



Power of Love and Money: Transnational Organizing on Remittances Membership education curriculum to fuel action

Intended to engage the constituent base of organizations, this action education curriculum transforms the individual act of sending money into a catalyst for social change across borders. Developed with a global and racial justice framework, *Power of Love and Money* is a six-part series that peels the layers that hide the predatory nature of the industry, the significance of each remittance to the whole, and grassroots-based strategies that resonate with the historical experiences of those who remit.

Many hands gave shape to this curriculum--thanks to Jakeya Carruthers, Cheryl Brown, Lamin Sarr, and Mitzi Uehara Carter of TIGRA, to Jeanette Huezco and Anisha Desai of the Boston-based United for a Fair Economy, to Deyanira del Rio of the Neighborhood Economic Development Advocacy Project in New York City, Lian Cheun of the Center for Third World Organizing, and to Lidy Nacpil of Jubilee South. This work-in-progress is now in your capable hands. Use it as a guide, not as a prescription, and tell us how it went.

- #1: **Power of Love & Money: Forging a New Transnational Identity & Agenda.** This session touches on the overarching themes in TIGRA's work: a new identity borne out of the historical experience of displacement (founded on the central motivation of love of family and community) as the basis for transnational action.
- #2: **From Individual Remitters to Community Sustainers.** Designed for individuals to share their individual remittance experiences, and collectivize this as a group. In turn, this is placed in the city and global context. Session ends with priorities for community reinvestment for the neighborhood.
- #3: **Setting Industry Standards for Fairness & Dignity.** The goal of this session is to develop an in-depth understanding of how the remittance industry works, and to develop standards of fairness in pricing and contracting. Central to the session is the development of standards of dignity for those who send their money through the wires.
- #4: **Looking at Industry Trends with a Justice Lens.** This session evaluates key emerging policy proposals and current corporate practices of the industry. These include: taxation of remittance transactions, closing of business accounts of immigrant-owned money transfer operators by mainstream banking institutions, and racial profiling of remitters that interrupts and delays transactions to families. How are these policies and practices examples of structural racism? How do we turn these into racial justice?
- #5: **Organizing to Win Corporate Responsibility.** People who send their hard-earned money through the wires have an enormous amount of power, if organized. Participants will deepen their understanding on the role of corporations in the lives of immigrants, explore the parallel with the Taco Bell campaign by the Coalition of Immokalee Workers in Florida, and take the first steps in a corporate campaign.
- #6: **Life & Debt—Perspectives from the Global South.** How can we understand the emergence of the “remittances phenomena” from the historical experience of the global South? How should our understanding of migration, third world debt, colonization and racism inform our strategic demands from the industry? From our governments? This session has been developed in consultation with Jubilee South, a global network of debt cancellation campaigns.



SESSION 1: FORGING A TRANSNATIONAL IDENTITY & AGENDA

WHAT ARE THE GOALS OF THE SESSION?

1. To provide the opportunity for participants to share their stories, understand the historical context of their journeys, and to know each other better.
2. Appreciate the imperative of collectivizing the value of individual remittances and transforming them into a transnational community benefits efforts;
3. Introduce participants to the vision and overall TIGRA strategy.

MATERIALS

- ❑ World map, preferably laminated, and dry erase markers.
- ❑ Two colors of index cards: one for recording historical events at time of emigration, and the other to list reasons and patterns of migration.
- ❑ “Reasons for Moving” Worksheet
- ❑ Prep on Easel Pad: “Key Global Events that Displaced People”
- ❑ Handout materials:
 1. “Making History Through the Power of Love & Money” illustration

