,000 a year and have no health insurance for themselves and their families.

On June 20, Sherri Bufkin, former supervisor at Smithfield Foods, the world's largest hog processing plant, testified before a U.S. Senate panel about Smithfield's 1997 campaign to prevent workers from joining the United Food and Commercial Workers International Union (UFCW). "Smithfield Foods ordered me to fire employees who supported the union, telling me it was either my job or theirs." The company paid employees to spy on their coworkers, and managers conspired with the local sheriff's department to intimidate and assault union supporters, she claimed.

"On the day of the union election," Bufkin testified, "all salaried personnel were ordered to be in the election room when the votes were being counted. Deputy sheriffs were all over the place. Directed by the plant manager, the crowd got really rowdy and started to chant, "union scum go home." The deputies arrested a union representative and a worker who supported the union, she testified.

Bufkin was fired in 1998 when she told

company attorneys that she would not lie at the National Labor Relations Board Trial.

Only nine percent of private-sector American workers currently belong to unions—fewer than when John Sweeney's "new voices" leadership team took over the AFL-CIO seven years ago. In the June 24 issue of The Nation, Freeman and Rogers argue for a change in labor's definition of membership, making it open to workers without union majorities at their workplace, and organized along occupational or regional lines. They believe such "Open Source Unionism," which labor has used effectively in the past, could powerfully combine with internet outreach to new members and could increase union membership, quickly, by millions.

Proving that integrity is not totally dead, State Representative Jim Wayne of Louisville turned down a campaign contribution offered him by the Kentucky Hospital Association. He explained that because Norton Audubon Hospital had unjustly fired nurse Jane Gentry, "I in no way wanted to offend one of my people by taking Audubon's money. My constituents' needs are primary."

Contact Ira Grupper at irag@iglou.com.

Page 4 FOR sooth

We must preserve 'Oh Beautiful,' not just sing about it

by Sister Rose Marie Cummins

The title I suggested for this piece, "Born on the Fourth of July," is borrowed from the name of a movie of years gone by. I use it now to suggest that, perhaps, the birthing process of this nation is still in process.

Or, maybe, just maybe, this country can and will be born again with the ideals for which it was founded.

Since we are now in the season of celebrating the birthday of our nation, I wanted to reflect on the connection between our independence as a country and the earth on which we live. For me, one cannot be separated from the other.

To understand why we became an independent nation, I re-read the Declaration of Independence, the Constitution, even Patrick Henry's famous address. I was reminded in reading those documents that our independence as a nation was not won easily. Lack of freedom to dissent, to practice one's religion, to speak one's views openly — these and many other freedoms

were all a vital part of the birth of this nation. I was also reminded of the importance of re-examining what celebrating independence as a country is all about.

This year, we celebrate our 226th birthday. That fact alone says we cannot consider the birthing of our nation to still be in process. I hope, however, it is not too late nation is something dear to all of us. But, now I am beginning to believe that celebrating our country's birth and independence could present us with new challenges and new opportunities.

Carlos M. Rodriguez, a Puerto Rican who spent his life working with university students, once said that any freedom that

"Perhaps, the biggest and most noble challenge to us as a nation now is to learn how to become citizens of the universe."

for us to be born again, to embrace the ideals that make our Declaration of Independence something to stand up for and something for which we can give our lives.

These days, people are displaying flags everywhere. Since September 11th, we hear the word "patriotism" being brought into all kinds of conversations. To care about our citizens and what happens to us as a

cuts off freedom from another is, in the end, tyranny. That leads me to ask these questions: Would we ever dare as a country to look at our lifestyles, what we own, and what we think we need to live fully, and then calculate the cost for our freedoms to those in other countries? When we sing, "Oh, beautiful, for spacious skies, for amber waves of grain" in "America the Beautiful,"

do we see care of the rivers and the oceans, the air and the wilderness as necessary to being part of this nation? Is it now time for us to move from independence to interdependence? And, what *is* an unalienable right?

Certainly the world in which we now live is an entirely different context than that in which our Declaration of Independence and Constitution were originally written.

Perhaps, the biggest and most noble challenge to us as a nation now is to learn how to become citizens of the universe.

May we have the grace to declare our allegiance to this world of ours. May we make of this world a better place to live. May we make the universe healthier, and may we come to a fuller understanding of the wider earth community.

The writer is the director of the Dominican Earth Center of the Dominican Sisters of St. Catharine, Ky. Contact them at (859) 336-7778.

