"We Think the World into Reality"

Harms matter, and philosophy matters too. If a philosophy has convinced us to commit harms all the way to holocausts and then blind ourselves to the harms, then a different philosophy can inspire us to remove the blinders: we can think and act with awareness and responsibility for what our actions have done.

Philosophies open spaces for us to self-change. "No matter what people tell you," Robin Williams, the late White US American actor and comedian, said, "words and ideas can change the world." How? By changing us.

How can something as invisible and intangible as "words and ideas" hold such power? Simple: our philosophy is how we understand the world, and this understanding frames our decisions. Our decisions shape our actions, and how we act affects the kind of world we take part in creating. By guiding our thinking, our life’s philosophy points us down one path, one life, one society, and one world or another.

The philosophical dialogue is not the only discourse we need to make the changes before us, but it is an essential one. Going to the worldview or paradigm level uncovers the mindset at work behind history and events. The philosophy dialogue names the thinking that has brought us to where we are, and it explores worldviews that could direct our lives differently.

In a 2013 talk, Robert Yazzie, Diné, Chief Justice Emeritus of the Navajo Supreme Court, described how his People find the guidance they need:

We talk things out. We come to consensus. There is not a right answer or a wrong answer. We think of principles and of the things
we need to consider. We consider relationships between ourselves and what surrounds us. … When chaos is at hand, we do what the holy people did. We think the world into reality; we think the solution into reality.¹

Is “Big” Better for Survival?

A common belief is that the biggest is the most powerful and most likely to survive. This notion is a pillar of win-lose thinking, because doing harm to win and getting away with it require force, a power advantage. “Big is better” leads to “might makes right,” and that leads to committing big harms for big wins. It also leads to "too big to fail" and "too big to
jail”—arguments that justify no accountability for big players, those with the greatest power to harm others. Big harms can be carried off with impunity. It seems so convincing that the biggest survive.

From the perspectives of biology and evolution, though, it is not true, not at all. Life comes into being and takes form through our genes, our DNA. DNA is the information code for all life. Without it, we would be inert matter. In The Divine Code of Life, Japanese geneticist Dr. Kazuo Murakami explains how DNA, which is most essential for life, is based on only four microscopic chemicals:

The information contained in our genes, ... is equivalent to three billion of these chemical letters [A for adenine, T for thymine, C for cytosine, and G for guanine], and if printed in book form, it would amount to three thousand volumes each a thousand pages long.

That the structure of such a complex living organism as a human being is determined by information encoded in only four chemical letters is amazing. Even more amazing is the fact that the basic genetic structure of all living things, from the tiniest microbes to highly complex animals, is identical. In fact, over 90 percent of human genes are identical to plant genes. … Most amazing of all, however, is the microscopic size of the DNA containing this huge volume of genetic information.²

The DNA double helix “ladder” has “rungs” made of four “nucleotides”: adenine (A), thymine (T), cytosine (C), and guanine (G). Image by Apers0n, released into the public domain worldwide by its author and the National Human Genome Research Institute.
Dr. Murakami goes on to show how truly tiny the information code is on which our bodies and all life depend:

If you could slice a one-millimeter diameter wire length-wise into one-hundredths, the result would be strands so delicate they would shatter with a puff of air, yet each would still be five thousand times thicker than a strand of DNA. To help you understand just how tiny that is, imagine that you could collect all the DNA from the world’s population of six billion people. It would weigh only as much as a single grain of rice. The world of our genes is infinitesimally small.³

The biggest part of us does not determine our lives; the smallest does. DNA—our biological philosophy of life—does not need mass, weight, or volume to organize life, sustain it across billions of years, and evolve life into amazing diversity.

In the dynamics of evolution, not the biggest but the most adaptable survive. Not dinosaurs but mammals survived. In the Vietnam War, not the US military but the Vietnamese peasants prevailed. No empire has yet survived, but many small, local, land-based cultures have endured for millennia. Not brute force or weapons but readiness to change in response to challenges favors survival. Small does this better than big. Goliath was big and fixed; David was small and adaptable. Mindful of his limits and using what he knew as a shepherd, David pushed past the fear of big and rejected Goliath’s approach.
David did not wear the helmet and armor or take the sword that King Saul offered him but took only his slingshot with five smooth stones from the brook.

In his 2009 New Yorker article, “How David Beats Goliath,” Malcolm Gladwell, British, Jamaican, Canadian journalist, explores how David overcomes Goliath:

David’s victory over Goliath, in the Biblical account, is held to be an anomaly. It was not. Davids win all the time.... When underdogs choose not to play by Goliath’s rules, they win, Arreguín-Toft concluded, “even when everything we think we know about power says they shouldn’t.”

Behemoth banks and corporations: these Goliaths would not exist if governments did not prop them up at every turn. Taxpayer-funded bailouts and subsidies, immunities, exemptions, tariffs, non-regulatory regulatory mechanisms, and targeted tax breaks: governments keep the big boys in business—corporate welfare. “Too big to fail” belies how often “big” fails and how many props they need to keep going. The notion that the biggest survive is another lie. Adaptability is the key, and small is more adaptable.
Thinking: The Adaptability Factor for Humans

For humans, adaptability means using our minds. Our brains are only 2 percent of our body weight, yet our existence depends on them. Our 98-percent body mass is lifeless without our brains. Reflecting their importance to our survival, though, our brains consume up to twenty percent of the energy that our bodies use, more than any other organ.5

Size, mass, and physical force are not the determining factors for human survival; thinking is. In fact, thinking is the adaptability factor for humans, and it has nothing to do with bigness or brute force. Though we can experience its effects, thinking itself is invisible and unquantifiable. It is free, since the ability comes with our brains. Every human being has the ability to think and can use this power freely.

