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Day 15 Greenest Challenge

Reflection on the Andrea Bowers video-

I admire Andrea Bowers' intent/drive to fight for causes that are not only environmentally driven, but socially driven as well. I don't know why I never thought that banks would have invested in the Dakota Pipeline- seeing it as a way to maintain even more wealth at other's expense. Yet, her art spoke loudly about the change that needs to be done about these powerful and greed-driven political and banking figures. Her point about recording the unrecorded history of the people instead of the powerful really resonated with me, and I had never thought about art or history in such a way until now. Too many times have the people not had their voices heard due to the overriding power of powerful people, and art is such a strong and visually/mentally engaging medium to harness and develop these messages of societal and environmental justice in.

I bank currently at BMO Harris Bank...

And it has been difficult through the suggested pages finding any information on my bank, though BMO Harris was not listed among the banks that invested in the DAPL. My bank BMO Harris is a bank based in Chicago- with locations in other states as well, and is a parent company to the Bank of Montrealgiving the name BMO Harris. Therefore, I had to do some online searching of my own- which in itself was a challenge to do. The biggest thing that I found in my searches was the multitude of news articles discussing the 'possible' ties BMO Harris bank had with a man named Tom Petters who was said to have been enabled to follow through with a Ponzi scheme (fraudulent investment) that withheld investors out of billions of dollars, as referenced by the Wall Street Journal as in 2014. Such press is/was of course not good for BMO Harris, and makes me question the integrity of my bank- because if this allegation is true, who is to say BMO Harris isn't also doing risky and unethical business tactics/investments.

I would definitely consider switching to a new bank now knowing the accusations behind BMO Harris in recent years. Being a young adult, I do not have all that many finances to worry about (like a mortgage, water bill, etc.), so it would not be relatively difficult to switch banks. One bank that I found on Green America has locations that are a little distance from me (about 40 minutes away in a town called Crestwood) is called Self-Help Credit Union (also having a division called the Seaway Bank and Trust). Self-Help works to target women, minorities,

and the poor with its two credit unions- also having a research and advocacy group working towards "eliminating abusive financial practices like payday loans," as stated by YES magazine. Another reason to make the switch to a new bank is that I will be transferring for school out of state next year anyway to Oregon, so as I plan on living in Oregon for a while, even permanently, I will need to switch to a new bank anyway, and one bank that I will switch to in Oregon is Albina Community Bank- a local Portland bank that focuses on sustaining/creating local jobs in the Portland area. This bank also offers a credit card that donates a percentage of your purchases to local non-profits. Most coincidently, this bank is a B-Corp, so I know that this bank has people, and planet before profit in mind as they do business.

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