QUESTIONING SEEDING

What's going on just south of the Kentucky-Tennessee border? Why so much concern about the Y-12 Plant at Oak Ridge, Tennessee?

presentation by

Paloma Galindo

Organizer for the Oak Ridge Environmental Peace Alliance



hosted by

Soka Gakkai International – USA, Kentucky

1930 Bardstown Road, at Richmond Drive Louisville, Kentucky

Sunday, July 28, 2002 6:30 PM

The presentation by Paloma Galindo will include a 24-minute documentary, "Stop the Bombs," about nuclear weapons work at Y-12, narrated by Martin Sheen and Paloma Galindo. The film contains archival footage of the bombing of Hiroshima. It examines the environmental, worker and community health effects resulting from Y-12. Discussion will follow.

Reflection in music and prose by Harry Pickens

International jazz pianist and educator

Appreciation is expressed to the following community organizations that have endorsed and publicized this annual event:

American-Arab Anti-Discrimination Committee; Catholic Charities; Church Women United; Committee for Israeli-Palestinian States;

Dominican Sisters of St. Catharine; Episcopal Diocese of Kentucky Jubilee Committee; Fellowship of Reconciliation,

Louisville Chapter; Interfaith Paths to Peace; Kentuckiana Disciples Area; Kentuckiana Interfaith Community; Kentucky

Interreligious Taskforce on Latin America and the Caribbean; Louisville Committee to End the War Against Iraq;

Louisville Friends Meeting; Louisville Women-Church; Paddlewheel Alliance; Pax Christi Louisville; Peace Education Program;

Physicians for Social Responsibility, Louisville Chapter; Presbytery of Mid-Kentucky Mission Unit;

Sisters of Charity of Nazareth; Sisters of Loretto; Ursuline Sisters of Louisville.

Donations gratefully accepted

July-August 2002 Page 5

REMEMBERING **HIROSHIMA AND** NAGASAKI

This year, on two separate occasions, we will come together to remember those who perished in the 1945 atomic bombings of Hiroshima and Nagasaki and all the victims of World War II.

The first of these is planned for Sunday evening, July 28, a week before the customary date, in order to leave the week-end of August 3-4 open for as many as possible to travel to Oak Ridge for the annual witness and nonviolent protest. It was there that the fire of

note details on the flyer in this issue of FORsooth.

the atomic bomb was born and shaped into a uranium bomb - the first weapon of mass destruction used on a human population.

For this occasion we will be hosted at the Soka Gakki International-USA, Kentucky center on Bardstown Road at Richmond Drive. We expect to recognize two women in particular who survived the bombings, one in Hiroshima and the other in Nagasaki. Please

Our scond observance will take place on Nagasaki Day, August 9, when a different kind of $bomb, a \ plutonium \ bomb \ was \ dropped \ on \ Nagasaki, devastating \ a \ Catholic \ complex \ where \ Mass$ was in progress at the cathedral. Over 75,000 people lost their lives instantly. Many children in the adjoining orphanage died, and thousands more have died from radioactive illness.

For this August 9 observance we will renew our tradition of floating Japanese lanterns on Cherokee Lake off Lexington Road at Grinstead Drive. This is a custom in Japan practiced by mourners who lost loved ones in the bombings. Along with selected readings and singing, we expect to be honored with the participation of Tibetan monks and guitarist Laurie Stiers. Please remember to bring a ground cover to sit on. For more details, call Jean Edwards, 458-8056.

"WHERE DO WE GO FROM HERE?"... with Dennis Kucinich?

The Saturday July 6 evening with Congressman Dennis Kucinich, Democrat from Ohio, was a very significant political event in the history of Louisville politics. At a preliminary round table discussion with about 30 people representing the endorsing organizations, George and I were privileged to join about 25 sympathetic onlookers. Commissioner Dolores Delahanty presided.

Our random thoughts follow.

We thought Kucinich did well in this question and answer setting that had a preset agenda covering five major themes: Sustainable Agriculture, including labeling of GMOs, Affordable Housing, Department of Peace, Living Wage, and Civil Rights, including discrimination against GLBTs.

The Department of Peace stood out as a major concern when participants introduced themselves. Representative Kucinich was asked to address this topic first. He urged us to think of the inevitability of peace rather than the governing Washington beltway discourse based on the inevitability of war. He talked about the rainbow that can be seen sometimes, even in the absence of rain.

The Peace Department theme was taken up again in the Bomhard speech, attended by some 400 peace and justice advocates, drawing major applause when Kucinich broached the topics of the continued bombing of Afghanistan and the toxic effect on the Bill of Rights

resulting from the sweeping violations of human rights promoted by the Justice Department after September 11, 2001.

Applause also broke out when he decried the plans for war against Iraq to get rid of Suddam Hussein. Preemptive strike ideology, he argued, has to be replaced with "preventive diplomacy."

