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Summer 2003

**Community Change Inc.**

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*Community Change inc. — founded in 1968.*

**COMMUNITY CHANGE  
MISSION STATEMENT**

To promote racial justice and equity by challenging systemic racism and acting as a catalyst for anti-racist action and learning.

**Goals:**

Through our leadership, our programs, and our library resource center on racism, we work to:

- Increase the number of people taking action to challenge racism.
- Expand the influence and impact of the CCI mission for racial justice in the Greater Boston community.

**If time is your treasure to give...  
volunteer at Community Change Inc.**

# Community Changing

The Newsletter of Community Change, Inc.  
Summer 2003

## CCI: 35 Years of Action for Racial Justice No Turning Back

*This year, we mark two important anniversaries in our organizational history – we turn 35 and our founder, Horace Seldon turns 80. CCI was founded in 1968 when Horace realized that his life's work was to focus on what at that time he termed "the white problem." While many things have changed during the past 35 years, this is still at the heart of our work.*

*In order to challenge racism, we must first understand what it is. Central to this is an understanding that racism is not simply prejudice and discrimination based on skin color. When we talk about racism in the U.S. we are clear that it involves prejudice and power. It is whites who have the present and historical social and economic power to institutionalize our prejudices and create a system that benefits us at the expense of all other people.*

by Grace Rubenstein

The father of Community Change, Inc., calls himself a "pooper scooper" of racism.

Horace Seldon fingers his carved scarab beetle pendant as he tells how the landscape has changed – and stayed stubbornly the same – since he founded the group in a West Newton church in 1968.

Beetles scoop up poop, too, Seldon explains of his necklace, and scarabs are fabled to plant a seed in it from which new life springs.

"The word success is not in my vocabulary when I talk about racism," says the 79-year-old minister, his bushy eyebrows peeking out from under his watch cap. But he will admit to some "little victories" over his organization's 35 years of challenging systemic racism.

"Most people think of racism as prejudice based on skin color," says CCI Co-Director Paul Marcus. In fact,

an entrenched network of American systems – such as public education, labor and criminal justice – fail to benefit all races equally, he argues.

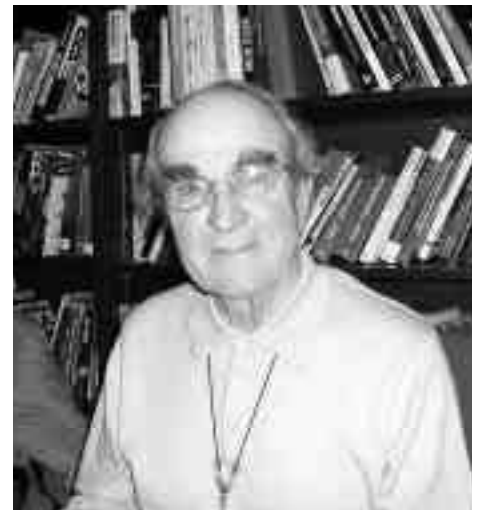
These systems combine to keep resources and opportunities that whites take for granted out of reach of people of other races, explains Co-Director Carol Rinehart, so that "prejudice is just baked into the freedom" for making life choices.

Rinehart and Marcus give the example that past discrimination in housing and bank lending has kept black families from acquiring assets like owned homes and furniture, leaving their children and grandchildren with "no underpinnings" and a tougher road to financial stability. They say continued residential segregation also cuts off racial minorities from the best schools and hospitals.

Even worse, few people in white or minority communities seem to

*We are opening this newsletter with an article about Horace Seldon and Community Change by Grace Rubenstein. It explains both our history and our present work. This article was originally published in the March 6 – March 19, 2003 edition of Spare Change.*

*This year and the next will be filled with events and forums that honor our past, inform and lead us to take action in the present and help us build a movement for racial justice into the future. And, we will take time to celebrate! Save the date November 8th for a major event at the Boston Center for the Arts. We invite you to join us in our celebrations and in our continuing work for racial justice.*



### Inside this issue:

**Predatory Lending**

**White Men Challenging Racism**

**Resources for Ex-Offenders**

**Tim Wise**

**Shutdown Control Units!**

Continued on page 3

# Militarism, Racism & Poverty

Community Change was founded 35 years ago, just after the assassination of Rev. Martin Luther King, Jr. We have never forgotten his words and we see that our work is still about organizing against racism and poverty in our own backyard. We have a dream that the same effort and energy of the millions of people who organized against the invasion of Iraq can be mobilized to challenge the “war at home” – imagine what we can accomplish!

In his 1967 Riverside Church speech, “Beyond Vietnam,” Dr. King made clear the linkages between militarism, racism and poverty: “When machines and computers, profit motives and property rights, are considered more important than people, the giant triplets of racism, extreme materialism, and militarism are incapable of being conquered.” We continue to fight unjust “wars” while at home our children aren’t being educated, millions of people live in poverty, lacking adequate food, housing and healthcare, and racism remains part of the fabric of our society.

Over the past few decades, national, state and local policies and funding decisions have transformed the “war on poverty” into the “war on the poor.” Now we are spending thousands of lives and billions of dollars in Afghanistan and Iraq to “fight the war on terrorism.” This of course is business as usual. It stems from the same mindset of racism and white supremacy that underlies 500 years of European (white) conquest and colonialism. We know that if the 9/11 terrorists were IRA members, we wouldn’t be bombing Dublin.

We have the arrogance to say that we need to bring our form of “democracy” and capitalism to the rest of the planet to solve the world’s problems; that it is our right to control the oil under the sands of Arab Nations; that it is we who should determine who has the right to which weapons of mass destruction. This is the same mentality of entitlement of those who wanted to “civilize” Africans and the indigenous peoples of the Americas by converting them to Christianity as we slaughtered them, enslaved them and stole their lands - after all, it is our manifest destiny.

These are dangerous and difficult times - our civil liberties are being trampled, and funding is being slashed for education and social programs. The policies, practices and procedures of all of our major institutions continue to benefit whites and disproportionately harm people and communities of color.

Has Dr. King’s message been forgotten? Or, is it more accurate to say that it has yet to be heard.

Paul Marcus  
Co-director



photo: Reggie Jackson



Thanks to City Councilor Felix Arroyo. CCI was honored by the Boston City Council May 21.

