



WE ACKNOWLEDGE THAT WE GATHER ON THE DAKOTA HOMELAND

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EXODUS LENDING, A LONG, BUT SUCCESSFUL ROAD

The 2023 legislative session was a whirlwind of major accomplishments and sweeping reforms. But there's one crucial issue that flew a bit under the radar for many, and it's got Holy Trinity's fingerprints all over it! This year saw the passage of meaningful interest rate cap reform on predatory payday loans in Minnesota. This issue first rose to the surface for those of us a Holy Trinity over a decade ago, after a months-long listening campaign where members of the congregation and community engaged in one-on-one conversations with one another and with neighbors about the issues that were impacting ourselves, our families, and our neighborhood. At the time, the Ace Cash Express – the one that stood on Lake & 27th Ave until the 2020 uprising – was newly opened, and we heard stories from neighbors and lenders alike, who had experienced the debt trap of high-interest payday loans or knew someone who had. These loans carried triple-digit interest rates and were exacerbating financial hardship for folks who turned to them looking for a solution.



Up until that point, several lawmakers (most faithfully former Rep. Jim Davnie, who represented Holy Trinity's neighborhood for years) and advocates had attempted to pass legislation to curb the problem, but without the

groundswell of support that an organized campaign brings, they hadn't been successful. Holy Trinity changed all of that in short order – using the tools of community organizing to frame the issue, research and identify solutions, and bring in more congregations and organizations to build the coalition now known as Minnesotans for Fair Lending. At the same time, dozens of Holy Trinity members were building Exodus Lending – a nonprofit direct-service response to payday lending that refinances predatory loans into a 0% interest loan to help Minnesotans throughout the state escape the debt trap.

For years, Holy Trinity and coalition partners have been advocating for legislation that failed to gain traction at the

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Trinity Sunday

READINGS

*Hosea 5:15-6:6; Psalm 50:7-15;
Romans 4:13-25; Matthew 9:9-13, 18-26*

ADULT FORUM

Holy Trinity Adult Forums feature in-person presentations beginning at 11:15 a.m. on Sunday. The presentations are also available via [Zoom](#) for those unable to attend in person. ID 858 5687 1594; Password 317879.

June 11 Music in the Garden—No Adult Forum

June 18 To Be Announced

Watch next week's Community Church for information.

GIVING THANKS FOR JASON SANTAANA-WHITE

We will gather for Jason SantaAna-White's memorial service on June 15 at 11:00 a.m. Lunch with sopes, rice, and beans will



follow the service. As a lifelong learner, Jason attended Community Ed classes, and listened to audiobooks and podcasts concerning everything from science fiction and human interest stories to technical manuals. He loved travel and spicy food - using Duolingo to learn Spanish and enjoying a wide variety of cuisines.

His big heart was evident in his hugs, and family was important to him. He was always game to wrestle and entertain his niece and nephews. Jason had friends both locally and across the country. He will be remembered for his technical brilliance, generosity, and sense of humor. The service will also be livestreamed (<https://vimeo.com/event/3447906>). All are welcome.

Read the obituary [here](#)

~ Concerning People ~

We pray today for all those in need of God's tender care, especially those who face illness, sorrow, or hard times. We pray for Bev Peschiutta's sister, **Marlyce**, who has entered hospice; **Liz Blood**, who is carrying her brother Alfred on the final leg of his baptismal journey; **Ann Schrooten**, who is having knee replacement surgery this week; **Dorothy Kelly**; **Cori Gershon**; **Mark Symchych**.

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Capitol. 18 states and DC have capped interest rates on payday loans at 36% (down from the statewide average of 220%!), and that's the solution we wanted to replicate. While we showed up, testified, mobilized, emailed, called, visited – used all the tools in our toolbox, we hadn't yet built enough power to counteract the lenders who showed up in opposition and had deep pockets and teams of lobbyists invested in maintaining the status quo. Until this year! The DFL trifecta certainly helped, but it still took an enormous effort to keep this issue a priority with so many big, headline-grabbing issues in play. But Holy Trinity members and friends helped keep the focus on this issue that we've carried for years and included in the Commerce Omnibus bill that Gov. Walz signed last week, we won:

1. Beginning on January 1, 2024 payday loans, as they're currently made in Minnesota, will have interest rates capped at 36% APR - that's down from 2022's average of 220%!
2. Very strong language that defines who is subject to these provisions and preemptively clamps down on loopholes to the rate cap that have been exploited in other states.
3. In order to lend between 37% and 50% APR, a payday lender must complete a (prohibitively) thorough ability to repay analysis based on the 2017 Consumer Financial Protection Bureau's Payday Rule.