He spoke of our need to lead the way toward the abolition of nuclear weapons, the reinstatement of the ABM treaty (DOWN WITH STAR WARS!), a real commitment to the Kyoto Treaty on global warming, endorsement of the International Criminal Court, making nonviolence an organizing principle of our foreign policy, and so on...

In the discussion which followed, Kucinich was asked why, with his views, he did not vote with Rep. Barbara Lee (from Ron Dellum's Oakland, CA district) against congressional approval of the war in Afghanistan. His answer was that the resolution was put in such terms that to vote against it would have committed one to an abandonment of the idea of national defense itself, which Kucinich does not concede. This is short changing the whole idea of nonviolent resistance or active nonviolence as major FOR protagonists have long urged. The Tonkin Gulf resolution also showed how those who opposed that congressional au-



BOYCOTT OF TACO BELL UNDERWAY — PRESBYTERIANS OFFER SUPPORT

thorization of the Vietnam War were portrayed as abandoning their patriotic duty.

area. Deep appreciation is due "EARTHSAVE" and others who made it possible.

YOUR LETTER COULD SAVE A LIFE

as to whether he will be granted clemency. Now is the time to contact the governor.

Public Defender representation failed to alert the courts of this evidence.

Governor Paul Patton, State Capitol, Frankfort, KY 4060l

The evening was like a breath of fresh air, more evocative of spontaneous enthusiasm

Letters to Governor Patton on behalf of Kevin Stanford are needed right away. Kevin is the

Kevin, an African-American born and raised in Louisville, is next in line for execution in

At the age of 17, Kevin was tried by an all-white jury and sentenced to die for his role

A community forum was called together on June 26 in Louisville's West End to present

Your letter is very important. It can be short and to the point. Address it as follows:

only person on Kentucky's death row who was tried and sentenced as an adult even though he

was a juvenile when the crime was committed. At the end of the summer the decision will be made

Kentucky. All appeals have been exhausted. Only Governor Patton can spare his life at this point.

in the death of Baerbel Poore. Mitigating circumstances were not brought to light by his

court-appointed lawyers. There was evidence not investigated by his public defenders, and

there were inconsistencies in the evidence presented by the prosecution. Twenty years of

the facts, garner community support, share information which will be presented to Governor

Patton, answer questions, and start a petition campaign which is going forward at this time.

in a very appreciative audience than has been expressed in several years in the Louisville

Readers may recall the account in our May issue of farmworkers traveling through from Florida. They were tomato pickers from Immokalee, Florida representing Florida's largest farmworker community.

They were Latino, Indigenous, and Haitian farmworkers, organizing for better wages and working conditions in Florida's fields. They came to stand witness outside the Taco Bell shareholders meeting on May 16 while some of their number addressed the shareholders inside.

Taco Bell is a major buyer of the tomatoes they pick; but Taco Bell is still paying only 40 cents per 32-pound bucket of tomatoes – the same amount they paid in 1972! A worker would have to pick two tons of tomatoes in a day to earn \$50.

The farm laborers called on us to support their boycott. Their grievances include subpoverty wages, no right to overtime pay, and no benefits such as health insurance or sick leave.

A few weeks later, headlines in the Louisville Courier-Journal on June 22 caused us to rejoice greatly: "PRESBYTERIANS APPROVE BOYCOTT OF TACO BELL." The plea had reached the ears of delegates to the Presbyterian annual assembly. In addition, we learned that the legislative body of the United Church of Christ endorsed the boycott last year.

Taco Bell is owned by Louisville-based YUM! BRANDS. Taco Bell has nearly 6,700 restaurants recording \$5 billion in annual sales.

An interesting side-line to this news appeared in the Courier-Journal just the day before the boycott was approved. Yum! Brands announced that it will donate \$1 million each year to the Dare to Care food bank to help fight hunger in 13 counties in Kentucky and Southern Indiana. David Novak, chairman and chief executive of Yum! Brands, said that one out of five children in Jefferson County is living in poverty and is at risk of going to bed hungry.

While we applaud this generous use of excess funds, we would like to see Yum! Brands also provide relief for the families of tomato workers who go to bed hungry too. They are asking for just one more penny per pound of tomatoes to improve their lot. This would cost consumers less than one-fourth of one cent more for a Chalupa at Taco Bell.

For more details, contact "Jobs with Justice," 625-3724. They did fabulous work in coordiating Louisville demonstration.