AGENDA & FLOW

- 15 Minutes **Introductions & Overview of Session (whole group)**
- *This is the first part of a six-part series developed*
 - *Overall goal of the series is to link our individual experiences into a new collective history that we will be part of writing*
 - *Set ground rules: (how can we make this into a rich experience for all?)*
 - step up, step down --show respect
 - bring our total selves --etc, etc.
- 20 Minutes **Telling Our Own Stories: Small groups (of 3-4 people)**
- *Break into small groups to tell our stories to each other.*
 - *Make sure that you go to a group of people whom you don't know*
 - Task in the small groups is this:
 1. Take 1-2 minutes to fill out TWO Index Cards:
 - Card#1: write down country you came from, and the journey you took to get to here. Calculate the amount of miles you took.
 - Card #2: write down 1-2 reasons that led you to move. (include any historical event that happened in your country at that time.)
 2. Take 2-3 minutes each (someone keep time);
 3. Lastly add up your total miles.
- 15 Minutes **Big Group sharing** (make sure each group gets to share ONE reason)
- What is one reason given by members in your group for moving?
 - How many others have that reason? (show of hands)
 - How many miles did people in your group travel?

- 20 Minutes **Working Groups**
- Break people up into TWO working groups (or if you have 16 people or more, break into 2 sets of working groups): the **GEOGRAPHY Working Group** who will show us how we all got here—recording distances and marking routes with arrows; and the **MIGRATION Working Group** who will do a summary or matrix of the various reasons why we moved from one place to another.
 - Compile all Card #1, and all Card #2. Then give out in equal numbers to groups. Prepare report back.
- 15 Minutes **Report Backs:**
- Geography Group(s): How many countries? How many miles traveled?
 Migration Group(s): What were the reasons why people moved?
- 10 Minutes **Input from Facilitator: Key global events that displaced people.**
- Prep on butcher paper.
1. US war in Indo-china from the early 60s to the mid-70s resulted in 2 million deaths (60,000 US troops). 3 million fled the country during and after the war, with 1.2 million going to the United States.
 2. Third world debt increased from \$100B in 1970, to \$2.7T in 2000. The International Monetary Bank and the World Bank force countries to adopt “structural adjustment programs” (SAP) that plunge countries into debt.
 3. Economies collapse:
 - a. During the first year of SAP in Zimbabwe in 1981, its interest rate tripled, and currency devalued by 40%;
 - b. Mexico peso collapses in 1995, and took out more loans from the US government to pay off Citibank and Bank of America;
 - c. The Asian Financial Crisis in 1997 was caused largely by the lack of protection of local currencies against the US dollar brought about by economic re-structuring dictated by the IMF. In a matter of months, millions were plunged into poverty with devaluation.
 4. By the year 2000: 1 in 35 is an international migrant, total of 200 million people. Taken together, can be the 5th largest country in the world.
- 10 Minutes **Discussion/Summary:** What’s the connection between these “historical” events and your personal reasons for moving?
- individual acts are influenced by historical events
 - Our families and communities (and nations) depend on our love and money to survive in this historical period.
- 10 Minutes **Transnational Experiences: Conflicting Values, Sources of Hope**
- Present “The Story of the Two Arrows” Illustration
1. Due to poverty, war, dictatorships, natural disasters, we moved across borders seeking for ways to provide for our family.
 2. We found ourselves in the “rich” countries of the “North” to find riches, only to find that the work is hard, we learn to live with what we

have, suffer loneliness, guilt, and encounter endless examples of racism. But we suck it up, because our families need us.

3. So we send money as an expression of this love.

4. The banks, governments, and corporations have always played a role in our lives.

5. They forced our countries to adopt SAP and take loans. (\$1 in 1980)

6. In return, they wanted us to devalue our currency, don't spend money in public services like schools, and privatize our hospitals and utilities. We've paid them \$7 for every dollar we borrowed in 1980, but we still owe \$3. To pay them back, they want us to borrow some more.

7. Finally, they take our expressions of love through remittances and turn it into a financial transaction to make money from. So for every \$1 we send home, they keep 15 cents.

15 Minutes **Questions to the Big Group:**

1. What are the different motivations between the two arrows?
2. Who benefits and who loses in this storyline?
3. Which part of this picture can we control?