"Sunset and the Thinker." Photo by Esparta Palma, 13 October 2007. Licensed under CC BY 2.0.
"The Modern Day Thinker." Photo by sweis78. 2 May 2010. Flikr. Licensed under CC BY-NC-ND 2.0.

"Modern Thinker" by Joselito Tagaro, 17 July 2011. Licensed under CC BY-NC 2.0.
So what is thinking? Thinking has to do, for example, with observation, noticing patterns, taking in experiences and remembering them, and then making meaning from them. Our brains are tuned to seeing how things connect in ways that have order and carry some meaning. We also become aware of what we are assuming and imagine how different assumptions might change our perspective. Based on our perspective, we plan, make decisions, and carry out actions. Above all, our minds feed on learning. Anyone who has tried to feed a baby knows that eating is secondary; learning about the world trumps food.

Philosophy adds breadth, depth, and clarity to our thinking. It gives us tools to amp-up our thought processes. We learn how to use more of our brain’s capacities: imagination, intuition, emotional intelligence, body knowing, critical thought and analysis, research, logic and reasoning, as well as other ways of knowing, including relational, holistic, and Indigenous. We become more self-aware. This invites creativity, and so on. Our minds are off and running.

Using our minds is in our power and is the leading means for self-change. Again, self-change is a distinct gift our brain-minds possess. Human brains are less hardwired than the brains of other species. Our brains have neuroplasticity: they are not fixed at an early age but change throughout our lives. Our brains develop the more we use them, and how we use them influences what our brains become. Our brain-mind gives us the muscles for thinking, and doing philosophy is like going to the gym. The result is a species that self-evolves with each choice we make.

Neuroplasticity means that our brains change throughout our lives in response to how we use them. Photo by Danilo Urbina, 11 November 2010. Licensed under CC BY-NC-ND 2.0.
A Boon or a Danger? Philosophies Set the Course

Granted, the powers that our brains give us are both a boon and a danger. We have the ability to destroy ourselves by how we think in ways that ants, crows, and trees do not. Some philosophies make our world hell. Right now, humanity is struggling with the win-lose, win-driven philosophy that permeates modern societies.

The 2009 documentary film Crude profiles how bad things can get from this approach. After three decades of operations, Texaco/Chevron has ruined an Amazon rainforest region that is roughly the size of Rhode Island. The “contamination [is] so great in magnitude that it dwarfs the size of the BP disaster in the Gulf of Mexico, where liability has been estimated to be a minimum of $40 billion.” The lives of 30,000 Indigenous people, mostly of the Cofán, Siona, Secoya, and Quichua Peoples, are being destroyed with the poisoning of their homelands. In the movie Crude, a family reports that one boy died within 24 hours of swimming in a stream and drinking the water.
Pablo Fajardo, an Ecuadorian Native of Cofán descent, was raised in extreme poverty, but he gained the training to become the lead lawyer against the Chevron Corporation, representing thousands of Indigenous people in the Lago Agrio oil field—a David v. Goliath struggle. Many other Indigenous leaders have stood with him. Maria Aguinda is one, a Quichua woman from Rumipamba who achieved global fame as the grandmother who beat Chevron. One of Chevron’s lawyers, Doak Bishop, did not see her this way, though. He expressed Chevron’s view of the 30,000 Indigenous plaintiffs during an investor arbitration on 15 February 2012:

The plaintiffs are really irrelevant. They always were irrelevant. There were never any real parties in interest in this case. The plaintiff’s lawyers have no clients.⁹
“Terra nullius”: the Euro-American doctrine of conquest claims that Indigenous homelands are empty, because European Christians were not found living there. Chevron adopted this view: no one who lives in Ecuador’s amazon rainforest matters or can have a claim. On 14 February 2011, an Ecuadoran court ruled differently: Chevron must pay upwards of $18 billion to clean up decades of petro-contamination, to cover fines, and to compensate victims. On 3 January 2012, an Ecuadorean appeals court confirmed the verdict. Yet who will enforce it?

Like many corporations faced with verdicts they do not like, Chevron’s strategy has been to prolong the case to avoid paying a dime. Many Indigenous people in the area will die without the funds to treat their cancers. Plus, their exposure to toxins continues. Chevron is waiting them out. The genocide of Indigenous Peoples continues.

Philosophies matter.

Other philosophies take us in the opposite direction. They help us maintain balanced, healthy, respectful relations with each other, other peoples, and the natural world. Meeting human needs does not have to come at the price of carnage and genocide. These philosophies liberate us from win-driven, harm-dependent habits, so we can mend what we still can and figure out how to be here in ways that secure coexistence.

To show philosophies at work and their power to point us in one direction or another, I want to consider an area that impacts us all: government. By setting the frame for decision-making, philosophies shape governments. Governments, in turn, regulate economies, all of which shape our lives and societies. North America has witnessed many models of government practiced by many nations and peoples, each based on a distinct philosophy. In the broad lines, though, North America tells a tale of two philosophies.

The Haudenosaunee Confederacy’s Model of Democracy

For many generations, representatives of the Haudenosaunee Confederacy have taken an oath of office that includes these words from their Constitution:
Your heart shall be filled with peace and good will and your mind filled with a yearning for the welfare of the people of the Confederacy. … Look and listen for the welfare of the whole people and have always in view not only the present but also the coming generations, even those whose faces are yet beneath the surface of the ground—the unborn of the future Nation.11
“Peace,” “good will,” “yearning for the welfare of the people,” “looking and listening for the welfare of the whole people,” as well as for “the coming generations”: these words convey a philosophy. The worldview focuses on people, relationships, and values that keep everyone in a good and sustainable balance. The philosophy designs the government to support the people in peace, health, and happiness for generations to come.