AUGUST 9, 2002 8:00 PM

Japanese Lantern **Floating Ceremony**

remembering those who perished in the 1945 atomic bombing of Hiroshima and Nagasaki and all the victims of World War II

Cherokee Lake, Lexington Road & Grinstead Drive

Rain site: Highland Presbyterian Church, 1011 Cherokee Road (Please bring a ground cover to sit on)

On the evening of August 9, 2002, we invite you to join us for a prayerful vigil honoring the memory of the victims of the atomic bombings, but also the millions of victims who lost their lives in other cities and battlefields in World War II — men and women who died by the thousands in London and Hamburg, in Tokyo and Pearl Harbor. Only by remembering the horrors of war, and honoring the dead will we find the courage to stand up and say "No!" whenever we are again asked to go to war. The atomic bombing of Nagasaki, Japan on August 9, 1945 was the final enormous act of violence in World War II, following by three days the bombing of Hiroshima on August 6.

The floating of paper lanterns is a custom in Japan practiced by mourners who lost their loved ones in the bombing. Lanterns are sold by old women and little children at stalls along the willows near the crowded river bank. Before launching the lanterns, the mourners first inscribe the name of their loved one, add a prayer, a poem, a message. The candle is lit and the lantern is borne carefully in both hands to the water's edge. With murmured prayers and sometimes the chime of a tiny portable gong, they gently launch their lighted craft, wafting them softly away from the bank with paper fans or hands making gentle waves.

Sponsored by the Hiroshima/Nagasaki Commemoration Committee, 502/458-8056.

Page 6 FOR sooth

March: those who claim land must treat it responsibly

Israel and the Politics of Land: A Theological Case Study

With a Foreword by Walter Bruggemann by W. Eugene March Louisville: Westminster/John Knox Press, 1994. 104 pages

reviewed by Terry Taylor

If you never read another word about Israel, I urge you to take a few hours to read this short but insightful book by Gene March.

And please don't be put off by the word "theology" in the subtitle. You don't have to be a scholar to understand this book. It offers a theological perspective, but is not ponderous in the way some theological works can be.

Instead it provides a lively, elegant explanation of what lies at the heart of the conflict between Jews and Arabs over the land that we call Holy. It also demonstrates that an unwise emphasis by both sides on rights rather than responsibilities has taken us down a road that has led to the sad spectacle of suicide bombings and tanks in Manger Square.

Professor March is a former dean of the Louisville Presbyterian Theological Seminary and a Hebrew scholar who has visited the Middle East many times. He begins this book with a brief but thorough geographic overview of the people who today occupy and fight over the land, and then goes on to point out a fact that we all need to remember: there is no one unified position held by either Jews or Arabs regarding land rights. There are in fact many different positions on both sides regarding what it means to live and work in the same place. Any solution to the problems in the modern state of Israel will have to take into account many different points of view.

March also provides a short and readable history of Israel. He reminds us of the myths that we all have too readily accepted about the Biblical nature of claims placed on the land. He points out some of the

BOOK REVIEW

observation concerns not just Jews, but also Muslims, Christians, and even pagans.

This emphasis on responsibility over rights may seem subtle but is in fact at the heart of March's argument. He points out that all lands belong to God who entrusts them to humans for their care. We must therefore recognize that the Creator's

This emphasis on responsibility over rights may seem subtle but is in fact at the heart of March's argument. He points out that all lands belong to God who entrusts them to humans for their care.

fallacies embraced by both Arabs and Jews and then counters them with a transcendent truth clearly articulated in the Bible.

March writes, "...The Bible presents a picture of a God who is involved with people and land and justice and deliverance, a God who creates a good world and intends all mortals to live in it peacefully and responsibly." One of his most telling observations concerns those who have periodically taken control of the Biblical "promised land" over the centuries. He says, "occupation and responsible action [have been] inseparably bound." This

emphasis is actually on our responsibilities rather than our rights. He points out that both historically and in the present, those who have claimed the land of Israel as their own have often unfortunately claimed their *rights* while ignoring their *responsibilities*.

Those who inhabit the land are expected to act with love not only for the land, but for all who dwell in it, March wrote. The people who perceive themselves to have been given the land must therefore act as stewards who govern with justice, charity, and mercy. Those who ignore these responsibilities displease God and fail in

their stewardship, he said.

March points out that the present day nation of Israel has, by international agreement, the right to exist. But that nation must act fairly and justly with all of its inhabitants, Jews and non-Jews alike. He also points out that the hundreds of thousands of Palestinians who were displaced from their homes decades ago, must be given recourse to find a new national homeland. Moreover, Arabs and Jews alike must be reminded that God calls upon them to act peacefully and justly toward their neighbors.

This book was published in 1994, but its central truth offers what I would wager to say is the only avenue of hope: it is only when we cease to be concerned with our own rights and instead feel the weight of responsibility to others that we become fully what God asks us to be.

March concludes the book with a chapter that sets out a guiding vision that has a decidedly environmental flavor. His emphasis on our responsibilities as stewards of the land applies, he says, not only to those who dwell in Israel, but also to humans who live anywhere on the planet. He calls on us all, himself included, to recognize that we have been given gifts that we must care for with love.