5 Minutes **The power of our love and money is our source of hope.**

- TIGRA's vision is to bring together as many people and communities who have made this journey to try to write a different next chapter in this history, by using the power of our love and money.
- By celebrating our lives, and extending our love of family to all communities who have been affected by this historical arrangement, we can tell a different story to our kids and grandchildren.
- There will be no guarantees, but it's in our hands to help shape history.

DURATION: 2 hours, 5 minutes.

Making History Through the Power of Love & Money

Follow the Arrows:



\$0.85
financial transaction

\$1.00
SAP, loans, free trade



Banks
Corporations
Governments

\$1.00
sending love
through remesas

\$7.00
privatization, devaluation &
reduction of public services
still owes \$3.00



natural disasters

poverty

war



moving to provide for family

poverty

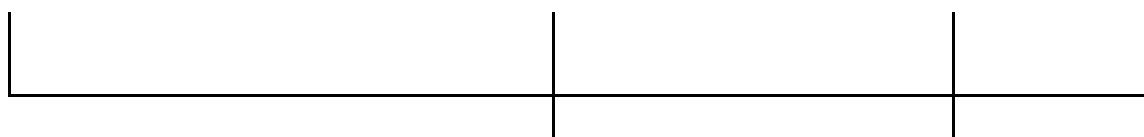
hard work

loneliness

racism

**POWER OF LOVE AND MONEY: REASONS FOR MOVING
WORKSHEET FOR WORKING GROUP**

Personal Reasons	What's the Count?	Total
To look for work		
Concern for safety		
Cannot provide for family anymore		
Because of natural disaster		
To escape domestic violence		
Historical Reasons	What's the Count?	Total
Escape dictatorship		
Displaced by development project		
Armed Conflict/Civil War		





SESSION 2: FROM INDIVIDUAL REMITTERS TO COMMUNITY SUSTAINERS

WHAT ARE THE GOALS OF THE SESSION?

1. Share and collectivize remittances practice of immigrant communities;
2. To develop understanding of scale of remittances globally, nationally, and locally;
3. To understand predatory nature of the industry;
4. To develop community reinvestment priorities if the local area.

AGENDA & FLOW

15 Minutes

Welcome & Introductions

Explain context of this session in the campaign

Introductions: What do you know about Remesas?

20 Minutes

Sharing Our Remittance Experiences (Small Groups)

Break into groups of 3-4 to answer the following:

1. Why do you send money home? Who do you send it to?
2. How much did you send the past year?
3. How much did your group send collectively? (Total amount)

Groups report back on questions #1 & #3

25 Minutes

Report Back

- *Add all the group's amounts. Calculate per person*
- *Put on butcher paper, and place in front: Reasons for sending, and total amount of money (for each group).*

Summary:

1. We send our money for the same reason: love of family, sustain families and communities;
2. We send a lot of money;
3. We have a lot power (economic, our love) that can serve our families and communities.

15 Minutes

From our City & State (Need Visuals)

- *Need to Prep beforehand: # of immigrants in your city.*
- *So far, this is what we know: how much one of us sends in one year. We also know that there are _____ immigrants in our city.*

To Facilitator: Way to Calculate the Total Amount

Step #1: 75% of all foreign-born are adults _____

Step #2: ___% of adult remitters in state (Bendixen) _____

Step #3: Total from #2 x average amount in group _____

- *Present Number for City & State*
- Agitation:** *How can we use this power?*

• *Generate 2-3 responses. Then ask:*
 How about holding these companies who profit from our love accountable to our communities here and back home?

20 Minutes

Forging Corporate Accountability

How much do we spend in sending money?

- A. How does Western Union make money from us?
- transaction fee
 - exchange rate

--usually about 8-12% of total amount sent. Let's just take the 8% figure for our next calculations.

Step #4: What's 8% of #3 above? _____

- B. What does it cost Western Union to send our money?
- According to World Bank, it costs \$2.94 - \$3.60 per transaction, or about 1/3 of Step #4. So, they profit about 2/3 of what we pay them.

Step #5: What's 2/3 of Step #4? _____

Discussion #1: Is this "fair"? What's a "fair" price?