## From the Staff

They say the bumblebee actually defies the law of physics in its ability to fly in spite of the way it is “built.” Sometimes that’s what we say about CCI. For its size and infrastructure, it shouldn’t be able to do as much as it does, but somehow we succeed. Another metaphor—a compact car is sometimes able to go places in tight spots unavailable to SUVs or other big guys. This issue of Community Changing tells the usual story of the many places participants in the CCI community are going to work for racial justice.

There is nothing like looking back over 35 years of pressing for racial equity and justice to inspire commitment to work for another 35 years. Reflecting on what could and needs to be spurs us on. On May 21, the Boston City Council honored CCI for its 35 years of tough love pressing for fairness for all Bostonians. On November 8, CCI will have a party to celebrate the lives of the people on whose shoulders we stand. We will celebrate the people with whose arms we are linked; with whom we share a vision and a commitment to work for a more just system of equity and quality of life, particularly in the Greater Boston area.

Every achievement ever made by CCI has been the result of people and organizations working together. Any celebration of CCI is a celebration of a remarkable community of people who are drawn together because of their intolerance of the status quo. They are people who are urgent, often impatient, but creatively so. They are compassionate, but to borrow a term from the title of China Galland’s book, fiercely compassionate.<sup>1</sup> It is our privilege to be able to give the support we can give to people’s “freedom dreams”<sup>2</sup> and we are grateful for our travelling companions and partners.

With deepest respect,

Paul Marcus, Carol Rinehart and Ernestine Washington

<sup>1</sup> China Galland, *The Bond Between Women: a Journey to Fierce Compassion*, Riverhead Books, 1998

<sup>2</sup> Robin DJ Kelly, *Freedom Dreams: The Black Radical Imagination*, Beacon Press, Available in the CCI Library

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Howard & Roslyn Zinn

# CCI Annual Report FY 2002

Rather than publish a separate document this year, CCI is including our annual report in this issue of Community Changing. Heartfelt thanks to the many individuals and organizations who have generously kept the faith by contributing resources in these challenging economic times. Clearly, many people understand the challenges we face today with regards to civil rights, fairness, equitable access to resources, safety and quality of life. We appreciate those who have responded to our call for action and supported our fight for justice.

**Our programs and organizing took us into collaborations to draw public attention to:**

- the message of “The Angry Heart” a documentary on racial disparities in Health Care
- the Campaign to Shut Down the Control Units in Massachusetts prisons
- the directory of services for men and women coming home from prison multiple workshops and dialogues in the increasing movement toward deconstructing the nature of white power and privilege as a means of achieving racial justice.
- Working with the Boston Society of VULCAN (Black and “minority” firefighters) to make the Boston Fire Department a more diverse and equitable organization

**We hosted several special events:**

- the renewal of the Drylongso Awards for ordinary people doing extraordinary things
- a showing of the documentary film, “You Don’t Have to Ride Jim Crow” with a panel discussion connecting past civil rights organizing with the present
- a community discussion of the controversial Boston Magazine article on Racism in Boston at the African Meeting House
- a dramatic performance on the Interfaith Pilgrimage of the Middle Passage.

**Brown Bag Lunches with Action Opportunities included:**

- Racial Disparities in Health Care
- Redistricting in Boston—An Issue of Racism?(Paul Simons, Political Consultant)
- Racism and Voting (in collaboration with Urban League of Eastern Mass)
- Immigration (in collaboration with the Boston Women’s Fund)
- The Impact of War on City Services (City Councilor Arroyo)
- Privatizing Education (with Political Research Associates)

**Thanks for Grants in 2002 from:**

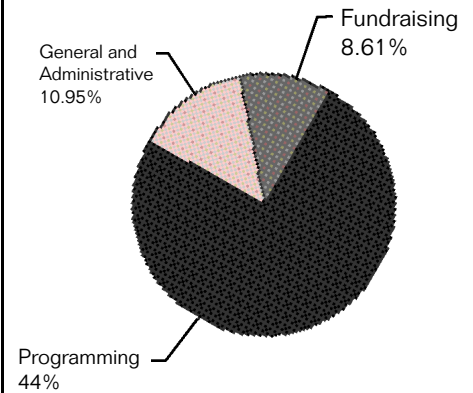
Third Sector New England Diversity Initiative  
 The Clowes Fund  
 Haymarket People’s Fund  
 Episcopal City Mission Society to continue work with Vulcans, Minority Firefighters  
 Ruth M. Batson Educational Foundation  
 The Fritz Pappenhiem Fund of the Tides Foundation

<b>EXPENSES</b>	
Salary, payroll taxes & benefits	71,690
Rent	21,781
Consultants	10,289
Postage and Printing	9,273
Meetings, Conferences	5,258
Telephone	3,715
Insurance	3,517
Supplies	2,804
Equipment Rental & Maintenance	3,494
Miscellaneous	824
Bank & Credit Fees	578
Library Publications	495
<b>TOTAL EXPENSES</b>	<b>133,718</b>

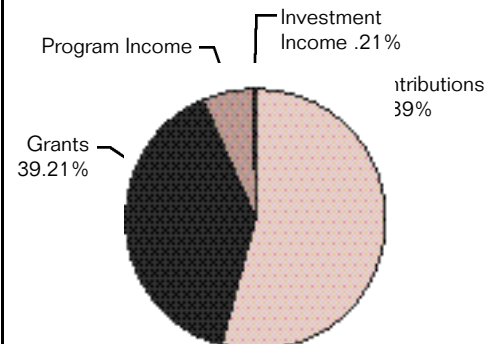
Programming	100,073
General & Administrative	18,696
Fundraising	14,949

<b>REVENUES</b>	
Contributions	77,545
Grants	55,900
Program Income	8,819
Investment Income	298
<b>TOTAL REVENUE</b>	<b>142,562</b>

**EXPENSES**



**REVENUES**



# No Turning Back

*Continued from page 1*

recognize how racism persists and pervades the very institutions that keep this country ticking, the co-directors say.

That's where CCI comes in.

Making the most of its limited means, the organization serves as a link between activists and resources, concerned individuals and information.

The idea for the organization sprang up unexpectedly for Seldon on the heels of a wave of race riots and the assassination of Dr. Martin Luther King, Jr. He had decided to resign as director of Massachusetts youth programs for the United Church of Christ, where he got an intense view of the lives of black students in Roxbury. He was looking for the next thing to do.

Ten days after King's death, Seldon preached a sunrise service in Westfield, Mass., he recalls. While driving back East on the Mass Pike, an epiphany gripped him. There were no voices, he says, no visions and no ethereal smoke on the mountain, "but I suddenly knew I was to give the next portion of my life to working on the white problem."