The reviewer is the assistant director of the Thomas Merton Foundation and a member of the Louisville FOR steering committee.

Poor benefit from new lending model (continued from page 1)

families through one of the many microcredit organizations that Oikocredit partners with. Loans of \$500 are enough to purchase a simple machine or additional plots of land that result in increased income and/or increased crop production.

You might be thinking, "That sounds great and I'd love to do it, but I have to have access to the money in my savings account in case of an emergency. And I can't take the chance of losing money by making risky loans." The good news is that while Oikocredit asks for a loan commitment of one to five years, the money is retrievable within a week in case of an emergency.

And in 25 years of operation and through thousands of loans made, no investor has lost a dime. Oikocredit loans are neither guaranteed nor government-insured, meaning they are certainly more risky than government-insured savings accounts, but a 25-year record with no loss of investor capital speaks for itself.

Oikocredit is better known in Europe, where it has raised most of the \$140 million

in its loan fund. Project partners have repaid more than \$50 million and more than 85 percent of all loans made have been repaid.

Oikocredit is a strong grass-roots organization; more than 75 percent of the funds have been raised by individuals and local church congregations. So whom exactly does Oikocredit lend money to? About 60 to 70 percent of its loans go to indigenous cooperatives in 29 countries in Asia, Africa, Latin America and Eastern Europe. The other 30 to 40 percent of the loans are to microcredit organizations in those countries, which then disburse the capital through their own organizational channels.

One of those microcredit organizations, Confianza, is bringing hope to mostly rural female subsistence farmers in the central highlands of Peru, and Oikocredit capital (from people like you and me) is a part of the work. As most men in the region have migrated to mining towns for jobs, women are often in charge of the farm household. These women do not have access to conventional Peruvian banks, and

organizations like Confianza are essential if these small farmers are to improve their crop production and income.

During the first two years of operations, Confianza made about 3,500 loans with an average loan of about \$450. The repayment rate on these loans was around 96 percent, above average even for the micro-finance sector. In 2000, Oikocredit made a \$150,000 loan to Confianza to help it expand its microlending activities. Money invested in chunks of \$1,000 or \$2,000 made that support possible. Oikocredit is another opportunity for doing justice. Check out its website at www.oikocredit.org.

And would you believe that changing where your family, your church or other non-profit keeps its reserve funds or emergency funds can be a new opportunity for doing justice? It can be. Many families and institutions have liquid cash savings as an emergency fund. It might be a cushion in the checking account, a savings account or a money market account at a bank. By instead holding that emergency cash in a Domini Money Market Account, you will be making capital available to the poor of inner city Chicago, Detroit, and Cleveland.

The regular money market account at Domini Social investments is managed by ShoreBank. Based in Chicago, ShoreBank is an innovative CDFI leader, the largest community development bank in the United States. ShoreBank has specialized in working in poor neighborhoods since its beginnings on the south side of Chicago in the early 1970s. Focusing on re-building the housing stock and small businesses in the neighborhoods they serve, ShoreBank now has expanded its work to include underserved and capital-starved neighborhoods in Detroit and Cleveland.

The Domini Money Market Account hired ShoreBank to run its money market account to increase capital available for community development loans. Since it started in 1995, the Domini Money Market has become the single largest account at ShoreBank, with about \$53 million in assets invested across ShoreBank's affiliated banks. During that time, ShoreBank's community development loans have increased from \$45 million to more than \$145 million. The loans are used to fund small businesses, build affordable

housing and create opportunity in low and moderate-income areas.

"The Domini Money Market Account has been critical to our success in making available community development loans that focus on the real needs of communities," said Jean Pogge, Senior Vice President of ShoreBank.

The Domini Money Market has comparable services, return and safety of other money market accounts. You can open an account with as little as \$1,000, and your deposits up to \$300,000 are federally insured. The return on the account is pegged to the national average return on money markets. You can write checks (for \$500 or more) for no fee. Even the checks are printed at no charge. You have to bank by mail but free electronic transfers can be made into your local checking account at no cost by simply calling a toll-free number.

This enables you to keep your local checking account, have the Domini Money Market Account and have complete access to all of your liquid assets. For information to open an account call Domini at 1-800-762-6814 or download an application at www.domini.com.

Louisville Community Development Bank, Oikocredit and Shorebank are just a few of the community development financial institutions that have developed in the last 30 years presenting opportunities for us to deposit and lend our money to the poor of our nation and our world. Thousands of small depositors, churches, synagogues, mosques and justice groups have joined together to make a difference. They have found new opportunities for doing justice. But many more individuals and organizations are needed. The money is out there. Put it to work for justice.

