

September 24, 2013

Peter Wehner with a post that will make you reflect.

*A recent interview in Relevant magazine caught my attention. In it, the journalist Peter Hitchens made this observation:*

*This is a period of great material wealth and the worships of economic growth and the century of the self, in which religious belief is going to be in trouble. The best metaphor for the state of mind in which we find ourselves is this is the first generation of the human race which doesn't generally see the stars at night. It has blotted them out with street maps and car headlights and everything else. You simply can't see the stars in most places where human beings are concentrated, and, in the same way, the triumph of consumerism and growth and the temporary joys of pleasure as a substitute for happiness blotted out the metaphorical stars of religious faith. It's very hard to expect people who can't see the stars to examine the significance of the stars or see their beauty.*

*This is an insightful and eloquently stated point. In acknowledging that, I need to insert a couple of qualifications, the first of which is that I believe wealth is better than poverty for all the obvious reasons – from mitigating human suffering to creating the conditions to foster human flourishing. (Among many other good things, wealth allows people to participate in uplifting cultural experiences, provides assistance to the needs of their children, supports worthy charities and funds college educations.) And my own situation qualifies me as wealthy, at least relative to most of the rest of the world and to those who have lived throughout history. Let's just say no one will confuse my lifestyle with that of St. Francis of Assisi. (There is no record of him owning the 13th century equivalent of a plasma TV, at least after his pilgrimage to Rome in his early 20s.)*

*Still, one can appreciate the truth of what Hitchens is getting at. It's no secret that often the danger posed to Christians over the millennia is less persecution than worldliness; that it is wealth and power that often undermine spiritual discipline and draw our affections away from the Lord; and that riches can be distractions, averting our gaze from what matters most. ...*

Salon reviews a book about how the country of Denmark saved its Jews from the German occupiers.

*It is "one of the oldest and most sticky humanistic dilemmas," wrote George Kennan in 1940, referring to the choice between "a limited cooperation with evil in order to alleviate ultimately its consequences" and "an uncompromising, heroic but suicidal fight against it." Kennan, quoted in Bo Lidegaard's "Countrymen" (translated from the Danish by Robert Maas) was in Prague, contemplating the Czechs' response to the Munich agreement, but "his observation," writes Lidegaard, "is equally true for Denmark during the German occupation."*

*We all know that 6 million European Jews died in the Nazis' campaign of genocide during World War II, but the degree of slaughter was not consistent across borders. Ninety percent of the Jewish population in Germany, Austria, Poland and the Baltics was murdered. In Yugoslavia and Ukraine, it was closer to 60 percent, and in France it was 26 percent. In Denmark, a nation occupied by Germany from the spring of 1940, less than 1 percent of the nation's Jews were killed by the Nazis. (There's also a legend that the King of Denmark wore the yellow Star of*

*David himself to protest the label the Nazis forced on Jews, but Denmark's Jews were never compelled to wear it.)*

*"Countrymen" is the story of how Denmark's Jews survived, and one of the more inspiring narratives of the war. Despite occasional rough spots and repetitions, Lidegaard, a diplomat turned newspaper editor, delivers a skillful braiding of two threads. The first is an account of intricate realpolitik among Danish officials, German administrators and the fanatical regime back in Berlin. The second centers on the diaries — published for the first time — of several members of an extended family forced to flee Denmark for Sweden in the autumn of 1943. Lidegaard fleshes out this closer-to-the-ground tale with other first-person stories by and about the many Danish citizens who helped their Jewish countrymen to safety. ...*

**The Atlantic** writes on people who use check cashing stores rather than banks. *The alternative financial services industry—check cashers, payday lenders and the like—is growing rapidly, largely among low- and moderate-income people. Industry studies estimate that there were more than \$58.3 billion in check-cashing transactions in 2010, up from \$45 billion in 1990. Payday lending has grown from \$10 billion in 2001 to nearly \$30 billion in 2010.*

*As part of my research as an urban policy professor at The New School, I recently spent four months working weekly, eight-hour shifts as a teller at RiteCheck, a check cashing business in the Mott Haven neighborhood of the South Bronx. I wanted to understand how and why the people who frequent these "alternative" financial institutions use them. Like the majority of my academic colleagues, I believed check cashers, with their per transaction fee structure, and payday lenders, preyed upon the unbanked. But I learned quickly that many RiteCheck customers have made a conscious choice to be unbanked.*

*Policy makers, consumer advocates and academicians, are troubled by the numbers: 17 million nationwide are unbanked, and 43 million have a bank account but also continue to use alternative financial services providers.*