He zoomed the rest of the way singing and crying, with the windows wide open, he says, adding, "I have no idea how I got home."

He hosted discussion groups until he gathered enough interest to draw 150 people to CCI's first meeting in West Newton. About 10 activists then incorporated the organization, aiming to reorient white communities from thinking of racism as a black problem to confronting it as a white problem.

The group met around the pool table in Seldon's Wakefield home and in the basement of a Reading church before landing its current office in 1979 in a church building on Beacon Street, opposite the State House.

The staff now keep CCI's several thousand members abreast of current race issues and government actions through mail and e-mail alerts. They

provide meeting space and technical assistance to organizations from minority communities, and advise the diversity committees of social service groups on the dynamics of systemic racism in their work.

CCI maintains a 2,000-volume library on racism, open to the public. The organization gets by on a staff of only Marcus, Rinehart and a part-time librarian, and an annual budget of just over \$100,000, mostly from private donations.

CCI is like a bumble bee, says Rinehart: "physically constructed in such a way that it shouldn't be able to fly, but it does."

Seldon says the organization's focus has expanded since 1968 with a rising awareness that systemic racism affects all races, not just blacks and whites. In the 1980s, for example, CCI partnered with the Asian American Resource Workshop, offering the group materials and assistance in their effort to protect tiny Chinatown against the tightening noose of new highways, hospitals and highrises.

While CCI began by primarily training social services and government agencies on race issues, its leaders say they have come to emphasize action along with education.

Before the shift toward action, racism trainers would say they had each taught a thousand people in the past year, Seldon recalls. Then he started asking, "Well, where the hell are those 10,000 people when I want them to do something?"

The action that sprang from a forum last June – part of the CCI monthly brown bag lunch series on race issues – shows how the group's small initiatives can lead to broader impact.

Organizers screened the documentary film *The Angry Heart*, which traces the impact of racism on heart disease through the story of Keith Hartgrove, a black man from Roxbury who survived quadruple bypass surgery in his early 40s. Hartgrove struggled to find insurance and quality health care. He lived in an unsafe neighborhood for taking

nightly walks and couldn't find good produce at the local supermarkets to keep up his health, producer Jay Fedigan explains.

In the film, Fedigan points to research showing that blacks die in disproportionately high numbers from heart disease, yet receive poorer diagnosis and care than whites. But he says he was having trouble getting his message to the health care community.

Riding the wave of interest stirred at the screening, CCI assembled the Angry Heart Task Force, comprised of volunteers from community groups and hospitals. By October, the coalition secured a screening of the film for 200 health care professionals at Brigham and Women's Hospital. Fedigan says he immediately got nine new requests for further screenings.

"It's sort of dropping a pebble in and the ripples go out," Marcus says.

In the early years, Seldon says he was scraping by on about \$14,000 a year from donations, training fees and teaching part-time at the Andover Newton Theological School, his alma mater.

"I have not bought a newspaper more than twice in the past 40 years," he adds. "I haven't been to a barber. I learned not to look in store windows."

But the founder doesn't complain about the sacrifices, given those "little victories."

Seldon passed on the reins to Marcus and Rinehart in 1997 to ensure the organization's longevity, but he still teaches the history of racism course he began 22 years ago at Boston College. That's over 2,000 students educated, he says with satisfaction.

Now he also guides visitors along the Black Heritage Trail through Beacon Hill four times a week, teaching them about the neighborhood's often forgotten past as a hub of slavery abolitionism and integration.

"I've decided I want to become a historian when I grow up," he says.

*Printed with permission of "Spare Change". Grace Rubenstein is a reporter on the North shore of Boston.*

# Ernestine Washington Joins CCI Staff



As of December 2002, CCI has a new half-time Resource Center Coordinator. Ernestine brings tremendous experience and commitment to racial justice work. A world traveler as a former TWA flight attendant, Ernestine returned to Boston to complete a masters degree in Intercultural Relations at Lesley University. Since jobs in diversity work were scarce, Ernestine turned her attention to workforce development until she seized this opportunity to fulfill her long dream of working as an anti-racism activist.

Much to the benefit of CCI, she is enrolled in the Women of Color Fundraising Institute, a training program supported by the Haymarket Foundation, the Boston Women's Fund and the Chahara Fund. In addition, she is an active leader in Women of Courage, a support organization for women with lupus and other connective tissue diseases. She is also active with the Boston Black Women's Health Institute and The Women's Theological Center. Ernestine's favorite lyrics are, "We who believe in freedom cannot rest until it's done."

# Notes From the Resource Center

By Ernestine Washington

As the new kid on the block, I have to say that working at CCI has been a valuable experience for me. Since the late sixties, my dream has been to work for a progressive organization that works on issues of white privilege and racial justice. For a little over five decades, I have struggled for my people around racial equality. Being one of the many who have experienced being the "first," I know far too well the stresses of internalization of racism. I feel my role now is to give guidance to people of color who need to understand internalized racism and the accompanied effects. I also want to teach coping skills needed to survive racism in the society in which we live.

I feel that I should take this opportunity also to thank my friend, and CCI Advisory Board member Sarah Ann Shaw. She was wise to inform me of CCI's search for a library coordinator, and thought that my experience would work well with the organization. I cannot thank her enough. I would also like to thank Alice Hall for her guidance when I arrived and for her volunteer work with the library.

Since my arrival in December 2002, the library has been one of my primary focuses. I am proud to say that we have received over 75 new additions to date. I am presently requesting at least 20 new books and videos. I would also like to replace some of the older videos that have not returned to the library in over two years. I have some ideas that will keep our library unique.

Please feel free to contact me here at CCI if you can help. I will let you know what books have already been donated.