Discussion #2: Companies like Western Union "prey" on our immigrant dollars intended to take care of our families. What's the responsibility to our communities? (Concept of "el pilon".)

- What kinds of services do we want funded?
- What kinds of projects do we want to see in the community?

Produce Top 7-10 List.

5 Minutes

Summary of Key Points

1. We moved in order to provide: We're Sostenedores!
2. We have power through our love and our money.
3. Companies like Western Union take advantage of our love and our money. We want to use our power to change that, and get them to "reinvest" so that our families and our communities can develop in ways that ensure a brighter future for all of us.

5 Minutes

Give Out "Grassroots Economist for Financial Justice" Certificates

Total Time: 1 hour, 45 minutes

MATERIALS NEEDED

- ✓ Butcher Paper
- ✓ Markers
- ✓ Either: Poster Boards that provides Visuals to Steps #1-5,
OR computer with LCD
- ✓ Big Western Union Sign/Logo with “Fastest Way to Send Money” with
replacement “Steal” for “Send”
- ✓ “Priorities for Community Reinvestment in _____” Butcher Paper
- ✓ “Grassroots Economist for Financial Justice” Certificates

SOURCES FOR IMMIGRATION DATA:

Migration Policy Institute, www.migrationinformation.org/USFocus
Grantmakers Concerned with Immigrant Rights (GCIR),
www.gcir.org/about_immigration/us_counties.htm



SESSION 3: SETTING INDUSTRY STANDARDS FOR FAIRNESS AND DIGNITY

WHAT ARE THE GOALS/OBJECTIVES OF THE SESSION?

1. To develop an in-depth understanding of how the remittance industry works
2. To develop standards of fairness in pricing & contracting for financial institutions, such that those who send their money through the wires can be treated with dignity
3. Participants will expand their lens from their individual and local experience, to one that is linked to a system or cycle of remittances
4. Participants will analyze who the “winners” and “losers” are in the remittance cycle
5. Participants will learn about the role of financial institutions in the remittance process
6. Participants will develop standards linking dignity to pricing and contracting practices of financial institutions

AGENDA

5 Minutes

Introductions

Expectations, Goals and Agenda Review

20 Minutes

Warm-up Exercise: Web of Dreams

1. What does dignity look like for each person?
Each person will draw an illustration of their vision/imagery of dignity.
2. Walk of dignity- What do these images of dignity look like when they are hung together? What are the themes that emerge? What connections does this have to our experiences with remittances?

20 Minutes

How the Cycle of Remittances works

In pairs or small groups (depending on the size of the audience) pose the questions:

1. Why did you or someone you know leave your country of origin?
2. What does it mean for you and your family or someone you know and his/her family the remittances?

Presentation on the cycle of remittances chart (Interactive storytelling component)

After the cycle of remittances ask the participants to identify:

1. What is the profile of the remitter?
2. What kind of work does s/he likely do?
3. What conditions in the US do they live in?
4. Who's the receiver?

5. How do they spend the remittances?
6. What wire agencies and financial institutions do immigrants more likely use? Why?

15 Minutes

Winners and Losers (Interactive discussion)

1. Spotlight on Financial Institutions (big profits)
2. Recipients (the struggle for survival, few opportunities for investment, remittances cover basic needs for family and increasing on the cost of living)
3. Social and Economic Cost of Family Remittances
 - a. Immigration flow (internal & external)
 - b. Disintegration of families
 - c. Transculturation
 - d. Acculturation

30 Minutes

Inserting Dignity into the Equation: the How and What Transforming Practices of Financial Institutions.

(Group and small group discussion)

Revisit the images and themes of dignity in the web of dreams.

1. What principles emerge from the values that we believe in?
2. Anatomy of a people's success: a case study of a victory against unfair financial practices
3. What are some other successes? How can the lessons learned from these translate in to our work?

15 Minutes

Next Steps

How do the standards translate in to real programs/projects?

Give specific examples and definitions of options.