This social, political, and spiritual achievement emerged from an extreme crisis among Indigenous Nations in the Northeast. Elder, scholar, and leader Oren Lyons,
Seneca and Onondaga, explains how this high functioning democracy emerged at a time of severe social breakdown and violence:

Upon the continent of North America prior to the landfall of the white man, a great league of peace was formed, the inspiration of a prophet called the Peacemaker. He was a spiritual being, fulfilling the mission of organizing warring nations into a confederation under the Great Law of Peace. The principles of the law are peace, equity, justice, and the power of the good minds. ... [H]e set about the great work of establishing a union of peace under the immutable natural laws of the universe.

[The Peacemaker] came to our Iroquois lands in our darkest hour, when the good message of how to live had been cast aside and naked power ruled, fueled by vengeance and blood lust. … A great war of attrition engulfed the lands, and women and children cowered in fear of their own men. The leaders were fierce and merciless. They were fighting in a blind rage. Nations, homes, and families were destroyed, and the people were scattered. It was a dismal world of dark disasters where there seemed to be no hope. It was a raging proof of what inhumanity man is capable of when the laws and principles of life are thrown away.

The Peacemaker came to our lands, bringing the message of peace, supported by Ayonwatha. He began the great work of healing the twisted minds of men. This is a long history, too long to recount today in this forum. Suffice it to say it is a great epic that culminated on the shores of the lake now called Onondaga where, after many years of hard work—some say perhaps even 100 years—he gathered the leaders, who had now become transformed into rational human beings, into a Grand Council, and he began the instructions of how the Great Law of Peace would work.12
This wampum belt, named after the great leader Hiawatha, commemorates the Haudenosaunee Confederacy—The Seneca, The Cayuga, The Onondaga, The Oneida, The Mohawk, and later The Tuscarora—and the balanced, egalitarian, democratic form of government that they practice among them. It has been described as the “first draft of the Constitution.”

**Democracy Means Inclusive**

Guided by the Great Law of Peace, the Haudenosaunee Confederacy has practiced a rigorous and authentic form of democracy. Their processes are wholly inclusive—inclusive of humans, the natural world, the solar system, and the stars. Democracy means inclusivity, and this informed their practices.

First, at important gatherings, they take time for someone to give the Thanksgiving Address, which can take hours. Remembering the place of humans within the far wider context of the natural world, the elements, the Earth, Sun, Moon, and stars is integral to their social and political life. This cultural institution reminds everyone that every decision they make can affect the whole world and even all that is—the universe, the multiverse, many dimensions—including seven generations into the future.

Second, within the sphere of political decision-making, all Haudenosaunee Confederacy citizens, including all women and children, vote.
Third, their leaders are more aligned with the purpose of serving the welfare of all the people and for generations to come, because their ways of holding leaders accountable are more balanced and inclusive. More segments of society have power in the process. Clan mothers, for example, hold leaders accountable to the Great Law of Peace and can oust leaders if they stray from their oaths. What if grandmothers across the US and around the world could oust today’s leaders whenever, in the grandmothers’ view, they ceased to serve the welfare of present and future generations?

Practicing democracy at an authentic and high functioning level, the Haudenosaunee Confederacy has preserved balanced, hence sustainable, relations among their nations and peoples for untold generations. In spite of staggering pressures from without, including White invasion, occupation, attacks on their sovereignty, and campaigns of genocide against them, the Haudenosaunee Confederacy and their democratic form of government have endured.

The message here is not that the Haudenosaunee Confederacy was or is perfect. They strive for balanced relations because they know what happens when relationships become imbalanced. Even then, they have had times of going to excess. During the Beaver Wars of the seventeenth and eighteenth centuries, for example, they virtually wiped out the beaver population in their territory in a pelts-for-guns arms race. They also waged war against other Indigenous Nations to expand their territory north and west as the Europeans and Americans invaded from the east. Their cultural wisdom and gift to the world lies precisely in what they have learned from periods in their history when they got caught up in imbalanced ways as well.

**The Haudenosaunee Confederacy’s Influence on the US Founders**

The Haudenosaunee Confederacy and its Constitution inspired many of the founders of the United States, Benjamin Franklin in particular. The Haudenosaunee model of a truly democratic government gave Whites the vision and hope that governments could exist
for the purpose of serving the people and their welfare. Their democracy also demonstrated that people-focused governments could endure intact across generations.¹³

Unlike the Haudenosaunee Confederacy, the US founders decided that “people” did not mean all humans but only land-holding White men. The implication is that all others—women, children, People of Color, and those without land-holdings—are less worthy, less wise and intelligent, even less human. This decision to exclude most of the
population has led the nation to commit multigenerational mass harms. Right at the center of the call to democratic government, the US founders claimed the power to exclude most of the people because of age, gender, race, finances, and class. The government’s decision-making would be deprived of the wisdom, perspectives, and experiences of all these voices. Consent by the governed could not happen. Because of this philosophical decision, which was rooted in win-lose thinking, for a great majority, the experience of US government would be one not of democracy or coexistence but of oppression, inequities, injustices, catastrophic losses, and genocide.

At least the founders stepped away from Europe’s monarchy model. Borrowing from the Haudenosaunee Confederacy, they laid the seeds for moving toward democracy. The US Constitution, which took effect in 1789, begins with the notion that people are the foundation of government and that governments exist to serve citizens. The Declaration of Independence, written earlier in 1776, stated further that governments derive their power and legitimacy from the consent of the governed. According to this philosophy, when a government operates without that consent and against the general welfare of the people, it loses its legitimacy. The “governed” then have the right and the responsibility—the “duty” even—“to alter or to abolish” the oppressive regime and to form a government that promotes the people’s “safety and happiness.”

