



MICHIANA COMMUNITY CURRENCY NEWSLETTER

Economic Troubles Fuel Community Renewal

by Jackie Smith

As housing foreclosures and layoffs provide a steady stream of bad news, this issue of the Michiana Community Currency newsletter highlights the innovative ways residents of our region have responded to today's economic challenges. Interestingly, adversity may help bring us closer together as it encourages us to form cooperative networks in response to economic hard times.

Throughout history, people have responded to economic crisis and uncertainty by building social support networks and expanding locally based trading networks. The Great Depression of the 1930s led to the creation of community based currencies like the one we're building here. More recently, people in Argentina launched community currencies and barter systems in response to the collapse of their economy in 2001. So it comes as no surprise that many communities around the country are starting "solidarity economy" projects similar to the ones we're seeing here (see "recommended reading" in this issue).

Our aim is to learn from others' experiences as we work to build alternatives for people losing their jobs, their homes, and their familiar ways of life in this tumultuous, globalized economy.

Rather than wallowing in despair at the state of our economy, folks in Michiana are planting community gardens, creating support networks for job-seekers, linking efforts to support local businesses and economic entrepreneurship, and joining CSAs and cooperatives that support local food producers. They're even developing a "Common Good Bank" that will offer an alternative to the financial institutions that have undermined our national economy. And in June, everyone is invited to join the tens of thousands from around the country who will gather in Detroit for the second United States Social Forum (see www.ussf2010.org), where they will listen, learn, strengthen networks, build relationships, and develop new ways to organize our economy and our communities.

Michiana Community Currency enters 2010 with new hope that we'll succeed in launching our local currency this year. Our community money will strengthen the numerous local initiatives to address community needs. Volunteers coordinated a community survey to select the name "Michiana Area Currency," or "MAC," for the local scrip that we expect will help bring new life and energy to our local economy. Notre Dame student Kirsten Blazik created the winning design for our currency, and you can find a prototype image of the MAC on our website. Please visit our website and send an email to receive updates on the MAC, and to find out how you can help us put our community currency to work in Michiana. www.michianacurrency.org

Jackie Smith teaches sociology and peace studies at the University of Notre Dame, she has served as chairperson of Michiana Community Currency since its founding in 2006 and works locally with the Michiana Social Forum and Jobs with Justice.

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Local Food Markets Thrive Amid Scarcity

by *Laureen Fagan*

Patty Walsh says her “aha” moment came as she read “When the Rivers Run Dry” by Fred Pearce, a book that points toward a global water crisis.

Books aren't hard to come by for Patty, who manages a locally-owned, independent book business in South Bend. Nor is a commitment to gardening or community -- judging from the abundance of any of these precious resources at her eastside home.

Pearce's book illustrates the scarcity of a resource in novel ways, from what Patty calls the “staggering statistics” of the water used to bring just one cow to market, to the costs in raising non-native plants. “In the simplest terms, conservation is the only solution,” Patty says. “Conservation, sustainability, can include increased local commerce and local food consumption.”

Often, people hear about scarcity when encountering new ideas about supporting the local economy and, specifically, local food initiatives. There's scarcity aplenty to talk about, especially in an era defined by economic despair and environmental drumbeats.

Ask Michael Hollcraft, a Laporte County organic farmer, and he'll say the threat of peak oil motivated him when seeking community supported agriculture alternatives, those that decrease our food miles and other farm-to-table impacts of fossil fuel dependence.

Ask the folks at Elkhart County Works Together, and it's the heartbreaking dearth of jobs, a scarcity that put Elkhart's nearly 20 percent unemployment rate on the nation's front page. Their Stone Soup Cafe meeting didn't have enough chairs, either, for the first ECWT Garden Program meeting of 2010.

So we might be forgiven for thinking that how local food plays into Michiana's economy is a story of need. Even the chairs are too few, and telling their own story of “not enough.”

But we'd also be wrong.

Local food initiatives are a story of flourishing and vibrancy, a story of connected communities seeking to heal and thrive. These dislocations demand grassroots solutions like community gardening, which offers the unemployed – and those gleaning around the edges of joblessness or foreclosure – new skills and resources.



That's the story that community health nurse Sara Stewart staked her mission on when she launched Unity Gardens, a collaboration that has grown from a single South Bend plot to more than 20 now. “The first Unity Garden started with an idea: vacant land, conversations with local homeless residents, and a bit of gardening experience,” explains Sara, Unity's executive director. Hospitals, social service agencies, faith-based groups and neighborhoods are among those weaving together a tapestry of urban gardens. And Unity focuses on the local economy.



Like many valuable and worthy things, some improvements can't be quantified.

What's the price tag on a butternut squash – grown in the garden of public health educator Judith Rubleske – if it helps to reduce the obesity reported by nearly two-thirds in a recent St. Joseph County assessment? How many “dollars” is that squash in decreased associated health risks like diabetes?