1. Proposal to stop taxing remittances (A Bank chief economist Bourguignon said: "remittances are hard-earned income that, in most cases, has already been taxed," continued "They should not be taxed again, and governments should not try to count them as development aid.")
2. Economic development program from financing from wire agencies
3. Disclosure on fees/commissions
4. Standard exchange rates
5. Campaign to minimize the fees for wire agencies (as example there are some experiences of reducing remittances transfer fees to the Philippines, India and Mexico. A couple of cases involved the action of the government to open the postal system to increase the competition among remittance transfer agencies, issue an identification consular ID to facilitate opening bank accounts by Mexican immigrants in the U.S, as well the use of the cell-phone text message for remittances transfer, free phone call, among others.)
6. Lobbying local government

5 Minutes

Evaluation

Total Time: 1 hour, 45 minutes

MATERIALS NEEDED:

- ✓ Butcher paper/tape
- ✓ Pencils/pens/paper for individuals
- ✓ Art materials for dignity dream web
- ✓ Possibly a projector for laptop to show few slides on cycle of remittances



SESSION 4: LOOKING AT INDUSTRY TRENDS WITH A JUSTICE LENS

Much attention has been paid in recent years to the huge amounts of money that migrants send to their loved ones back home. Among those paying attention to remittances are policy makers and other government officials. In today's session we're going to talk about some of the ways government has been involved—or could be involved—in regulating money transfer companies. We'll also talk about how immigrant communities can weigh in on these proposals, and how they connect with the Transnational Community Benefits Agreement (TCBA) we've been talking about.

GOALS/OBJECTIVES OF SESSION

1. Develop understanding of current policy issues and proposals relating to remittances.
2. Provide examples of pro-community policies and campaigns in other industries.
3. Discuss connections between policies & Transnational Community Benefits Agreement (TCBA).

AGENDA

15 Minutes

Welcome & Introductions

Review goals of session and context in larger curriculum and campaign.

15 Minutes

Discussion

Pose statement to group to discuss/debate:

Our communities have no control over private business.

- Free Enterprise versus Public Interest (*cite Enron, etc.*)

Describe some campaigns/policies targeting other financial institutions:

- **Banks:** Community Reinvestment Act (CRA) says banks have obligations to low income communities. Community groups helped get this passed through anti-“redlining” campaigns. Billions of \$ have been lent/invested as a result.
- **Check cashers:** Most states limit how much check cashers can charge in fees.
- **Lenders:** “Usury” laws limit how much interest a money lender can charge, to prevent loan sharking.

Who benefits from these laws?

10 Minutes

Who benefits?

Western Union and the remittance industry have not been subject to these kinds of consumer protection and community reinvestment laws. Is this fair?

Talking points:

1. Money transfer companies serve almost like banks in immigrant communities. They capture huge amounts of money, but have no requirements to invest money, release information to the public, etc.

2. Western Union and other money transfer companies have been able to charge virtually anything they want, unlike check cashers and other non-banks that have limits set on them.
3. Immigrants are money transmitters' business; without us they would not exist. This is a unique point of leverage. The growing attention being paid to remittances is another potential advantage, as these companies are coming under more scrutiny.

20 Minutes

Group Exercise

There have been policies and efforts that affect the industry—which we're going to look at now. Break into four groups. Distribute attachments describing each proposal/policy issue.

Group 1: Tax Remittances; and Community Reinvestment

Group 2: Cut Foreign Aid; and CRA Credit for Low-Cost Remittance Services

Group 3: Close Accounts of Small Money Transmitters; and Fee Limits/Disclosures

Group 4: Government Partnerships; and Regulate Exchange Rates

Each group is going to review two proposals and discuss:

1. Who is affected by the proposal?;
2. What does the proposal say about immigrants and people of color?;
3. Who wins?;
4. Who loses?;
5. Which proposal would you support?

20 Minutes

Report Back

1. What proposals did people like/not like? Why?
2. We should say "no!" to negative proposals and "yes!" to things we want.