The Push to Expand the Circle of Democracy

Whereas win-lose thinking moves toward exclusion—only winners count, and the biggest winners most of all—democracy moves in the opposite direction: How can we be more inclusive? For democratic thinking, inclusion is not only more just but also more reliable. The more we practice inclusive decision-making, the more we build on our collective knowledge, experience, and wisdom, the wiser, more just, sane, and sustainable our decisions are likely to be.

For the US, our founding documents set up the possibility for practicing democracy. The struggle ever since has been to expand the circle of democracy beyond
wealthy White men, so that Peoples of Color, women, children, and those without wealth have not only equal rights but also the means to participate in society and its governance fully. Legal inclusion is only the start; meaningful inclusion in democratic society encompasses political, economic, educational, professional, health and nutritional, social, creative, and spiritual inclusion.

A philosophy of government based on people is compelling, but it means that the people in a democratic society must step up and make democracy work. Since 2011, the world has witnessed citizens doing this in unprecedented numbers. Given corporate, media, and government might, citizen movements can feel like David v. Goliath struggles. Yet the power for democratic change resides with the people. Who else will champion it? If we consider ourselves a democracy, who is the government but us?
Certainly, winner-controlled systems will not concede power. We, the people, must claim our power—democracy exists in the act thereof. As we do, elites yield. During India’s struggle for independence, for example, Mahatma Gandhi observed that several hundred thousand British could not oppress several hundred million Indians if the Indians refused to cooperate. Similarly, during Egypt’s 2011 citizen-led call to end military rule, Google executive and Egyptian Internet activist Wael Ghonim observed, “The power of the people is much stronger than the people in power.”14 These movements succeeded the more people devised ways to reject Goliath’s rules. While the journey to establish democracy is long—Oren Lyons said it took the Haudenosaunee 100 years—the struggle to practice and preserve democracy has no end.
Many of us believe authentic democracy is a good philosophy on which to base governments. We need all voices engaged to make wise decisions now and for the future. In spite of how far we have yet to go, the vision is there. Thanks to the Haudenosaunee Confederacy and the Great Law of Peace on which it stands, we see the philosophy, how it works, and that it can establish stable, peaceful, responsible governments through crises and across generations.

**A Wealth-Expanding Philosophy of Government: Plutocracy**

Alongside the democratic philosophy, the US has practiced from the beginning a different philosophy of government. This is the philosophy that the White male founders inserted into the founding documents when they limited democratic participation to themselves—White male landholders. They instituted rule by an elite, society’s winners. So, while
government by and for the people has been the appeal and the rhetoric, millions of people, including poor Whites, have experienced different realities under US rule.

What is this competing philosophy? Its focus is not on people or on two-way, balanced, consent-based relationships but on wealth and its one-sided expansion. The philosophy says that the purpose of government is to serve the continual growth of wealth by concentrating it in the hands of a few.

With wealth-expansion as the focus, the interests of the wealthy come first. Since most of us resent others prospering at our expense, power imbalances are necessary to force this outcome. The wealth-holders need governments they control to provide the police and military to put down citizen resistance. Discriminatory laws are easy ways to impose power imbalances by targeting vulnerable groups. Governments run by elites institute both advantages for the wealthy and hurdles and hardships for others. They legalize taking from groups targeted to lose and channeling advantages to those targeted to win.

On this view, governments have a narrow role, namely, to serve the wealthy and their business interests. What businesses mainly need from governments is, first, the patina of legitimacy and authority through laws, and second, the power of enforcement through the police and military to put down citizen resistance. In February 2011, White Treasury Secretary under President Obama, Timothy F. Geithner, summarized this philosophy when he testified before Congress: "The job of government is to create the conditions for businesses to expand and to thrive." For Geithner, governments should remove obstacles to business expansion. This includes not regulating business activities and not holding businesses and corporations accountable for what they do to expand their wealth. Expanding wealth is what matters, and costing others is how it is done.

The global financial crisis (GFC), which first hit public awareness in 2008, shows where this philosophy leads and the role governments play in the wealth-expansion agenda.
**Wealth Expansion’s Apex: The Global Financial Crisis (GFC)**

Putting the wealth-expanding philosophy into practice, Treasury Secretary Geithner opposed holding accountable those on Wall Street who were responsible for the 2008–2009 global financial crisis. Instead, he arranged for some of the major companies responsible for the GFC to receive hundreds of billions of dollars in government bailouts. He claimed they were "too big to fail." As Nobel-prize-winning White economist and professor Joseph Stiglitz observed, when the Obama administration bailed out the banks, "we socialized the losses and privatized the gains."

The result was taxpayer-spending that "exceeds the cost of all US wars." In a 2009 diagram, the Rock Creek Free Press of Vermont put the cost of the bailout at $8.5 trillion. Today, few people think the GFC price tag is that low. Later estimates put the bailout costs at $14.4 trillion (2010) and $29.6 trillion (2011)\(^4\). We will never know the true costs of the bailout to banks if we include the Federal Reserve Bank's lending practices. The transfer of wealth that goes on is convoluted, hence hidden from public view. A few years later, we never hear about the costs tax-payers are still bearing.

Rock Creek Free Press of Vermont, 2009. A Forbes article, 14 July 2015, put the cost of the Wall Street Bailout at $16.8 trillion, with $4.6 trillion already paid out. No one puts the cost at $8.5 trillion anymore.
By contrast, in 2013, the City of Detroit received no offer of government bailout but was driven into bankruptcy by Michigan’s White governor, Rick Snyder, and legislators. Bankruptcy allowed the city manager to raid the pension funds of retired city workers. Though Geithner was no longer Treasury Secretary in 2013, his philosophy of privileging the elite while treating working people, especially those of color, as expendable prevailed.