Andy Loving is an investment advisor and financial planner who specializes in socially responsible and community development investing. He is affiliated with First Affirmative Financial Network, an independent Registered Investment Advisor registered with the Securities and Exchange Commission

Loving can be reached at (502) 454-3839 or 1-800-290-1816. His email is aloving@justmoneyadvisors.com.

FINANCIAL REPORT

BEGINNING BALANCE \$4,499.76 DONATIONS 560.00

(\$275 for National Conference Scholarship)

\$1,247.61 ... \$1,247.61

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Please make your check payable to the Fellowship of Reconciliation. Your gift is tax deductible.

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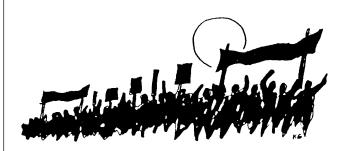
July-August 2002 Page 7

Calendar for peacemakers

- July 21 (Sun) LOUISVILLE COMMITTEE FOR ISRAELI/PALESTINIAN STATES, FEATURING MERLE BACHMAN: "Formation of Louisville Jewish Friends of Israeli Refuseniks." First Unitarian Church, 4th & York Sts, 3:00 pm. Call Ira Grupper, 459-2171, or Ibrahim Imam, 244-1580.
- July 22 (Mon) **F.O.R. STEERING COMMITTEE**, Presbyterian Seminary, Room 10, Nelson Hall, 7:30 pm. Visitors encouraged. Call Pat Geier, 456-6586, or Mary Horvath, 583-4670.
- July 24 (Wed) SHALOM DINNER, featuring Sister Rose Marie Cummins, Director of the Dominican Earth Center, St. Catharine, KY, "Environmental Issues." Potluck meal, Douglass Boulevard Christian Church, 2005 Douglass Blvd, 6:30 pm. Call Rosie Sprawls, 458-8061.
- July 26 (Fri) NOON VIGIL FOR PEACE IN THE MIDDLE EAST, every Friday, at Sixth & Broadway, in front of the Federal Bldg where Senator McConnell's office is located. We vigil in solidarity with the "Women in Black" who vigil every Friday in Israel. Sponsored by the Israeli/Palestinian States, the American Arab Anti-Discrimination Committee, and the Fellowship of Reconciliation, Louisville Chapter. Call Beverley Marmion, 451-5658.
- July 26-27 (FS) **DISMANTLING RACISM WORK-SHOP, Part 2**, sponsored by Fairness. Call 893-0788.
- July 27 (Sat) **HELP BRIDGE THE ACHIEVEMENT GAP.** Discussion for members of community organizations concerned about student achievement. Main Library, 4th & York Sts, Centennial Room, 10:00 am. Sponsored by **P.I.E.** (Parents Involved in Education) Our schools need a plan to meet the mandate of Bill 168.
 - July 28 (Sun) "QUESTIONING SECURITY" Annual Hiroshima/Nagasaki Commemoration Event featuring Paloma Galindo, organizer for the Oak Ridge Environmental Peace Alliance, Oak Ridge, Tennessee. Short video about nuclear weapons work at the Y-12 Plant in Oak Ridge. Reflection in music and prose by Harry Pickens, International jazz pianist and educator. Hosted by Soka Gakkai International-USA, Kentucky, 1930 Bardstown Road, at Richmond Drive. 6:30 pm. Photographic display and refreshments. Call 458-8056.
- Aug 4 (Sun) **HIROSHIMA/NAGASAKI COMMEMO-RATION COMMITTEE**, Presbyterian Seminary, Room 10. 7:00 pm. Call 458-8056.
 - Aug 9 (Fri) **NAGASAKI BOMBING REMEM-BERED. Japanese Lantern Floating Ceremony.** Cherokee Lake, Lexington Rd at Grinstead Dr. 8:00 pm. Please bring a ground cover to sit on. Call Terry Taylor, 899-1952, or Walt Olson, 894-9266.
- Aug 14 (Wed) **KITLAC**, Presbyterian Seminary, 7:30pm. Call David Horvath, 583-4670 or Pat Geier, 456-6586.
 - Aug 14 (Wed) **DEADLINE FOR THE SEPTEM-BER ISSUE OF FORsooth. Contact George Morrison, editor at 451-063l.** cyw_us@yahoo.com (For calendar listings, call Jean Edwards, 458-8056).
- Aug 14-31 **KENTUCKY STATE FAIR.** Volunteers needed to staff the **Fairness Booth.** Four volunteers per each four hour shift, 9:00 am to 9:00 pm. Free admission to the fair. Call Fairness, 893-0788.
- Aug 17 (Sat) **TAMALES FESTIVAL** cosponsored by the Farmers' Market, Bardstown Rd. Call Stephen Bartlett, 896-9171.
- Aug 22 (Thu) **FORsooth LABELING**, at Beverley Marmion's, 6:30 pm. All hands needed for this joyous occasion. Call 451-5658.
- Aug 26 (Mon) **F.O.R. STEERING COMMITTEE.** Presbyterian Seminary, Room 10, Nelson Hall, 7:30 pm. Visitors encouraged. Call Pat Geier, 456-6586, or Mary Horvath, 583-4670.
- Sept 24 (Tue) **KCADP** (**Ky Coalition to Abolish the Death Penalty**). Highland Presbyterian Church, 10ll Cherokee Rd, 6:30 pm. Call Joe Hardesty, 562-6893. (Also see out-ot-town listing for Oct 12)