In closing, I would like to take time to thank those who have made donations to the library since my arrival. I hope their kindness will

continue: The Gustavus Meyers Center on Bigotry and Racism, Yvonne Pappenheim, Horace Seldon, Patti DeRosa, Paul Marcus, Carol Rinehart

Special thanks to the following foundations for their continued support:  
Third Sector New England Diversity Initiative  
The Fritz Pappenheim Fund of the Tides Foundation  
The Clowes Foundation

Here is my wish list for donations to our collection:

## Books

*Race & Resistance: African Americans in the 21st century* Herb Boyd

*White Men on Race* Feagin & O'Brien

*Summer Snow* Trudier Harris

*The Case for Black Reparations.* Boris I. Bitker

*Nigger: The strange career of a troublesome word* Randall Kennedy

*New Jack Jocks: Rebels, Race & the American Athlete* Larry Platt

*Press Box Red: The story of Lester Rodney, the communist who helped break the color line in American Sports* Irwin Silber

*Reclaiming Class: Women, Poverty, & the Promise of higher education in America* Vivyan C. Adair & Sandra L. Dahlberg

*The Minority Rights Revolution* John D. Serenty

*The Cold War & the Color Line: American Race Relations in the Global Arena* Thomas Borstelmann

*Ideas for Action: Relevant Theory for Radical Change* Cynthia Kaufman

*Beyond the Synagogue Gallery: Finding a Place for Women in American Judaism* Karla Goldman

# CCI Fundraising Events

CCI Hosted two fundraising events in March designed to keep the spirits strong as we sadly lived with the growing clouds of war. Dr. Eric Jolly and Dawn Duncan joined us for "Weaving Community in Stories and Song," and all present were profoundly moved on that sunny Sunday afternoon at the home of Freda Reblsky

Dawn sang pieces from her CD "Dawn 'Til Dusk," integrating a variety of styles from country, traditional Native American, blues, pop, gospel and jazz music. She has donated additional copies of the CD to CCI for sale as a fundraiser. Contact us to buy one.

Eric Jolly is a gifted artist in the Cherokee tradition. He weaves a basket as he tells stories and allows his weaving to take listeners to a deeper understanding of the ways of Spirit and Community. Eric is also a vice president and senior scientist at Education Development Center. He is especially known for his contributions to mathematics and science education and his work with youth, families, communities and diverse organizations like Youth Alive!



Eric Jolly with CCI board members, May Takayanagi and Mary Antes

On another Sunday in March, Semanya McCord and her gifted musicians gave Community Change a magnificent gift of a

benefit concert, "The Joy of Jazz in Troubled Times," a concert for the soul indeed. She is a great guide through the history of jazz, showing how art can refine pain into beauty, integrity and ultimately into resilience for living. She and her musicians sang with voices that sounded like instruments and instruments that sang and cried and played like voices.

In addition to the joyful regulars like "Take the A Train" and "Satin Doll," they dedicated a set with the April 1968 quote from M. L. King, Jr., "The world is all messed up. The nation is sick. But only when it's dark enough can you see the stars." In spite of pounding rain outside, the audience was warmed and cheered with powerful renditions of Gaye's "What's Goin' On" and Hathaway's "Tryin' Times." The concert ended where it should: "So Many Stars" (Mendes) and "A Love Supreme" (Coltrane). Our thanks to Semanya and her musicians Mike Peipman, George W. Russell, Jr., Dave Zinno, and Herb King.



Semanya McCord and Hemisphere Associates

Note: our second annual CCI Semanya McCord concert will occur spring 2004! Stay tuned.

Community Change, 1968 - 2003

## 35 Years of Action for Racial Justice No Turning Back

Honorary Committee

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# CCI Launches its 35th Anniversary at City Hall



Reggie Jackson, Loretta Dixon, Paul Marcus



Four former CCI board presidents with Felix Arroyo. From left to right: John Butler, Loretta Dixon, Dan Hogan, Felix Arroyo, Reginald Jackson



City Councilor Felix Arroyo



Carol Rinehart, Selina Solomon, Victoria Williams

*A Right to Sing the Blues: African Americans, Jews, and American Popular Song* Jeffrey Melnick

*In Search of Justice: The 1905-1906 Chinese Anti-American Boycott* Guanhua Wang

*The Asian American Century* Warren I. Cohen

*Jefferson and the Indians: The Tragic Fate of the First America* Anthony F.C. Wallace

*Facing East from Indian Country: A Native History of Early America* Daniel K. Richter

*The Hispanic Condition* Ilan Stavans

*Harvest of an Empire: A History of Latinos in America* Juan González

*The House on Mango Street* Sandra Cisneros

*The Karma of Brown Folk* Vijay Prashad

*We Won't Go Back: Making the Case for Affirmative Action* Charles R. Lawrence, III and Mari J. Matsuda

*Yellow: Race in America Beyond Black and White* Frank H. Wu

### Videos

*Eyes on the Prize (full volume)* Blackside

*The Essential Blue Eyed* Jane Elliott

*The Stolen Eye* Jane Elliott

*The Untold Story of Emmett Louis Till* Keith Beauchamp

*Unchained Memories: Readings From the Slave Narratives* Jacqueline Glover

*Two Towns of Jasper* Marco Williams & Whitney Dow

*Scottsboro: An American Tragedy* PBS

*Strange Fruit* News Reel

*Nat Turner: A Troublesome Property* News Reel

*La Ciudad* David Riker

*This Far By Faith* PBS

*Race: The Power of An Illusion* PBS

# "I'm Not a Racist, Am I?"

## A Community Conversation

By Susan Thomas

Residents of Newton and other communities explored challenges to racism and white privilege in a program on Tuesday, April 1<sup>st</sup> at the Newton Free Library through the joint efforts of the Newton Human Rights Commission and Community Change, Inc. Over 100 people listened and commented as a panel of seven activists, who have committed their careers and lives to challenging racism, and moderator Paul Marcus, Co-Director of CCI, talked about racism as the institutionalization of white supremacy.

"I'm Not a Racist, Am I?: A Community Conversation with People Making Change in a Racist System" was the third event in a series on racism and white privilege co-sponsored by the Commission and Newton's Foundation for Racial, Ethnic & Religious Harmony. The first two events, in October and November '02, featured speakers and a film that introduced a concept new to some residents – that racism is more than individual prejudice. At another group's meeting, a white resident had expressed doubt about the existence of racism in Newton, and had asked two persons of color in the group, "You don't feel this, do you? We don't see you as different from us." The answer surprised many whites: "You don't realize that even when I am with you, a white person, in a public place, I am almost always treated differently from you."

Panelists Patti DeRosa, David Harris, Jim Kilpatrick, Ayanna Kilpatrick, Nora Lester-Murad, Fran Smith, and Allana Todman – who have worked in a broad range of educational, governmental, and non-profit organizations –brought new

ways of thinking into the discussion. Panelists shared their experiences and ideas and offered guidance. Pay constant attention to **language**, they advised; use "over-privileged" as well as "under-privileged;" think about the term "minority" and call the media to account when necessary; consider how **race is a factor for whites** as well as for people of color, as when a white person naively says, "My race was not a factor in my getting a job;" act on the most crucial need – **learning to deconstruct systems of privilege**: for example, in tipping the scales to give an even chance to someone who doesn't benefit from privileged "legacy" in admissions or a job bid.