Or, what does the donation of 1,000 seeds “cost” at ECWT, when nurturing them offers Elkhart work-release offenders wellness, joy and creativity -- along with new job skills? After all, who funds hope?

But a straight “bottom line” drawn between the local economy and food production is measurable, and it extends well beyond those stressed food budgets now eased by homegrown tomatoes and zucchini.

“The literature reveals ways that community gardens revitalize communities,” Sara says. “They reduce crime, create income opportunities, encourage neighborhood, economic and community development.” Sara and others are demonstrating how jobs are created through food processing, waste recovery and direct marketing -- and those farmer's markets, Community Supported Agriculture networks (CSAs) and cooperatives are attracting more customers. In January, more than 3,200 CSA farms were listed with Local Harvest, up from just 50 in 1990. The growth in the past five years sweeps upward on a graph reflecting the national trend toward local food.

That's evident on Wednesday afternoons at the Purple Porch Coop, where members pick up fruit, eggs, and other items produced within a 60-mile radius of South Bend. Judith's butternuts are available there. But the rule is “local,” and that can mean a lot of diversity.

Chris and Michelle Hebron, of South Bend, sell meat that's sustainably raised on their Vandalia farm. Earth Cure Farms

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offers carrots and there's bread from the Fair Bakery, both co-farming operations near Rochester. Collectively, the food, soap and flowers are “made” by someone whose face and name you know. The money stays in Michiana because 80 cents of each \$1 stays with the farmer who sells locally, according to the Indiana-based Local Growers Guild.

At Maple City Market in Goshen, Annie Minninger sees that as true added value. She likes knowing the farmers, and emphasizes that the money stays “home.” And home is what locally grown food means to the local economy.

It's what Patty describes as the “blossom” of local, rather than the stark winter tree of scarcity. She sees that local economy is what's organically grown, when partnering with neighbors on a food pantry benefit or planning this year's community garden. For Patty, “local sustainability begins with knowing where you are and who your neighbors are.”

Lauren Fagan is a volunteer on the Michiana Community Currency steering committee, and she assists with maintaining the group's website. She is active in her neighborhood and other community groups.

(Michiana residents won't wait for 2039
for employment recovery)

La Comunidad de Michiana no Esperara hasta el 2039 para ver una Recuperación Económica

by Elias Garcia

De acuerdo a un reporte de previsión económica realizada por IHS Global Insight, una compañía internacional dedicada a las previsiones económicas, indica que en Indiana, Illinois, Ohio, Michigan, Arkansas, y Pennsylvania, existen 14 áreas metropolitanas como: Elkhart, Goshen, South Bend, Michigan, Terre Haute, Anderson, Kokomo, Michigan City, Detroit, Decatur, Flint, Pine Bluff, por mencionar algunas, no van a tener los mismos niveles de empleo que se tenían antes de la recesión, sino hasta dentro de 30 años. Este reporte se dio a conocer el pasado miércoles, 20 de enero del presente año en Washington D.C. en una conferencia de alcaldes de Estados Unidos, correspondiente a la época de invierno.

Acompañado por tres representantes de su gabinete, el Alcalde de Elkhart Dick Moore, asistió a la conferencia y dijo que los expertos en economía que hicieron esta previsión están equivocados, por que la recuperación ya está

ocurriendo. David Findlay, jefe financiero de Lake City Bank, dijo que los encargados en comprobar que dicho reporte es incorrecto, son los empresarios y los negocios locales, y que muchos dudaron que el Condado de Elkhart se recuperaría de la recesión en los años de 1980 a 1981. También dijo que este condado se ha reinventado en numerosas ocasiones. El periódico “The Elkhart Truth” fue el encargado de publicar esta noticia en su edición del 21 de Enero del 2010, titulada “Economic forecast by the U.S. Conference of Mayors suggest employment won't return to pre-recession levels until 2039.”

El Alcalde Dick Moore y David Findlay están en lo correcto, El Condado de Elkhart ya se está recuperando, y los encargados de comprobarlo somos nosotros mismos, los que vivimos aquí, los que vemos como hay empresarios, negocios, organizaciones, iglesias y gente que no quiere esperar hasta el 2039 para ver signos de recuperación. Aquellos expertos en economía que hicieron esta previsión, no viven lo que nosotros vivimos, no ven lo que está pasando en nuestras comunidades, no oyen las ideas, proyectos, y logros de la comunidad. Nuestras comunidades no están cruzadas de brazos esperando que algo bueno suceda, nuestras comunidades están luchando por mejorar el presente y lograr un mejor futuro. Tenemos muchos recursos a nuestro alcance y uno de los más grandes es tener gente con grandes talentos, gente dispuesta a hacer la diferencia, gente con ganas de ver a su ciudad o condado mucho mejor de lo que estaba antes.