WARNING: DATES IN THIS CALENDAR ARE CLOSER THAN THEY APPEAR.

- Sept 4 (Wed) **JUSTFAITH**, a challenging nine-month social justice formation program with weekly sessions of two and a half hours including prayer, reflection, reading, discussion, guest speakers and video presentations. Hosted by The Thomas Merton Foundation, 2ll7 Payne Street, 7:00-9:30 pm., for people of all denominations, extending through April 9, 2003. \$350 plus books and retreat fees. Facilitated by Terry Taylor, Assistant Director of the Merton Foundation. Call 502/899-1952.
- Sept 14 (Sat) **SECOND ANNUAL PEACE RUN TO BENEFIT THE PEACE EDUCATION PROGRAM.**The event will again be a 5K run, 5K walk or 1-mile family walk. The week-end will be the one-year anniversary of September II. Come to honor or memorialize any fallen victim of violence. By supporting the **Peace Run II**, you will be supporting programming in this community to teach our young people techniques to sustain nonviolence. Call 589-6583.
- Sept 15/16??????? **DEBATE BETWEEN JACK CONWAY** and **REP. ANN NORTHUP.** Holy Spirit Catholic Church, 3344 Lexington Road, at Cannons Lane.
- Sept 2l (Sat) Central Park Gathering. Contact Aleve Douglas, 589-5304
- Sept 22 (Sun) **WALK TO JAVA HOUSE.** Call Polly Johnson, 473-8435
- Sept 25-29 (SM) COLOMBIA, NATIONAL DAYS OF ACTION
- Sept 29 (Sun) **LOUISVILLE AIDS WALK**, uniting the community in heightening awareness of **HIV/AIDS** and raising funds to address the needs of those suffering from **AIDS** in our own community. Benefit for Glade House, House of Ruth and otherAIDS service organizations. Registration and opening ceremonies begin at noon on the Belvedere. Walk across the bridge begins at 2:00 pm. Sign up now and collect sponsorships. For registration forms call 574-5947.
- Oct 12 (Sat) KENTUCKY COALITION TO ABOLISH THE DEATH PENALTY (KCADP), ANNUAL MEETING IN LEXINGTON. See out-of-town listings.



OUT OF TOWN EVENTS

- Aug 3-4 (SS) **ACTION FOR PEACE AT THE Y-12 PLANT IN OAK RIDGE, TN** Contact 865/483-8202. *Palomagal@earthlink.net www.stopthebombs.org*
- Aug 4-8 (SMTWT) **CONTEMPLATIVE DIALOGUE, a training process for tending the spirit of communities and organizations.** Led by Steven Wirth and Mary Jo Ruccio of The Yardley Group, Inc., 247 Mills Lane, New Albany, IN 47150. Voice mail: 812/945-77216. Fax: 812/945-7746. Email *sw@theyardley group.com*
- Sept 27-29 (FSS) **PFLAG NATIONAL CONFERENCE**, **"Family Voices for Equality Charting a New Course in the Great Lakes."** Hyatt Regency, downtown Columbus, Ohio. Call 614/447-5105 www.pflag.org
- Oct 12 (Sat) KENTUCKY COALITION TO ABOLISH THE DEATH PENALTY (KCADP), ANNUAL MEETING and LUNCHEON FEATURING STEVE BRIGHT, Director of the Southern Center for Human Rights. The Center provides legal representation to persons facing the death penalty and to prisoners challenging unconstitutional conditions in prisons and jails. For more details, call 585-2895.
- PEACEMAKER TRAINING INSTITUTE, CARBONDALE, IL, August 3-13, 2002. PTI is an FOR program that offers training for young adults interested in becoming more effective peace and justice activists. Those between the ages of eighteen and twenty-five are cordially invited to this training at Carbondale, IL. Cost: \$300-375. Some scholarship assistance available as well as fundraising suggestions from FOR, Nyack. Request application from FOR, Box 271, Nyack, NY. 845/358-4601. fax: 845-358-4924 www.forusa.org. Contact Maryrose Dolezol, PTI Coordinator, at the Nyack number. Or call Joe Monahan, 618/536-1286 or Joel Landry, 618/529-4284.