The film Inside Job was one of the first documentaries to explain how the wealth-expansion philosophy played out in the GFC.17 Frontline on PBS analyzed the GFC in many programs, as has White veteran journalist Bill Moyers. For sure, the GFC was no accident. Wall Street, the big banks, the big lending institutions, and the big insurance companies engineered it, while government regulatory agencies looked the other way and lawmakers made their actions not illegal by removing regulations. With no regulation, no scheme was too risky or too wrong, and no one knew exactly what was going down or who was doing what. Mega-players transformed the financial sector into casino-style banking, investing, and insuring.

The result was a “shadow banking system” constructed on an explosion of “derivatives,” high-tech financial “products.” A real product in the real world was absent from the transaction. Equally absent was real money to pay for it. Scruples, conscience, empathy for victims, and professional ethics were not part of the mix either.

Financial insiders then coupled the casino investing-banking-insuring model with fraudulent and predatory lending. They lured homeowners and homebuyers, a disproportionate number of whom were People of Color, into their trap. Loans were loosed from their lender moorings and used as commodities to trade. Trading in loans, falsely rated as AAA, soon grew into an enormous but empty “bubble.” No one cared if the loans failed. In fact, home foreclosures generated huge profits for Wall Street. Insiders had placed bets on mortgages failing. It was no risk, though, because the mortgages were designed to fail. The mortgages and loans were actually traps. Over a short period of time, some payments could rise from $500 to $5,000 a month. People could not pay and lost their homes to banks.
After the 2008-2009 crash, the virtual world of derivatives translated into a massive land-grab of real homes and a staggering theft of real wealth from real people. Across global markets, businesses were hit hard, and many went bankrupt. Their assets became the property of the shadow players. In China, 49 million Chinese migrant workers lost their jobs between October 2008 and April 2009. Throughout, the attitude of the financial industry toward the people of the world whose wealth they plundered, homes they stole, and lives they up-ended mirrored Chevron’s: “The plaintiffs are really irrelevant. They always were irrelevant.”

**Cashing In Big: The Debt Trap and Home Foreclosures**

The wealth-expanding philosophy clearly delivers for the wealthy, but what does it do for the great majority of humanity? For transferring wealth from the many to the few, debt is the age-old weapon of choice, long before Ebenezer Scrooge. Banks have now rigged debt
repayment on many loans so that borrowers can never get out of debt but only fall deeper into it. Jewish American economist Joseph Stiglitz explains:

You can pay 25 percent of your income every year to the bank, but then the bank can charge you 30 percent interest. So, the end of the year, you owe more money than you did at the beginning of the year, even though you gave 25 percent of your income to the bank. Now, this is an example of something that is clearly socially unjust.\(^{20}\)

As for all the home mortgages being called in, Prof. Stiglitz states that the fraud and predatory lending practices of the banks and mortgage companies have been so rampant and so convoluted that it is impossible to determine who holds the deeds on the houses and if the mortgages being used to drive homeowners out are even valid.

Yet foreclosures keep happening. The Center for Responsible Lending reported in 2012 that, “more than 10 million homeowners are likely to lose their homes—about 1 in 5 of all mortgages existing today.”\(^{21}\) Inside Job claims that the foreclosures will go as high as 15 million. Nationally, 7.0 (2012) to 7.5 (2011) percent of homeowners were more than 90 days late on mortgage payments.\(^{22}\)
The loss of one’s home is devastating. A 2011 New York Times article, “Foreclosures Are Killing Us,” cites studies that link foreclosures to high blood pressure, serious depression, diabetes, and suicide.\textsuperscript{23} To consider one case, after a long and nasty struggle with Wells Fargo to correct an accounting error on Wells Fargo’s part, Norman and Oriane Rousseau were about to be evicted. On 15 May 2012, a few days before eviction, Mr. Rousseau shot himself.\textsuperscript{24}
Shortly before Mr. Rousseau’s suicide, a May 2012 article, “7 Foreclosure Horror Stories (And One Possible Win)” reported that the nightmare for homeowners continued across the country:

This week, Christine Frazer and her family were thrown out of the Atlanta home they’d lived in for 18 years, at gunpoint in the dead of night.

They were not set upon by robbers, but by the Dekalb County Sheriff’s department, which evicted the family at the request of Investors One Corporation....

The Frazers’ eviction is horrifying, but sadly their story is all too common. [US] Senator Sherrod Brown [Ohio, White, Democrat], who’s introduced legislation aiming to curtail the worst practices, called it “a longstanding ugly pattern of homeowner abuse.” ...

Matt Browner Hamlin of Occupy Our Homes [said], “This is the whole point—that the crisis is being driven by fraud and criminality by the banks. Three million people didn’t wake up one morning and decide to just stop paying their mortgages.”
A Minneapolis police officer guards the entrance to Rosemary Williams’ foreclosed home at 3138 Clinton Avenue South in Minneapolis, while workers install steel screens over the windows and remove her property. Ms. Williams, African American, lived in the home for 20 years and on the block for 55 years. When her mother died in 2003, she refinanced twice into an adjustable rate mortgage. When the monthly payments shot up from $1,200 to $2,200, she could not afford to pay. Photo by Tony Webster, 12 September 2009. Licensed under CC BY-NC 2.0.