Overall, panelists urged listeners to think about what effects they can have on their own communities. Audience feedback was enthusiastic, and many commented that the discussion was, "an excellent beginning of very necessary work," that, "grassroots efforts are critical," and that more such discussions and more time for audience questions and dialogue are needed. The event was a strong step in Newton's commitment to the premise stated by Patti DeRosa (Community Changing newsletter Fall 2002) that,

"having all white leadership is not acceptable in or diverse communities, nation and world. White people must re-learn most everything we thought we knew about racism; share, and relinquish, power and control; support, respect, and trust the leadership of people of color; and work to build alliances across difference. Our interdependent multicultural future depends on it."

*Susan Thomas is a member of the Newton Human Rights Commission.*



# Senator Diane Wilkerson, ACORN Take Steps to Curb Predatory Lending in MA

By Sarah Light

On Wednesday, May 14, 2003, CCI hosted "Reverse Redlining? When the Security Net of Homeownership is Used for Entrapment," as part of our monthly Brown Bag Anti-Racism Discussion Series. Massachusetts Senator Diane Wilkerson, with Abbey Cook and Chris Leonard of ACORN (Association of Community Organizations for Reform Now), explained the problem of predatory lending and offered ways for individuals to get involved.

Subprime loans were intended to help borrowers with bad credit make large purchases while protecting the financial interests of lenders. By taking a risk and approving borrowers who do not qualify for prime loans, lenders were allowed to charge higher interest rates to ensure that they would not lose money.

Unfortunately, this practice, which has the potential to help some homebuyers, has been manipulated to take advantage of those who can least afford it. Also known as predatory lending, deceptive subprime lenders target primarily people of color, elderly, and lower income communities. These predatory practices can charge unnecessarily high interest rates and fees, force borrowers into loans that are impossible for them to pay, cause homeowners to owe more than their home is worth with repeated refinancing and charge borrowers for products that are of little to no value to them. Often, these practices leave people deeply in debt and can result in loss of homes. Incredibly appalling is the fact that upwards of 35% of subprime borrowers start with credit that could qualify them for "A" loans with much lower rates. Once they are tricked into signing for misleading loans, borrowers are left in a much worse financial state, often with bad credit. Predatory lending takes

advantage of innocent consumers, usually targeting first time homebuyers who may be unfamiliar with loan procedures. Home ownership is an important step to build economic wealth for individuals and their communities. Predatory lending is an insidious practice which harms individuals and destabilizes neighborhoods.

Senator Wilkerson recognized this problem, and with the assistance of many other organizations including ACORN, has proposed An Act Establishing Protections Against Predatory Lending in the Home Mortgage Market to attempt to combat this problem. Offering concrete solutions that force lenders to take full responsibility and change their deceptive tactics, this bill is the first step in the right direction.

According to a 2002 ACORN report entitled "Separate and Unequal 2002: Predatory Lending in America," lenders often make an extra profit by financing large fees into loans, manipulating away thousands of dollars in equity payments and charging additional interest fees at future dates. Whereas banks normally charge 1%-2% to originate loans, predatory lenders charge just under 8% of the loan amount in fees. Once borrowers have unknowingly signed these loans it is impossible to change the policy without a fee and there is no way to get the lost equity back. To ameliorate this problem, the bill proposes to set a limit on the points and fees attached to subprime loans at 4% of the loan amount. These additional fees include lender and broker fees, maximum prepayment penalties and single premium credit insurance and extend to protect borrowers who are refinancing their homes. With this 4% regulation, lenders financial interests and borrowers rights will both remain protected.

Under current laws, subprime

loans can maintain extremely high prepayment penalties. Compared to the less than 2% of prime loans, more than two-thirds of subprime loans contain prepayment penalties. These policies often charge borrowers incredibly high refinancing fees so that it is harmful to the borrower to try to refinance for lower interest rates. This practice forces borrowers to keep their high interest rates throughout the duration of the loan. Unfortunately, many lenders neglect to inform borrowers about these additional fees before the loan has been taken out or refinanced. Consequently, borrowers cannot escape these predatory loans. Senator Wilkerson's bill would effectively prohibit prepayment penalties.

As has been discussed, predatory lenders tend to feed on first time homebuyers who are often unaware of the details of taking out a large loan and buying a house. To protect those who have not been informed of all their housing and loan options, the bill enforces a housing counseling requirement. With this law, an experienced housing counselor must meet with each borrower to advise the borrower on all the implications of their loan and to inform them of their options. This bill does not allow borrowers to waive their rights to a housing counselor by signing another form in a large pile of already confusing documents.

Two of the most important clauses in this bill work to keep predatory lenders and other investors financially responsible for their actions. The first forces lenders to pay statutory damages for all violations of the Act. With substantial fees, lenders will have incentive to change their ways. When a loan is made it is usually quickly sold by the lender to another investment agency. Current laws hold lenders responsible for harm until they sell the loan but do not monitor

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# Holding Church

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the idea that “uncivilized” nations only respond to force, 5) and the assumption of beneficence (“we are doing it for their sake”). Wise concluded powerfully, exclaiming, “This war is not just about oil! This war is about White Supremacy, this war is about Manifest Destiny, this war is about racism!”

## Personal Reflections

Experiencing Tim Wise “hold church” was just as powerful as I had anticipated. It is honestly inspiring to hear a fellow young, white person speak with such passion and insight. Wise has the ability to appeal to the common sense in all of us with such skillful simplicity. Even he acknowledged this saying, “See it’s really quite simple. We just don’t sometimes break it down [that way] and we make it more complicated than it has to be because we don’t wanna face this kind of stuff.” Wise asked the audience to reflect upon whether they would be so receptive to his messages had they been coming from a person of color.

I was grateful to hear Wise give credit to those people of color who

had imparted knowledge to him about racism, as I have frequently found myself arguing points that were once argued to me. I most appreciated his statement, “I know it isn’t about me, you need to know it isn’t about me, and you need to know it isn’t about you, because ultimately anything you know about this subject is because you listened and hopefully were trained to listen to people of color.” Such humility is not easy to practice, especially for whites. But Wise reminded us that this work is not easy, and it’s not about making us feel good. Our privilege is what makes us feel good, and it often keeps us from feeling a sense of urgency that would move us to action.