Regular Meeting Times for Area Organizations

AD HOC COALITION FOR AFFIRMATIVE ACTION – (778-8130)

AMERICA 2000 DEMOCRATIC CLUB – 3rd Tuesday (451-2155)

AMNESTY INTERNATIONAL –

1st Saturday (637-8951)

ANTI-RACIST ACTION – Every Saturday (569-1780) BREAD FOR THE WORLD – 2nd Tuesday (239-4317)

CAPA (Citizens Against Police Abuse) –

CAPA (Citizens Against Police Abuse) 2nd & 4th Thursdays (778-8130)

C.E.A.S.E. [Citizens for Equitable Assignment to School Environments] – 3rd Saturday (778-9427)

CLARK & FLOYD COUNTIES AIDS COALITION – 3rd Thursday (288-2706)

CLOUT [Citizens of Louisville Organized and Working Together] -(583-1267)

COMMITTEE FOR ISRAELI/PALESTINIAN STATES – 3rd Sunday (451-5658)

COMMON CAUSE – 1st Tuesday, every other month (228-1534)

EARTH SAVE LOUISVILLE – 2nd Sunday (569-1876)

FAIRNESS CAMPAIGN – Quarterly community dialogues and volunteer opportunities (893-0788)

FELLOWSHIP OF RECONCILIATION – 4th Monday (456-6586 or 583-4670)

GREATER LOUISVILLE SIERRA CLUB – 3rd Tuesday (897-3335)

GREEN PARTY – Every other Saturday (635-5978)

HABITAT FOR HUMANITY - Wednesdays,

Thursdays, Fridays & Saturdays (583-6599) HATE FREE SCHOOLS COALITION –

3rd Thursday (454-3300) INTERFAITH PATHS TO PEACE –

1st Wednesday (896-2697) JEFFERSON COUNTY WELFARE REFORM COALITION – 2nd Friday (585-3556)

JUBILEE NETWORK – (583-4670)

KENTUCKIANA NATIVE AMERICAN SUPPORT GROUP – 1st & 3rd Thursdays (635-2817)

KENTUCKY JOBS WITH JUSTICE (582-3508, ext. 124) KFTC [KENTUCKIANS FOR THE COMMONWEALTH] – 2nd Monday, jointly with POWER (473-0464)

KY AIDS LIFE ALLIANCE (KALA) – Every Thursday (479-7884)

KY ALLIANCE AGAINST RACIST & POLITICAL REPRESSION – 3rd Monday (778-8130)

KY COALITION TO ABOLISH THE DEATH PENALTY – 4th Tuesday (585-2895)

KY INTERFAITH TASKFORCE ON LATIN AMERICA & THE CARIBBEAN (KITLAC) – 2nd Wednesday (583-4670)

KY RAINBOW/PUSH COALITION – (774-4000) LESBIAN SUPPORT GROUP – 2nd and 4th Thursdays

(587-6225) LOUISVILLE COMMUNITY OF MINDFUL LIVING

(Thich Naht Hanh Tradition) – Sundays (451-2193) LOUISVILLE WOMEN CHURCH – 2nd Sunday (456-5261)

LOUISVILLE YOUTH GROUP – Friday nights (454-3300), www.louisvilleyouthgroup.org

METROPOLITAN HOUSING COALITION – 4th Wednesday (584-6858)

NAACP (National Association for the Advancement of Colored People) – 3rd Monday (634-1804)

NAGASAKI/HIROSHIMA COMMEMORATION COMMITTEE – 1st Sunday (458-8056) NAMI (National Alliance for the Mentally III) –

2nd Monday (245-5287) PARENTS, FAMILIES & FRIENDS OF LESBIANS

AND GAYS (P-FLAG) – 3rd Sunday (329-0229)

PAX CHRISTI – Last Wednesday (899-1952)

PERU PEACE NETWORK (456-4189)

(585-3050)

POWER [PEOPLE ORGANIZED AND WORKING FOR ENERGY REFORM] – 2nd Monday, jointly with KFTC (778-2687)

PROGRESSIVE STUDENTS LEAGUE/UL (634-5977) RCRC [Religious Coalition for Reproductive Choice] –

RELIGIOUS LEADERS FOR FAIRNESS (587-6935) RESULTS (a hunger lobby) – 2nd Saturday (451-4907)

SHADHULIYYAH SUFI SPIRITUALITY GROUP – Thursday nights (893-6122)

Note: If your group would like to be added to this list or if information needs to be updated, please let us know by calling 458-8056.