Police at a home being defended against eviction by OccupyHomesMN. Freddie Mac called police to arrest protesters occupying the house. The police successfully secured and foreclosed the building, making 3 arrests in the process. A representative of Minneapolis Mayor Ryback was on the scene of the eviction, but the city released a statement saying they have “fulfilled its legal obligation to secure the property.” Minneapolis, Minnesota, 29 May 2012. Photo by Fibonacci Blue. Licensed under CC BY 2.0.
Millions of people have now lost their homes because of Wall Street’s behavior, either from foreclosure, job loss, or both. Government and law enforcement clearly work for wealthy: no bankers were arrested; police arrested those whom the bankers’ actions targeted and who fought back. Losses were staggering, especially to families of color:

In dollars, the losses already tallied will mean that between 2009 and 2012, Black and Latino communities will be drained of $194 and $177 billion, respectively, because of the plummeting home values in the high foreclosure neighborhoods. “This is wealth that would have been passed down, used to pay for college, to use in retirement, to buy a car,” says Keith Ernst, who authored the Center for Responsible Lending report.²⁶

The crisis that Wall Street engineered is another scheme for stealing land and wealth from people, disproportionately People of Color. This, presumably, is what Sec. Geithner means by “creating conditions for businesses to expand and thrive.” The GFC continues to devastate the lives of people around the world. It is used to justify “austerity measures” to cut social programs and to privatize government functions.

**Colonization: Dispossessing Others Is Okay**

These harm-dependent behaviors are not new. On this continent, the First Harm of committing genocide to steal a continent’s worth of land set us on this track. European invasion and US theft of Indigenous Nations’ homelands forged a philosophy among Whites that allows the more powerful to dispossess the more vulnerable. Choosing not to repair the First Harm, we iterate its formula: huge profits by committing huge harms.

Because, as James Loewen documents, we cannot rely on textbooks to tell the harm-dependent side of US history, a short sketch of just one facet of the First Harm is relevant. Under Pres. Andrew Jackson, Congress passed the 1830 “Indian Removal Act.” It mandated that all Native Peoples be forced from their homes and homelands and moved west of the Mississippi, at gunpoint if necessary. White settlers poured in
behind them. During the 1830s, the US government drove the Tsalagi (Cherokee), Chickasaw, Muscogee, Choctaw, Seminole, and other Native Peoples from their homelands in the Southeast. The Choctaw left “voluntarily”—a characterization by White historians. In his “Farewell Letter to the American People,” George W. Harkins, leader of the Choctaw Nation, wrote, “We as Choctaws rather chose to suffer and be free, than live under the degrading influence of laws, which our voice could not be heard in their formation.”

George W. Harkins, attorney and leader of the Choctaw Nation during the “Indian removals” (1810–1861). Photo taken between the 1860s and the 1880s. Public domain.

In the case of the Tsalagi, the US military burned their houses, farms, and crops to force them to leave. White settlers took over their lands and homes while the embers were still warm. In his article, “Decolonizing Truth: Restoring More than Justice,” Native studies scholar Dr. Edward C. Valandra, Sicangu Titunwan, writes about what the US did to the Tsalagi:
The horrific truth of this ethnic cleansing of the Cherokee people—the truth that textbooks avoid telling—stagger the imagination and closely parallels the Germans’ twentieth-century policy toward the Jews.\(^\text{28}\)

He goes on to quote the late nineteenth-century account of James Mooney, a White US American ethnographer who learned the Tsalagi language:

Under [General Winfield] Scott’s orders, the troops were disposed at various points throughout the Cherokee country, where stockade forts were erected for gathering in and holding the Indians preparatory to removal. From these, squads of troops were sent to search out with rifle and bayonet every small cabin hidden away in the coves or by the sides of the mountain streams, to seize and bring in as prisoners all the occupants, however or wherever they might be found.

Families at dinner were startled by the sudden gleams of bayonets in the doorway and rose up to be driven with blows and oaths along the weary miles of trail that led to the stockade. Men were seized in their field or going along the road, women were taken from their wheels and children from their play. In many cases ... they saw their homes in flames, fired by the lawless rabble that followed on the heels of the soldiers to loot and pillage.\(^\text{29}\)
“Forced Move (Trail of Tears)” by Max D. Standley. Throughout 1838, Tsalagi families were evicted from their homes in Georgia by federal troops and militia. Courtesy of R. Michelson Galleries (www.RMichelson.com).

Today, the term for this is “ethnic cleansing,” and the world community names it as a crime against humanity. In the Tsalagi Nation’s Trail of Tears, after US soldiers arrested families and drove them into stockades, 17,000 men, women, children, and elders were forced to walk 1,200 miles—far from a direct route—for six months during the harsh winter of 1838–39. It was designed to be a death march and proved to be so. One person out of every four died on the march—over 4,000 people.30

The website of the Cherokee Nation, now located in Tahlequah, Oklahoma, provides the account of a White soldier, Private John G. Burnett, who had lived among the Tsalagi and learned their language. As a soldier, he was assigned to the Trail of Tears forced/death march. Here are some excerpts of what he told his children about his experiences during the “Cherokee Indian Removal” of 1838–39:
The removal of Cherokee Indians from their life long homes in the year of 1838 found me a young man in the prime of life and a Private soldier in the American Army. Being acquainted with many of the Indians and able to fluently speak their language, I was sent as interpreter into the Smoky Mountain Country in May, 1838, and witnessed the execution of the most brutal order in the History of American Warfare. I saw the helpless Cherokees arrested and dragged from their homes, and driven at the bayonet point into the stockades. And in the chill of a drizzling rain on an October morning I saw them loaded like cattle or sheep into six hundred and forty-five wagons and started toward the west….

Many of these helpless people did not have blankets and many of them had been driven from home barefooted.

On the morning of November the 17th we encountered a terrific sleet and snow storm with freezing temperatures and from that day until we reached the end of the fateful journey on March the 26th, 1839, the sufferings of the Cherokees were awful. The trail of the exiles was a trail of death. They had to sleep in the wagons and on the ground without fire. And I have known as many as twenty-two of them to die in one night of pneumonia due to ill treatment, cold, and exposure….