Hand out the Transnational Community Benefits Agreement (TCBA). Refer to the provisions that people say they wanted and add new ones that emerge from the discussion.

10-20 Minutes

How can we weigh in on these proposals?

You may want to give people phone numbers to call, postcards to send, or collective letter to sign onto. Contact TIGRA or NEDAP for updated information about proposals.

10 Minutes

Summary

- Governments have done very little to make money transfer companies accountable to communities. These companies have escaped attention and regulation for many years, which has helped them make huge profits.
- The area of remittances is gaining attention. Government and the public may be receptive to the idea of imposing greater obligations on this industry.
- At the same time, anti-immigrant forces are seizing on remittances as a tool to further attack and marginalize immigrant communities.
- As we push forward with the TCBA, consider how these proposals—both positive and negative ones— affect our campaign. What role might city, state, or federal government be able to play to support us?

Total Time: 1.5 to 2 hours

OVERVIEW OF PROPOSALS

GROUP 1:

A. Tax remittances. Some states want to tax money that immigrants send to their home countries.

- In 2006, Georgia passed the “Illegal Immigration Fee Act” (SB529/HB1238), creating a 5% tax on remittances sent by undocumented immigrants.
- Arizona (HCR 2037) wants to impose a 8% tax—which would add up to about \$80 billion each year - and use the money to build a border fence.
- Texas has introduced a bill (HB2345) that would tax remittances and supposedly use funds to pay for emergency medical costs.

B. Community Reinvestment. Require money transfer companies like Western Union to invest part of their profits in immigrant communities. Right now banks are required to give something back to the community, but companies like Western Union are not.

GROUP 2:

A. Cut foreign aid. Some have suggested that the U.S. reduce the amount of aid they send to foreign countries, by the amount of remittances the countries receive from migrants sending money home. Politicians say that remittances are money that come from US businesses anyway.

B. CRA credit for remittance services. Banks in the U.S. can get Community Reinvestment Act credit for offering low cost remittances services, showing how they support immigrant communities. Advocates claim that this provide community members leverage on companies.

GROUP 3:

A. Close accounts of small money transmitters. Several large U.S. banks have closed the accounts they held for smaller, mostly immigrant-owned money transfer companies. They say the reason is because of the risk that these companies may be doing business with money launderers or terrorists.

B. Fee limits & disclosures. Some groups have proposed setting a cap on how much money transmitters are able to charge the sender, as well as the receiver. Companies could also be required to put up signs, and give receipts, that clearly state the full cost of their services.

GROUP 4:

A. Regulate exchange rates. Some companies offer unfair exchange rates, which hide the true cost of sending money. A Fair Exchange Rate standard could be established, pegged to the exchange rates posted by central banks, and companies penalized if they violate it.

B. Government partnerships. For example, the Mexican Government matches every remittance dollar that goes to infrastructure projects (schools, roads, street lights, clinics, etc.) with three dollars (“tres por uno” or “three for one”). The program reduces the cost of public works investments for the Mexican Government by placing the burden of community development to immigrants.



SESSION 5: CORPORATE SOCIAL RESPONSIBILITY

WHAT ARE THE GOALS/OBJECTIVES OF THE SESSION?

1. To develop an understanding of how the role of corporations in the lives of immigrants, and how one community was able to win corporate social responsibility standards.
2. To connect campaign against Taco Bell with Western Union and the Remittance Industry, and get folks to take the first step in the campaign.

AGENDA

10 Minutes

Welcome & Introductions

Introduce main premise, goals, importance; ground premise and goals in the ideas established by the other curriculum components.

- Remittance Industry is only one part of a global economic system that economically exploits people but benefits corporations and institutions. We've established that corporations play a role in the community—but what kind of role do they play and what kind of role do we want them to play? What standards of responsibility to the *community* should we hold them to? What responsibility do they currently take?
- Understanding this is important because their role (their actions and policies associated with their practices) ultimately affect our transnational communities.