As I understand Wise, he is for the end of white privilege and domination - though perhaps I am influenced by the fact that this is also my own personal mandate in my struggle to develop an anti-racist lifestyle. In this work, I am motivated by a weak but enduring understanding of the ways in which I have found my privilege harms me. For instance, I can connect with the way it keeps me disconnected from and in competition with others. I can connect to the way it makes me question whether I deserve my good fortune. And I can connect to the way

it keeps me from fully knowing myself. It is these things we must remind ourselves of. Otherwise, why would we give up our privilege?

While listening to Wise, I started to identify messages I had heard before, and likewise, in my reading I often find reoccurring critiques of movements and social change work. I asked myself whether we are listening to ourselves. Are we being accountable to people of color for the wisdom they pass on to us? To remain constant in one’s actions in the face of ineffectiveness is ignorant. As we talk about the new era of activism in which we live, if we continue to ignore what we already know, and don’t think and act in new ways, we are ignorant. And we must ask ourselves: who is paying the price for us to get our act together? Who has to suffer the consequences while we talk ourselves in circles? There are two answers - one is outside of and one is within us - but until we bridge that disconnect and begin to identify the brokenness inside, we will continue in our ignorance.

*Hilary Allen is a recently transplanted Southerner working at a non-profit organization in Dorchester, MA.*

# Control Units!

*Continued from previous page*

end the use of extended solitary confinement as a punishment to prisoners who attempt suicide or self-mutilate while held in isolation. The DOC sees these acts as disciplinary infractions instead of a blood and flesh indictment of an unbearably inhumane practice. The bill would demand immediate psychological and medical attention.

The campaign is in full swing and we hope that we can translate this momentum into meaningful changes within the DOC. For this to happen we must intensify our outreach and community level organizing. The public must be made aware that these

human rights violations are actively working against the health and safety of all communities. We are grateful to work as allies against one of the ugliest and most invisible injustices of our time. As students, our desire to end this insanity grows with every family we meet whose dignity is at the mercy of this system of injustice. We look forward to the time that the same people and their stories will move the residents of Massachusetts to join us in this momentous struggle.

*Aaron Tanaka is the Executive Director of the Harvard Progressive Advocacy Group.*

For more information go to:  
[www.HPAGonline.org](http://www.HPAGonline.org);  
[www.shutdowndu.org](http://www.shutdowndu.org)

# White Men

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*is everything that we’re not. If God made us all, then he is all of us. At my moment of death, the God who comes to judge me will be young, gay, Jewish, African American. And she is going to say, “How the hell did you treat me?”*

**Bill Johnston, 60, former police officer**

Cooper Thompson is Senior Consultant at VISIONS, Inc. a multicultural consulting organization. Emmett Schaefer is Adjunct Assistant Professor of Sociology at UMASS Boston. Harry Brod is a Professor of Philosophy & Humanities at the University of Northern Iowa. All author’s royalties go directly to fund antiracist work.

# Shutdown Control Units!

by Aaron Tanaka

The Harvard Progressive Advocacy Group was founded in November of 2002 to make space for undergraduates to engage in political action beyond the ivy-covered gates of Harvard College. As we sat atop a mountain of resources and support, we saw ourselves in a prime position to mobilize our privilege to assist local community initiatives and social justice campaigns. Informed by the public service that many of our members participate in, the Criminal Justice System was identified as a primary area of concern. Quickly connecting with the American Friends Service Committee, we joined the Campaign to Build Safer Communities: Shutdown Control Units!

The campaign has set out to abolish control units, which are prisons within a prison. Thousands of prisoners within the Massachusetts Department of Corrections (DOC) will be held in solitary confinement in a 6 by 8 foot cell for 23 hours of the day, for an average duration of 16 months but for as long as 25 years. Dr. Stuart Grassian, Harvard Medical School Psychologist, found that "solitary confinement itself can cause a very specific kind of psychiatric syndrome, which in its worst stages can lead to an agitated, hallucinatory psychotic state often involving random violence and self-mutilation, suicidal behavior." The employment of these torturous conditions, like the rest of our system of mass incarceration, disproportionately assails people of color with an unabashed brutality. People of color constitute 18% of the overall Massachusetts population, 51% of the general prison population and 70% of those in solitary captivity. Placement in isolation is independent of a prisoner's conviction and is instead left to the caprice and bias of prison authorities. As a result, prisoners who commit non-violent infractions are frequently punished with the force of long-term sensory deprivation. Furthermore, prisoners

in Control Units are entirely excluded from the already negligible offerings of mental health and educational programming. Control Units, actively brutal, racially biased, and programmatically worthless, exemplify the general state of the prison institution. In the short months that we have been on board the campaign, at least one prisoner in isolation successfully committed suicide by hanging while others have attempted to burn and maim their bodies. At the same time, the DOC has been releasing prisoners directly from isolation units back to the streets without even a gesture of post-release social and economic support. These practices are economically costly, socially irresponsible and morally grotesque.

As members of HPAG intensify our commitment to this campaign, we continue to learn and grow. The many ex-prisoners, family members and community activists involved in this campaign have graciously welcomed us as allies. And in the process, they have shared with us their hopes and fears in the face of this ugly system of imprisonment. For many, it is a deeply personal struggle: an imprisoned son is sick, but is being denied basic medical care; a criminal record makes a recently released ex-prisoner ineligible for jobs, housing, and other governmental support, making "reintegration" a daily struggle; a loved-one is held captive in inhumane isolation and contact has become nearly impossible. These raw experiences make the necessity to radically reform prisons immediate and real. While many of us joined the campaign unaware of these horrors, our relationships within the campaign have helped us see past the invisibility of the prison walls and drive us to publicly expose these scandals until they are ended.

At the start of the New Year, the campaign welcomed legislators to an Educational Hearing in the State House on the Social and Economic Costs of Over Classification. Numerous legislators were in

attendance and many monitored the event on the cable program "Gavel to Gavel." As they listened to the powerful testimonies by ex-prisoners, family members and medical and economic experts, you could watch their disbelief about prison conditions turn to horror. Lt. Governor Healy listened to testimony and spoke in favor of post-release programming for ex-prisoners. The hearing was well received throughout the State House and kicked the year off with an auspicious start.