The long painful journey to the west ended March 26th, 1839, with four-thousand silent graves reaching from the foothills of the Smoky Mountains to what is known as Indian territory in the West. And covetousness on the part of the white race was the cause of all that the Cherokees had to suffer....

At this time, 1890, we are too near the removal of the Cherokees for our young people to fully understand the enormity of the crime that was committed against a helpless race. Truth is, the facts are being concealed from the young people of today. School children of today do not
know that we are living on lands that were taken from a helpless race at the bayonet point to satisfy the white man’s greed.…

Murder is murder, and somebody must answer. Somebody must explain the streams of blood that flowed in the Indian country in the summer of 1838.31

"Looking at Trail of Tears Mural." Photo by Gary Scott, 25 March 2007. Licensed under CC BY-NC-ND 2.0 Generic.

The US waged another onslaught of forced removals during the 1860s: the Dakota Oyate and Ho-Chunk from Minnesota as well as the Apache and Diné from their Southwestern homelands—entire Indigenous nations forced off their lands as prisoners. In fact, very few Native nations have not experienced being forcibly removed from ancestral territories to accommodate Whites’ lust for land.
In the centuries since, we as a people and nation—the direct and ongoing beneficiaries, those for whom these crimes were committed in the first place—have not said “This is wrong” and then changed our philosophy through reparative actions. We have not articulated reparative values and then acted on them: “Those who do this will be held accountable. The harms will be rectified and mended. And those who have been harmed will take the lead in deciding what putting things right looks like.”

Absent this collective resolve to take reparative actions, we witness mass harms being repeated like clockwork. Referring to the massive land theft her nation has suffered from Whites, author Elizabeth Cook-Lynn, Hunkpati Dakota, reflected:

Once one understands the objectives, one begins to understand the methods. The objective from the beginning was the breaking up of the tribal system and the theft of the Black Hills and thousands of acres of homelands for the enrichment of whites. The methods were astonishingly effective then and they continue to be.32
History Unaddressed: Arrests Development and Green Lights Harms

Are the millions of US Americans now losing their homes paying for the crimes that White settlers committed against Indigenous Peoples? No, it is not about punishment, especially since so many of those who have lost their homes are People of Color and suffer from White supremacist rule as well.

Yet there is a correlation. I think about it this way: If we believe that forcibly dispossessing others of their homes for our benefit is an acceptable practice, then we or our descendants are at risk of finding ourselves on the receiving end of this same philosophy. We agree to a world where stealing homes and wealth are okay. No accountability or reparative justice will follow. Again, the First Harm gives the green light.

Leaving our First Harm unaddressed has harmed us in other ways as well. Our unchallenged history of harm-dependent behavior has arrested our development. People learn from putting things right, but we have denied ourselves this opportunity, this experience. As a result, we are slow to learn how to meet our needs by working collaboratively in relations of respectful coexistence. Instead, we keep iterating schemes to gain power advantages, which enable us to steal from the vulnerable.

Hurting others, assuming one has a right to do so, refusing to repair the harms, and then getting righteous or defensive if someone says “No”: these responses characterize early stages of human development. Mature humans take responsibility for the consequences of actions if we are at all connected to them. We mend harms and put things right. We do this because we understand that harming others will not build relationships, communities, or societies. Mature adults learn how to meet needs through respect, consultation, cooperation, and consent. We make sure that our exchanges are balanced and mutually beneficial, because that is how we can coexist peacefully and sustainably. We solve problems together: respectful coexistence is how humans thrive in a complex, changing universe. It is also how we self-evolve as persons and as peoples.
So yes, it is scary when the well-being and future of humanity and the natural world are left to adults whose personal growth has been frozen at stages of ethical incompetence. But the root is a philosophy problem. The wealth-expanding philosophy rewards ethical incompetence. No wonder it has stunted our moral and spiritual development as a people.

The philosophy messes us up as individuals too. According to Inside Job, a large number of traders and executives in the financial industry are addicts. Heavy use of alcohol, cocaine, meth, and prostitutes goes to the top, one therapist claimed. In a way, though, this is a good sign, because it suggests that some part of them knows they are out of balance. Costing others is not making these individuals happy or giving them a meaningful life. They know that what they are doing is wrong, or they would not need addictions to numb their awareness.

Sec. Geithner’s words stopped me when I first heard him testify before Congress. Coup d’etat from “government by and for the people”? No. No one listening seemed shocked. His words were not received like nails on chalkboard. No one responded that the job of government is to serve the people, not business expansion. Colonization—the term for invasion, occupation, and land theft—has dominated US philosophy for a long, long time.

**The Choice: Two Philosophies, Two Worlds**

The upside is the learning and self-change that can come as we grow in critical awareness: we can recognize the mass harms in our history, how this history extends harm-doing into the present, how a philosophy is the culprit, and how a change of philosophy opens a way to self-change through reparative actions. Our species has potentials beyond harm-dependence, but we need different philosophies to tap them.

For sure, the philosophy that tells us that economies are objective and “out there”—a force of nature like a thunderstorm or gravity—is busted. Humans create
Denise Breton, *Harm-Dependent No More: Chapter 2: Philosophies Matter Too*

Economies “R” us. No matter what challenges we face, our economic decisions reflect our philosophies, our values, and where we are in our development.