This win belongs to all of us at Holy Trinity – a testament to the impact that congregations can have when we listen deeply in our neighborhood and build solutions with and for those experiencing structural injustice. Many of you are engaged in the work of Exodus Lending & Minnesotans for Fair Lending in an ongoing way, but if this is new to you, you can find out more about this work on our websites and on social media – or reach out to connect with me directly. I'm thankful, as always, for this community

~Meghan Olsen Biebighauser

ARTICLES ON ANTI-BLACKNESS

Holy Trinity's Racial Justice Group will provide an article on anti-Blackness each month in Community Church from June to December. We are doing this as one way of addressing a 2023 congregational goal on this topic. More specifically, the goal encourages us to:

"Grow in competency and commitment to racial justice, particularly naming and actively addressing anti-Blackness... so that we build a common language and understanding about the systemic sin/phenomenon of anti-Blackness."

Anti-Blackness can be a difficult term to understand, especially when we know that white supremacy forces many people of color into the category of "other." It marginalizes on both an individual and a systemic level. We asked a variety of congregational members to write a very short piece on what anti-blackness means to them. It may come in the form of a brief article, a response to a quote or book, a poem or an experience that reflects their feelings and beliefs around this topic. We encourage you to read these pieces and reflect on your own beliefs on anti-Blackness.

~Libby Olstad from the Holy Trinity Racial Justice Group

ARTICLE FOR JUNE FROM MEMBER, HELEN NORHEIM

When asked about my views on anti-Blackness I think of something I read. A couple of years ago a letter was published in the Star Tribune from a young woman describing a beautiful Sunday spent boating on Lake Minnetonka with her family. She recalled sharing space with another family on the dock, one family black the other white. Neither reached out to the other in greeting and in fact each seemed to have claimed a distinct and separate space. This was a time of heightened racial tension, outrage, confusion and fear. And Covid loomed large.

This young black woman was dismayed that once again she felt unseen. Was the hesitation on the part of the white family coming from a place of fear or mistrust? Were they feeling shame around the centuries of abominable behavior her ancestors leveled against black people? She too examined her lack of willingness to make a connection and vowed to do better.

The lesson here for me is that in our conscious effort to strive for social justice, what act is more basic than to simply reach out to a person of color, to look for opportunities to create a bond, a commonality, a kinship, to look for ways make a person feel valued and seen. And humbly LISTEN to what they have to say. Maybe this effort in some small way will continue to reenforce our fervent desire to override the pain of centuries old behavior of fear, and hate.

COMMUNION BREAD BAKERS

To break bread, we need to make bread! With summer coming, we'd like to firm up a schedule for Communion Bread bakers. There is a sign up sheet in the Community Room. There will also be an instruction and recipe sheet, in case you are new to the process and want to give it a try.

HAPPENING THIS WEEK

COTTAGE MEETINGS BEGIN JUNE ONGOING

The first congregational goal of 2023 reads: *Nurture community care and connection as we emerge from COVID separation and isolation.* To further community connection, Church Council members and other congregants will lead cottage meetings throughout the summer, gathering together members of the congregation who live in similar geographic areas. Cottage meetings will provide informal space to enjoy food and conversation, connection and reconnection. More information has recently been sent to members. Please RSVP to the church office (612-729-8358 / office@htlcmpls.org).

Cottage meetings are happening this week:

June 10, 9:30 a.m. — Coffee, Hosted by Arlene Helvig (4505 45th Ave S)

June 13, 6:30 p.m. — Dessert Gathering, Hosted by Margaret Kolden (3601 41st Ave S)

June 16, 5:30-7:30 p.m. — Backyard BBQ (dinner), Hosted by Kari & Tom Kleven (4437 47th Ave S)

June 17, 9:30-11:30 a.m. — Breakfast Picnic, hosted by Erin Henry (Highland Park Picnic Shelter, 1200 Montreal Ave, St. Paul)

June 17, 9:30-11:30 a.m. — Breakfast Picnic, hosted by Allison Johnson Heist (Lake Nokomis East Playground 2477 E Minnehaha Pkwy)

SATURDAY, JUNE 10—OPEN STREETS EAST LAKE

More than a street festival, Open Streets East Lake brings together communities to temporarily close Lake Street to car traffic from 2nd Ave. S. to 22nd Ave. S., 11:00 a.m. and 5:00 p.m. The street will be completely open for people to explore their communities in a whole new way.

MUSIC IN THE GARDEN RESUMES JUNE 11 AT 11:00 A.M.

We'll eat pizza and drink whatever the volunteers bring to drink, and listen to the music of The Dissenters (featuring our own Scott Cole!). If you can help (buying groceries, setting up, cooking, serving, cleaning up), reach out to Jeff Olsen Biebighauser (jbiebigh@gmail.com). And clear your schedule for the next three events, too: July 23, August 13, September 10! It'll be so much fun.