Since then, the Governor's office has shown real interest in investigating this matter further, and we hope that they will use their power to cut through the DOC's "fuzzy math" and reveal the DOC's practices as an economic sham. To fuel our momentum and to raise awareness about prison conditions, we organized an event called 23 HOURS: Solidarity Against Solitary. Students built a mock solitary confinement cell and held a rally on the steps of the State House to speak out against the brutalities of isolation in which prisoners are locked down for 23 hours a day. The event brought activists, political leaders and artists throughout Boston in a small but moving show of solidarity with prisoners subjected to the most extreme conditions of imprisonment.

Meanwhile, the legislative committee mounted power opposition to Senate Bill 1311, and won! After the legislative hearings on these bills in the Public Safety Committee and lobbying efforts by members of our campaign, Senate Bill 1311 was defeated in committee and is no longer a threat to the due process checks established in the Haverly court decision. This is a huge victory over the DOC and will ensure that prisoners receive the hearings mandated by the Supreme Judicial Court that would help curb arbitrary placement of prisoners in solitary confinement. Currently, the legislative committee is working to pass House Bill 2493. The bill would

Continued on following page

# White Men Challenging Racism

Long-time CCI friend and supporter and former Drylongso Awardee, Cooper Thompson has just published a book entitled *White Men Challenging Racism: 35 Personal Stories* with Emmett Schaefer and Harry Brod. Based on interviews, this book tells the stories about white men's commitment to anti-racism. In interviews, these white men talk about their accomplishments with pride, as well as their mistakes, regrets, and what they are still trying to understand on their own journey of self-awareness. They talk about those parts of their life and work that are challenging and difficult. These are white men who realize that they haven't figured it all out and probably never will, but who are committed to trying to improve the world they live in, and to better understand who they are within that world. The following passages are excerpts from this book:

*The most important mission I have is challenging racism within the gay community... I believe that race is a part of everything. It's a part of the way we talk about "safely:" is this a "good" neighborhood or a "bad" neighborhood? There's all sorts of code language. Race really permeates so much of the way we live, but it's this 800 pound gorilla that never gets addressed head on.*

**Sean Cahill, 38, researcher with the National Gay and Lesbian Task Force**

*(My Dad) had brought Nat "Sweetwater" Clifton onto the New York Knicks basketball team — that's what the hanging and picketing and calls were all about. 28 years later, in 1978, my own son, who was five years old and named after my Dad, came to me one day. He asked me, "Daddy, are you a nigger lover?" I stepped back, paused for a few seconds, and asked him, "Joey, what do you think that is?" "I don't know, but some mean man just called me on the phone and told me you were one."*

**Richard Lapchick, 56, advocates for racial and gender justice in sports**

A few recipients of Drylongso Awards, Boston area anti-racist activists, and friends of Community Change, including CCI founder Horace Seldon, are featured:

*You don't rush in, eager to help, eager to find the role - that wanting to rush in with the answer is sort of built into the psyche of a lot of us white men. You have to just let the relationship develop, you listen, and there comes a chance to say, "I can do that task." And you do it well, and eventually they'll begin to ask and trust you.*

**Horace Seldon, 77, coalition builder**

*I say very honestly (to my students), "You have every right to have doubts about me and a lot of other white folks, because we, as a people in general, have done you and your people wrong" . . . I tell my students that I grew up in a racist society, and that I've changed because of my experiences living and working with people from different communities. When I was their age, I was a scared, confused, young white boy who would never want to hang out with any of them.*

**John Allocca, 39, bilingual Spanish teacher**

*Hate groups victimize communities that are in crisis and turn them towards white supremacy by building an identity among the young men. . . You can organize essentially prejudiced people to fight this hate and that's a victory, even if on a very tiny level. You can't go in and eradicate white privilege overnight. If it means ten years to take a neighborhood from violence to peace, leaving unresolved lots of issues of prejudice, that's still worth it.*

**Chip Berlet, 52, researches right wing groups**

This is a very diverse group of anti-racist white men. They range in age from 26 to 86. They are gay and straight, identify as working class to upper middle class, come from and currently live in all regions of the United States. They work in a wide range of venues, including community based organizations, businesses, religious institutions, government agencies, and schools. They work with, and on behalf of, people of Asian, Indigenous, Latin-American, African and Middle Eastern descent. Some have a strong identity as Jewish, Catholic, or Protestant; many ground their anti-racist action in their spiritual commitments. While there are some

relatively well-known white men in the book - for example, Herbert Aptheker, Si Kahn, and Stetson Kennedy -- most of them work within their communities and are not well known.

*The other two kids picked up rocks, threw them at the kid on the bicycle, and called him "nigger." . . . But the kid on the bike, who was smaller than us, he had guts. He stopped, got off his bike, and gave us a tongue lashing. . . The actions of that Black kid certainly affected my life, piercing through my white privilege and the whole historical consciousness of growing up white in Alabama.*

**Pat Cusick, 70, community organizer**



Cooper Thompson reading from, "White Men Challenging Racism," at a CCI sponsored event at the African Meeting House."

*"One of the reasons I'm sitting down with you [Congressman Joe Moakley told East Timor Action Network activists] is because that fire fighter over there has been writing me and contacting my office for several years about East Timor." . . . I'm very concerned about the tentacles of the child sex trade. On my trips to East Timor, I speak with religious activists, NGO's, women activists, community leaders.*

**Jim Murphy, 54, firefighter and advocate for children's rights**

*I have a vision that when we arrive at the Pearly Gates, we're going to find out that God*

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# “Holding Church” after the March

By Hilary Allen

Following the anti-war demonstration in Boston on Saturday, March 29th, Community Change hosted Tim Wise at the Church of the Covenant to speak on racism in the peace movement. Tim Wise is one of the nation’s leading social critics and perhaps the most prominent white anti-racist activist in the US today. His presence and influence stand as a direct affront to the frequently lamented lack of leadership in the movement for social justice.

Originally Wise’s lecture was titled “Opposing the War is Not Enough: Challenging Racism and White Privilege in the Anti-War Movement.” However, in organizing the event, a few white activists expressed concern over the wording, and the title was changed to “Race and the Peace Movement.” Wise saw this situation as reflecting a deeper issue in that, “when whites want to dismiss talk about racism all is not well. When leftist radicals dismiss racism all is really not well.” He pointed out that ultimately though the title was changed, the church had many empty pews. The reality of the small audience demonstrated Wise’s belief in the tactic of unapologetic honesty: “tell the truth and say it plain.”