Todo lo que nosotros tenemos que hacer es apoyar y creer en nuevas iniciativas. Organizaciones comunitarias como “Elkhart County Works Together” y “Michiana Community Currency” están aportando para crear grandes oportunidades en la comunidad. Estas organizaciones están trabajando para que se fortalezcan los lazos entre las comunidades, y lo más importante, están logrando que el cambio y la recuperación sea una realidad y no una previsión hecha por expertos.

Las oficinas de Elkhart County Works Together están ubicadas en Goshen, Indiana. Fue fundada en el 2009 por David Schrock-Shenk, un empresario local que trabaja para que la recuperación económica tome menos tiempo de lo previsto. ECWT está compuesta de personas con grandes habilidades que perdieron sus empleos a causa de la recesión económica. Uno de las metas de ECWT es generar trabajo para las personas que están desempleadas o subempleadas. Tienen como objetivo sentar las bases para una comunidad y una economía más sustentable en el Condado de Elkhart. Para saber más sobre las actividades y proyectos en Elkhart County Works Together, por favor visite su página de internet, ecwt.org.

Por supuesto que también tenemos a Michiana Community

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Currency, que junto a un grupo de voluntarios comenzó desde el año 2006 a proyectar la idea de crear una moneda local en Michiana, que ayude al crecimiento de la crisis económica. Esta moneda local ha adoptado el nombre de “MAC.” Por favor visite michianacurrency.org para aprender más sobre “MAC.” En este sitio web, también encontrará ejemplos de otras monedas locales que están teniendo éxito en comunidades de Nueva York y Michigan.

Estos esfuerzos para mejorar nuestras comunidades son hechos en trabajo conjunto, y se requiere que todos nos involucremos en organizaciones como estas. Si usted tiene un par de horas libres a la semana, ofrezca su tiempo como voluntario. Si eres un estudiante de High School o Universidad queriendo empezar a tener experiencia en el campo laboral, comunícate con estas organizaciones, de esta manera te beneficias tú y beneficias al resto de la comunidad. ¡No esperemos hasta el 2039, actuemos ahora!

Elías García nació en la Ciudad de México y desde hace 11 años vive en Goshen, Indiana. Elías trabaja para Learning Generation Initiative como instructor de computación y GED. Elías es voluntario en Elkhart County Works Together asistiendo con la página de internet y coordinando huertos comunitarios para los hispanos. En el mes de Mayo Elías estará graduándose de Ivy Tech Community College en sistemas de cómputo.

Elías García was born in Mexico City and has lived in Goshen for the past 11 years. He works for Learning Generation Initiative as a computer and GED instructor and volunteers with Elkhart County Works Together, assisting with the website and coordinating projects in the Hispanic community. He'll graduate with a computer systems degree from Ivy Tech Community College this May.

**The English translation of Elias's article can be found at: www.michianacurrency.org.

Homegrown Initiative Encourages Optimism

by Gerry Hertzler

It was the brainchild of a self-professed "idea guy" who thought there should be a local response to a singularly devastating local problem. Elkhart County Works Together was formed by Goshen resident David Schrock-Shenk who refused to let the purveyors of gloom and doom have the final word.

It is true that Elkhart County has been a poster child for the recession. The New York Times even branded the county as "the white-hot center of the meltdown of the American economy." This dubious distinction led to two visits in one year by President Barack Obama. Previously, the nation's president visited Elkhart County in the wake of the 1964 Palm Sunday tornadoes. President Lyndon Johnson looked appropriately solemn as he viewed the devastation. But the situation was just as sobering for President Obama in 2009.

Although Elkhart County's unemployment rate peaked at 18.9 percent in March 2009, the jobless rate topped 15 percent for more than a year and it has continued to remain above 14 percent in 2010. The meteoric 13 percent increase in the unemployment rate from March 2008 to March 2009 was the largest 12-month increase in joblessness in the nation. The figure represented the fourth-highest metropolitan unemployment rate in the United States.

But Elkhart County Works Together is a homegrown initiative that offers hope in the midst of the recession. ECWT provides an online job skills bank, a weekly networking session for the unemployed and also helps to coordinate community gardening. In a departure from the norm, the intent of the initiative is to encourage worker turnover. Participants who volunteer with ECWT can develop, refine and showcase their skills, and then transition to a job in the work force.

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Looking for Work? Searching for Service Providers?

Even before we print our own money, we can begin exchanging services and skills with each other through Elkhart County Works Together's Skills Bank. Residents throughout Michiana are encouraged to use this database designed to connect the people and skills in our community with those who need them. Visit <http://ecwt.org/skillsbank/> to list your skills or to hire a neighbor in need of work. Please list Michiana Area Currency as the referring organization.