*In poor areas like the South Bronx, the statistics are starker still. The South Bronx has only one bank per 20,000 residents. In Manhattan, one bank serves every 3,000 residents. More than half of the residents of Bronx Community Board 1, which includes Mott Haven, have no bank account. Almost three-quarters of Bronx residents have no discretionary income, which often provides the impetus for establishing savings and other commercial bank accounts.*

*When I arrived at RiteCheck in mid-November, I spent weeks training at the elbow of Cristina, a veteran teller from the Dominican Republic who has worked at RiteCheck for more than ten years. Like the more experienced waitresses I worked with at a greasy spoon during college summers, Cristina often knew what her customers needed before they reached her window. Indeed, the relationships I encountered between tellers and customers at RiteCheck were much more like those I had witnessed as a child at Pulawski Savings and Loan than what I currently experience at the multinational brand name bank I use. ...*

---

---

---

## Philosophical Fragments

### When the Stars Vanish

by Peter Wehner

A [recent interview](#) in Relevant magazine caught my attention. In it, the journalist Peter Hitchens made this observation:

This is a period of great material wealth and the worships of economic growth and the century of the self, in which religious belief is going to be in trouble. The best metaphor for the state of mind in which we find ourselves is this is the first generation of the human race which doesn't generally see the stars at night. It has blotted them out with street maps and car headlights and everything else. You simply can't see the stars in most places where human beings are concentrated, and, in the same way, the triumph of consumerism and growth and the temporary joys of pleasure as a substitute for happiness blotted out the metaphorical stars of religious faith. It's very hard to expect people who can't see the stars to examine the significance of the stars or see their beauty.

This is an insightful and eloquently stated point. In acknowledging that, I need to insert a couple of qualifications, the first of which is that I believe wealth is better than poverty for all the obvious reasons – from mitigating human suffering to creating the conditions to foster human flourishing. (Among many other good things, wealth allows people to participate in uplifting cultural experiences, provides assistance to the needs of their children, supports worthy charities and funds college educations.) And my own situation qualifies me as wealthy, at least relative to most of the rest of the world and to those who have lived throughout history. Let's just say no one will confuse my lifestyle with that of St. Francis of Assisi. (There is no record of him owning the 13th century equivalent of a plasma TV, at least after his pilgrimage to Rome in his early 20s.)

Still, one can appreciate the truth of what Hitchens is getting at. It's no secret that often the danger posed to Christians over the millennia is less persecution than worldliness; that it is wealth and power that often undermine spiritual discipline and draw our affections away from the Lord; and that riches can be distractions, averting our gaze from what matters most.

The reason for this may be because every human heart is divided against itself, easily distracted, prone to waywardness. Living in the most opulent and consumeristic society in human history can magnify those tendencies; it can place in shadows and mist the understanding that this is not our true home, that we are citizens of another kingdom. That has been, at least for me, an ongoing challenge in my Christian pilgrimage. How do we die to self while living in a culture that so relentlessly celebrates the imperial self?

In his autobiography *Pilgrim's Way*, John Buchan warned about his nightmare world. "It would be a feverish, bustling world," he wrote, "self-satisfied and yet malcontent, and under the mask of a riotous life there would be death at the heart." He goes on:

Men would go everywhere and live nowhere; know everything and understand nothing. In the perpetual hurry of life there would be no chance of quiet for the soul. In the tumult of a jazz existence what hope would there be for the still small voices of the prophets and philosophers

and poets? A world which claimed to be a triumph of the human personality would in truth have killed that personality. In such a bagman's paradise, where life would be rationalised and padded with every material comfort, there would be little satisfaction for the immortal part of man. It would be a new Vanity Fair... Not for the first time in history have the idols that humanity has shaped for its own ends become its master.

That is, I think, what Peter Hitchens was getting at with his metaphor about the stars being blotted out, with us unable to examine either their significance or their beauty.

Now it needs to be said that every society has struggled with its own set of problems, many of them far worse than this one. But societies also struggle to identify their problems, to understand the challenges they present not just to national greatness but to the human spirit, to our capacity to perceive reality rather than getting caught up in alluring images and evanescent pursuits.

Perhaps the most worrisome thing of all is not that we can't see the stars, but that so many people don't even seem to miss them.

## Salon

### ["Countrymen": How Denmark saved its Jews](#)

*Defenseless and occupied, Danes thwarted Nazi attacks on fellow citizens. A new book tells the inspiring story*

by Laura Miller



It is “one of the oldest and most sticky humanistic dilemmas,” wrote George Kennan in 1940, referring to the choice between “a limited cooperation with evil in order to alleviate ultimately its consequences” and “an uncompromising, heroic but suicidal fight against it.” Kennan, quoted in Bo Lidegaard’s [“Countrymen”](#) (translated from the Danish by Robert Maas) was in Prague, contemplating the Czechs’ response to the Munich agreement, but “his observation,” writes Lidegaard, “is equally true for Denmark during the German occupation.”