Wise began by assessing the day’s events and noted that not only was the rally successful, but the diversity on stage reflected a representation of people of color desirable for the larger movement. However, he cautioned that we must not become too proud of ourselves. We must remember that the diversity was the result of deliberate efforts and will not be maintained on its own - movements require intentional and sustained organizing in the community.

Wise focused his talk around an open letter to activists concerning racism in the anti-war movement

written by a multi-racial group of veteran activists in New York City. Throughout his talk he stressed the importance of prioritizing leadership of color within the movement. Whites need to not only involve people of color in their organizing efforts, but have to act as allies since, “people of color have the most to lose in this thing. If [white people] go out and do this work and screw it up, we do not pay the price because we can always



go on to another issue.” Wise pointed out the futility of the efforts made by white activists to develop tactics and strategies that won’t scare away middle-class whites. He asked, “why are we trying to empower folks who by and large are never going to be the leaders?” Wise argued that not only are whites quickly becoming the minority, but no social justice movement in any country has ever had the backing of the majority of the population.

Also echoing the memo, Wise cited the tendency for white activists to deny the reality of racism within progressive movements. Such denial is especially problematic when it originates from individuals who call themselves anti-racist, but whose

actions work to reinscribe white privilege and domination. As Paul Marcus noted in his introduction, having progressive politics or working for peace does not make us immune from white privilege. Drawing on that privilege as an anti-racist white person perfectly illustrates the principle of intentions versus effects wherein we are responsible for the hurtful outcome of our actions, regardless of their well-meaning intent. Wise explained: “people of color expect a little better from white folks who are so sure they are down and are so clear about how down they are with the cause of social justice.”

Finally, Wise highlighted the memo’s identification of the refusal of white activists to acknowledge and participate in a discussion of the racist nature of the war. To begin, he addressed why, in comparison to people of color, whites overwhelmingly support this war. He explained that when one is a member of the most powerful group in a culture, one’s experience does not include having to worry about the loss of thousands of innocent lives. Whites in other

countries, in addition to people of color across the globe, know what it means to suffer the consequences of someone else’s agenda. Wise maintained that it is in this way that we have not yet learned our lesson from 9/11.

To further illustrate the ways in which the war is based on the hallmarks of White Supremacist thinking, Wise offered the following: 1) the premise that people of color’s lives are worth less, 2) the belief that we have the right to establish the rules (who can and can’t have weapons of mass destruction), 3) the inability or unwillingness to differentiate between people of color (exactly who was behind 9/11?), 4)

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# Coming Home:

## A Directory of Resources for Ex-Offenders Returning to Greater Boston Communities

By Carol Strief

The day was drizzly and dark on a Wednesday in mid-November, but the atmosphere inside the Dudley Square Library was expectant, energetic, and focused on the three guest speakers: Tim App, Executive Director of the Massachusetts Parole Board, Kenneth Johnson, Executive Director of the Ella J. Baker House, and Patrick Bradley, Deputy Sheriff and Superintendent of the Suffolk County House of Corrections. They came to help celebrate the publication of *Coming Home: A Directory of Resources for Ex-Offenders Returning to Greater Boston Communities* and they spoke to representatives of agencies, organizations and faith-based programs about the importance of preparing inmates for release from prison, the need for community support through mentoring and other programs, and an infusion of federal monies into Massachusetts to fund more of these badly-needed programs. In June a similar scene was played out at the Community Change Library on Beacon Street, when Lyn Levy, Director of SPAN, Inc., spoke to a "downtown" lunch gathering.

*Coming Home* is the work of a small group of volunteers called the Prisoners Re-entry Working Group. This group is concerned with the well being of those leaving prison and facing the formidable challenge of trying to create new lives for themselves – an overwhelming number of whom are people of color. The group itself is almost 50% minority and includes a number of ex-offenders; all of the members are associated with academic, faith-based and/or secular community efforts related to prisoners and the criminal justice system. After considering their options, the Working Group determined that its mission would be to provide accurate, current information about the resources, agencies, programs, and services that will be helpful to the approximately 1500 inmates who are released from prisons and jails into the Boston community every month. Thus in 2001, eleven volunteers began the work of collecting, assembling and

computerizing the information. This work is supported by grants from the Clipper Ship, Gardiner Howland Shaw and Nellie Mae Education Foundations.

In June 2002, the Prisoners Re-entry Working Group (PRWG) published *Coming Home*, a directory of some 200 pages with over 300 listings of resources. This is the only comprehensive directory created for people coming to Boston from prison. Thus far, over 300 books have been distributed, including 40 to the state Department of Corrections and many others to various county correctional facilities. In February 2003, PRWG distributed its first set of "Additions and Corrections" which can be inserted into the directory's 3-ring binder so that the information remains up to date.

A major focus of Spring 2003 will be getting the directory onto the web. Community Change has graciously allowed PRWG to use its web site for this purpose, and the work is progressing. Web access is of great importance because the larger, more computerized agencies can access the information quickly and easily, and pages can be downloaded and printed individually for distribution to ex-offenders who might want them. For example, someone who is HIV positive could look up a list of agencies that provide assistance with housing and resources to help them upon their release. In addition, prisoners at some correctional facilities have access to the internet while incarcerated and *Coming Home* has information that would be useful in planning for re-integration to the community upon release.

PRWG would like to take this opportunity to extend its appreciation to Community Change, Inc., for serving as its fiscal agent and providing the all-important web site. Our group is small and committed to publishing and disseminating the directory – spending time on incorporating, auditing and the other duties required to obtain non-profit status would, inevitably, diminish the energies and hours for our main task.

## Predatory lending

*Continued from page 6*

these investors. This bill works to keep everyone accountable by making the owner of the predatory loan fully liable. In this way, lenders and investors will be unable to escape responsibility and leave the borrower to bear the burden of an unjust loan.

This article offers a very abridged explanation of the problem of

predatory lending and of the proposed bill. For more information, please visit the ACORN website: [www.acorn.org](http://www.acorn.org)

This bill is currently in Committee, and there are several more steps before it even reaches the Senate floor for a vote. The more Senators and Representatives that support this bill, the greater the chances that it will come up for a vote. Massachusetts residents: please call and encourage your Senator or

Representative to sign as a sponsor for the bill. The switchboard number is (617) 772-2000. Tell them you are calling for Senate Bill #24 or House Bill #1617. To locate your Representatives, go to and search by town/city name, district or zip code: [http://www.mass.gov/map\\_legisdistrict/pages/main.jsp](http://www.mass.gov/map_legisdistrict/pages/main.jsp)

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