40 Minutes

Video: Campaign by Immigrant Workers in Florida against Taco Bell

A. Set-Up (5 minutes)

- Town of Immokolee, Florida—agricultural center
- Immigrant farmworkers working hard, long hours, and no protection
- Decided to change their lives
- After the video, we'll talk about how our life is similar to theirs.

B. Show Portion of Video: Starting from picking tomatoes (15 minutes)

(download video from: <http://www.ciw-online.org/media.html>)

C. Debrief of Video (20 minutes)

1. How did Taco Bell treat the workers of Immokolee?
 - Economic exploitation, exploitation and abuse of labor
 - Disregard for community
 - Refusal to invest or take responsibility for community
 - Profit over people, complete disregard for people's lives and dignity
 - Racism
2. Agreement between the Coalition of Immokolee Workers and Taco Bell:
Pre-print on butcher paper

- Taco Bell will pay 1 cent more per pound (75% increase in wages)
 - Taco Bell will buy only from growers who pay the wage increase
 - Taco Bell will work with CIW to try to get ALL growers in Florida to pay increase in wages.
3. How is the life of a worker in the video similar to a remesadores?
- work hard to support families
 - taken advantage of by western union

33-38 Minutes

How is Western Union Just Like Taco Bell?

A. Introduction (3 minutes)

- Taco Bell example shows us that corporations need to be pressured to listen to the demands/needs of our communities.
- Let's focus back on the Giant of the Remittance Industry: How is Western Union just like Taco Bell?
- To help us with this question, I give you the picture of "El Gringo Bandido"

B. Take a Look at this Image (10 minutes)

- What do you see in this picture of (main campaign image/character)? *someone stealing from the people, etc.*
- How is (this image/character) just like Taco Bell? *they don't really care about our community, etc.*

C. Facts About Western Union (15 minutes)

(Prep the key points on butcher paper BEFORE the session.)

1. **They are everywhere.** Western Union has 295,000 agents worldwide: more than ALL banks combined (100X more than Wells Fargo, 30X more than Bank of America). WU also has 10X more than ALL McDonald's in the world.
2. **They make a lot of money on us.** In 2005, they made \$4 billion and made 118 million transactions worldwide. They charge 3x what it costs to send the money.
3. **They don't care about the community they do business in.** Since 2000, they've given back 5 cents for every \$100 dollars they've made on us, mostly to groups in Colorado where they're based.
4. **Government does very little to make sure they give to communities.** They are the banks in our neighborhoods, but they don't have the same responsibility as banks. For example, to make sure they give back to the communities they do business in.
5. Founded during the lawless "Wild, Wild West Period" when might was right. Founded in 1871 in New York to send telegraph and money in to Washington DC. (One of the founders is Ezra Cornell, founder of Cornell University, who also was in the railroad industry to expand westward.)

D. Brainstorm Question (5-10 minutes)

1. How can Western Union treat us with dignity?
2. For Western Union to be a responsible corporation, it has to...
Sample: invest in community, do no harm, etc.
OR, if the group has done Session #2:
3. What does our “web of dignity” say?

15 Minutes

The Transnational Community Benefits Agreement

- Leaders from immigrant communities and from global South came together in August 25-27, 2006, to develop a TCBA for the industry—or what companies like Western Union have to do to get our business.
- Just like the Immokolee workers had a platform they presented to Taco Bell, this TCBA is what we'd like to present to industry.

Prep on butcher paper:

1. Invest in community
 - a. put in \$1 pre transaction back to our community
2. Treat us with respect
 - b. lower fees, and give us good exchange rates
3. Do no harm to our communities
 - c. do not invest in projects that harm our communities (e.g. the wall)

15 Minutes

The First Step

Send Postcards to Western Union!

- *Give postcards to group—how many can we do as a group?*
- *Wait until they sign postcards and get them to you*

5 Minutes

Summary

- We do this for ourselves, our families
- We have power to change the industry to be more responsible
- It doesn't happen often, maybe just once in a lifetime if we're lucky: that because of who we are and our experiences, we can help make the world a better place for everyone.

Total Time: 2 hours