For economies to work for all the people and all of the natural world—what is needed to be sustainable over generations—the philosophies we use to shape our economies must align us with principles of coexistence. Balanced, fair, just, honest, respectful, compassionate: these values make relationships work, and economies are all about relationships. Just as an engine will not work if we build it contrary to the laws of physics and chemistry, so, too, a society will not run well on a philosophy that says stealing and killing are acceptable ways to prosper. The Commandments as well as many other sacred and cultural teachings worldwide tell us as much. Chief Justice Yazzie says, “We cannot get to a good place in a bad way.” The bottom-line is us and our philosophy: How do we think? Which philosophy do we choose to guide us?

Philosophies matter.

**Which Philosophy Shall We Iterate?**

Sec. Geithner’s philosophy is as "American" (US) as the democratic philosophy also expressed in the US’s founding documents. The trouble is, the two philosophies do not go together. They create governments that work at cross-purposes. Each imposes limits on the other, and they move society in opposite directions.

If we iterate a philosophy of government focused on expanding wealth without restraints, then values to protect humans, Earth, and the rest of the natural world must take a back seat. We see on the news the fractal patterns that this philosophy generates. Trump’s cabinet of billionaires is consistent with the decision—made at our founding—to rule by a wealthy, White supremacist elite. Many popular dystopia films paint grim pictures of where this philosophy leads, though. Someone asked Neill Blomkamp, the director of Elysium, if his film, which contrasts an Earth ravaged by industry and desperate in poverty against a breakaway society in the sky that enjoys high technology
and great luxury, reveals how he sees Earth in the future. He replied, “No, no, no. This isn’t science fiction. This is today. This is now.”

"Photos from Zuccotti Park on Wednesday, 2 November 2011, Day 47 of Occupy Wall Street." Like many protesters, these protesters wear a mask taken from the movie "V" to draw parallels to the oppressive regime that the movie depicts and the need to challenge it. Photo by David Shankbone. Licensed under CC BY 3.0 Unported license.

We need not continue on this path. We can choose to iterate a philosophy that loves and cares about all life—inclusively. Whereas a philosophy that treats living beings as expendable creates repeating patterns of devastation, governments guided by a people-focused philosophy exist to protect us from such a mindset and its ravaging. It is up to us, the peoples of the world, to choose philosophies that support life across generations and species.

A "New World" Is Still Possible

Shifting our philosophy puts us on a different track. We can change how we think and reimagine how we understand the world. We do not have to wait for others to change
first. Nor do we need money to think differently. Each of us can change our philosophy starting now. It involves a process, a development, and a discipline. It takes mindfulness, learning, critical awareness, and a commitment to self-change, but we can do it. We were made to do self-work; our brain-minds are designed precisely for these activities. The more we self-evolve, the greater our sense of meaning, the happier we are, and the more we thrive. Again, this is about being human and exercising our powers as humans.

One way to approach a philosophy shift is to tell different stories about who we are and what being here is all about. We express our philosophies through narratives; these are our myths. In this context, myths are frameworks for meaning. Our stories instill values and help us make decisions. They inspire us, guide us, and give us hope and courage in the work of self-change. Stories flesh out a philosophy and show what it looks like on the ground and in practice.

The Haudenosaunee tell a powerful story of self-change by embracing a new philosophy. Faced with wars of mutual annihilation, the Indigenous Peoples of the Haudenosaunee Confederacy stepped up and shifted their minds. Their minds had become sick and twisted from all the violence and trauma, as well as from the bad-minded workings of the powerful wizard, Tadodaho, who is said to have had snakes in his hair. With Ayonwatha, the Peacemaker persuaded the people—and eventually even Tadodaho—to choose a different philosophy. Through transformation and healing, Tadodaho came to embrace the Peacemaker’s teaching of a New Mind, a Good Mind guided by principles of peace and mutual good. Tadodaho now signifies a great leader, indeed, the chief person to preside over the Grand Council of the Haudenosaunee.

It was a mind-shift to a new philosophy that established the Great Law of Peace among the Confederacy nations. Their principle-based, democratic model of government has created peace, prosperity, and just relations that have endured for generations. Not even the genocidal onslaught from invading Europeans and Americans could break their commitment to the Great Law of Peace and its model of democratic self-government.

Philosophy matters a lot.
This is what we as human beings are capable of doing. Our challenge is to do this today. Europeans perceived North America as a “New World.” The most significant New World was and remains the thought and philosophy of Indigenous Peoples— their commitment to being good relatives. This “New World” is still possible, if we choose it.
Notes

1. Robert Yazzie, a talk given in St. Paul, Minnesota, 9 May 2013. The Center for Earth, Energy, and Democracy (CEED) sponsored his talk. These comments are not from a transcript but from my notes.


10. Padgett and Küffner/Quito, “Chevron v. Ecuador: Will the Plaintiffs Get Paid?” This article states that the amount that the Ecuadorean court set in its verdict against Chevron was half of what is reported elsewhere: $9 billion reported instead of the $18 billion that the court awarded. The lower figure is based on press releases from Chevron’s lawyers. See also *The Chevron Pit Blog*, “Wall Street Journal Editorial Page Preparing Fourth Hit Job.”


15. *Democracy Now!* “GOP Proposes $74B in Funding Cuts” (television).

17. Ferguson, Inside Job (documentary film on DVD).

18. Obviously, this is a huge and complex subject. For starters, see Wikipedia’s article “2007–2012 Global Financial Crisis.”


25. Jaffe, “7 Foreclosure Horror Stories (And One Possible Win).”


27. Harkins, “1831 – December – George W. Harkins to the American People.”

Chief Harkins’ letter was reprinted from a newspaper in Natchez, Mississippi. The newspaper prefaced the letter with the editorial comment, “To the speculators and land jobbers, whose grasping avarice force this people from their homes and the graves of their forefathers, the language of this address will be unintelligible; but there are others, who, we presume, are not entirely devoid of shame, and to whom some allusion is made, who will feel the full force of its mild, but pointed rebuke.”