SUNDAY, JUNE 11—SOLACE AT THE PALACE

Longfellow Community Council is organizing an outdoor interactive art experience in the heart of downtown Longfellow on Sunday, June 11, from 12:00 to 6:00 p.m. at 3032 Minnehaha Ave. (the lot next to Moon Palace Books). There will be 20 vendors, art workshops open to all, musical performances, food trucks, and kids art activities. Please help spread the word!



RETIREMENT PARTY FOR LONGFELLOW SCHOOL'S DR. PADMINI UDUPA, JUNE 13

Come celebrate Dr. Udupa's career and contributions to MPS students and staff. Share stories, connect, and reconnect with former colleagues. Requested donation of \$25 includes dinner and beverages. Tuesday, June 13, 5:30-8:00 p.m., at Crossroads Panorama, 80 West 66th St., Richfield, Minnesota (in the Hub Shopping Center). For more information, contact Cheryl Leavitt (Cheryl.Leavitt@mpls.k12.mn.us).

WEDNESDAY, JUNE 14 —SUMMER FAMILY FUN NIGHT: NEIGHBORHOOD PRIDE AND PIZZA

Introducing Summer Family Fun Nights at Holy Trinity! Let's take advantage of the sunny days and come together from 5:30-6:30 p.m. for a night of food, fun, and friendly connections. Today we will march around the block reminding ourselves and those in our neighborhood that God is love. Wear all your rainbow gear! We'll provide everything, just bring your family! Hosted by the Children and Family Team.



SAVING US SUMMER BOOK READ GATHERING, JUNE 14

Please join us for the first Saving Us book read gathering on Wednesday, June 14 at 7:00 pm. It is being hosted by Dave Howe and his wife Kathy at 4224 24th Ave. S. in Minneapolis. We will be discussing the preface and first section of the book. We hope to see you there.

THURSDAY, JUNE 15—ENCORE! AT TURTLE BREAD

The Encore! group (congregants 50+) is bringing Turtle Bread breakfasts back! Encore! meets monthly at 8:00 a.m. at Turtle Bread (4205 E. 34th St.). There is no agenda. Breakfast goes simply get to know one another. No sign up necessary.

SATURDAY, JUNE 17—PANGEA WORLD THEATER'S GALA FROM 6:30-8:30 P.M.

As we celebrate our Annual Gala this year, we want to highlight the idea of tending. Tending comes from the Latin word *tendere* which means to extend oneself for another purpose. We as a community have seen the power of tending to each other as we face pandemic, uprisings, and more. It becomes clearer that the more we give to each other, the more we all have to share. As artists, thinkers, healers, neighbors, and friends, we sustain and nurture each other, year after year.

HENNEPIN COUNTY FIX-IT CLINIC, SATURDAY, JUNE 17

Hennepin County is holding a free Fix-It Clinic Saturday, June 17 at East Phillips Park Cultural and Community Center, 2307 17th Ave S, Minneapolis, from 12-4 p.m. Bring your broken household items and work together with friendly, skilled volunteers to diagnose, troubleshoot and hopefully fix your stuff. We can help you with small appliances, clothing that's clean, electronics, cell phones and more. Fix-It Clinics teach valuable troubleshooting and repair skills, build community connections and reduce the number of repairable things that are thrown in the trash. Events are held monthly around Hennepin County. For more information, visit hennepin.us/fixitclinic.

WORSHIP PARTICIPANTS FOR SUNDAY, JUNE 4, 2023	
Preacher	Ingrid Rasmussen
Presiding Minister	Doug Mork
Crucifer	Wayne Vetter
Guest Organist	Brad Althoff
Cantor	Cathy Alpizar
Assisting Minister	Nicki Hines
Communion	Sean Gosiewski, Linda Berglin
Ushers	David Broberg, Steve Murray, Joy Nelson
Altar Guild	Doris Gbala
Coffee Servers	Liz Kelley, David Broberg
Counters	Deb Helmelm
Closer	Bob Hulteen



PARISH EVENTS JUNE 11-17, 2023

Sunday, June 11	10:00 AM 11:15 AM 2:00 PM	Worship Service of Holy Communion Music in the Garden Swahili Service
Tuesday, June 13	11:00 AM 6:45 PM	Worship Readings Discussion Big Meeting Night
Thursday, June 15	8:00 AM 11:00 AM	Encore! at Turtle Bread Memorial Service for Jason SantaAna-White

LIVESTREAM LINKS FOR WORSHIP SERVICES

A [live-stream](#) of the 10:00 a.m. Sunday service is available online at 9:55 a.m. You can access recordings of previous worship services [here](#).

