

## Rotary News – Monday, August 9, 2021

The virtual meeting was called to order by President Sid Ellis. The national anthem was played by John Dillworth.

**Invocation** was given by Aaron Winters, and Arts News by Kristin Chesak.

**Announcements:** President Sid announced that the board will meet Wednesday of this week, and anyone who would like to attend should let Annette know. He also shared that our goal is to be meeting in person again by September. Raffle tickets are now on sale at \$25 each, and it is hoped that all members will buy one, as the proceeds provide club grants. We have received grants in the past, including this past year.

**Happy Bucks:** Steve Kreider gave a happy fin for winning some events in his neighborhood Olympics, and Deb Harris the same for a fundraising activity for Allegan Hospice in which her grandchildren joined her.

**Program:** Rotarian Jim Cupper introduced the speaker, Dr. LaDale Winling. He received his bachelor's and master's degrees from Western Michigan University, and a doctorate from the University of Michigan.

He is currently the Urban & Digital Historian at Virginia Tech currently and the co-creator of *Mapping Inequality*. It is a collaborative digital project examining the Homeowners Loan Corporation, and redlining. His first book, *Building the Ivory Tower: Universities and Metropolitan Development in the Twentieth Century* came from his experience as an underclassman at WMU.

Dr. Winling explained how redlining—the denial of investment to communities of color—was the result of a system that was set up in the 30's during the depression. About 1/3 of mortgages at that time were in default, and this led to the transformation of mortgaging. The Homeowners Loan Corporation and the FHA were established and they looked at “safe neighborhoods” for investment. Surveys were sent out to all cities of more than 40,000 population to have local entities identify neighborhoods on a scale of 1-4, labeled *Best, Still Desirable, Definitely Declining, and Hazardous*.

Obviously fewer civic investments were made in those neighborhoods that were less desirable and the results of that are seen yet today in parks, trees, and environmental issues from location of industry. It's also behind some of the requests for reparations. The process was institutionalized until 1968 when the Fair Housing Act was passed and did not allow redlining or restrictive covenants. Though he said research shows that it still goes on today in some private mortgages.

He also pointed out the racial wealth gap caused by lack of home ownership in the black community, resulting in less to invest in college education, passing on wealth to children, etc.

To see more on the Mapping Inequality project, [mappinginequality.us](http://mappinginequality.us).