We all know that 6 million European Jews died in the Nazis’ campaign of genocide during World War II, but the degree of slaughter was not consistent across borders. Ninety percent of the Jewish population in Germany, Austria, Poland and the Baltics was murdered. In Yugoslavia and Ukraine, it was closer to 60 percent, and in France it was 26 percent. In Denmark, a nation occupied by Germany from the spring of 1940, less than 1 percent of the nation’s Jews were killed by the Nazis. (There’s also a legend that the King of Denmark wore the yellow Star of David himself to protest the label the Nazis forced on Jews, but Denmark’s Jews were never compelled to wear it.)

“Countrymen” is the story of how Denmark’s Jews survived, and one of the more inspiring narratives of the war. Despite occasional rough spots and repetitions, Lidegaard, a diplomat turned newspaper editor, delivers a skillful braiding of two threads. The first is an account of intricate realpolitik among Danish officials, German administrators and the fanatical regime back in Berlin. The second centers on the diaries — published for the first time — of several members of an extended family forced to flee Denmark for Sweden in the autumn of 1943. Lidegaard fleshes out this closer-to-the-ground tale with other first-person stories by and about the many Danish citizens who helped their Jewish countrymen to safety.

It’s a canny literary strategy, because while “Countrymen” is in significant part a defense of Erik Scavenius — Denmark’s foreign minister during the German occupation and the nation’s chief liaison with the Nazis — what Scavenius did, while controversial, is not especially thrilling to read about. In counterpoint we have the Danish pediatrician, Adolph Meyer, his two married daughters and their families as they endure the stages of an all-too-familiar catastrophe: The false sense of security in their status as bourgeois, assimilated Jews; the growing sense of uneasiness; the alarming newspaper stories; the friends arriving on bicycles with terrifying rumors; bags hurriedly packed; children and older relatives frantically loaded onto dubious transport; nights spent in deserted buildings or the woods; the boats that never materialize until one suddenly does; little groups huddling silent and out of sight of German police inspectors; and, in the case of Meyer’s family, a harrowing passage to Sweden on a fishing boat beset by storms through a channel roamed by German patrols.

Then back to the big picture: “What ultimately stopped the extermination of Jews on Danish soil was the expressed and entrenched Danish opposition to the project,” Lidegaard declares. True, the Germans didn’t seriously attempt to confront Denmark’s “Jewish problem” until relatively late in the war, at a time when many saw the writing on the wall and were maneuvering for survival in a post-Nazi world. But, Lidegaard argues, Germany delayed its action against Denmark’s Jews until Oct. 1, 1943, precisely because Scavenius and others had persuaded them that any such attack would so outrage the Danish populace as to jeopardize the “policy of cooperation” that had made the occupation relatively peaceful. In fact, it was only after a series of strikes, protests and other forms of unrest provided the occupiers with an excuse to declare martial law that the Germans saw their chance.

And even then, many were ambivalent. Hitler viewed Denmark as a valuable political example that demonstrated the benefits of capitulating to German might. In 1940, Danish leaders reluctantly conceded to the occupation, believing that their border with Germany was impossible to defend. Not every Dane agreed with this decision, but most preferred it to “Norwegian conditions,” in which an active, armed resistance was met with brutal reprisals (as happened in Norway). The Nazi war effort also came to depend in some part on Denmark’s agricultural produce. As a result, Germany’s leadership had its own vested interest in maintaining the “policy of cooperation.” Danish officials strove to maximize the advantage of this interest in a series of moves and countermoves leading up to and following the arrest and deportation of 450 Danish Jews in 1943. Through their efforts and vigilance, most of these deported citizens survived the war and returned to Denmark.

Lidegaard attributes this miracle to “politics” — not just the politics of international and wartime diplomacy but the ideology of nationalism. Specifically, it was the ability of Denmark’s Social Democratic leaders “to link ‘the Danish’ with ‘the democratic’ — using the two synonymously. Hence, to be a good, patriotic Dane was tantamount to resisting totalitarian ideas and defending representative government, democracy and humanism.” This is the sort of wholesome, right-thinking mentality that often leads outsiders to call Scandinavians boring, but in 1943 it achieved a transcendent beauty, as ordinary Danes in great numbers responded to the German action against their fellow citizens with indignation and reflexive efforts to help. Lidegaard offers countless examples of farmers, white-collar workers, laborers — people from every walk of life, including the Danish police — opening their homes, offering rides, misdirecting German soldiers, carrying messages, protecting personal property, concealing fugitives in hospitals and so on, to help the Danish Jews escape to Sweden, where they were welcomed without reserve.

As Hannah Arendt wrote in “Eichmann in Jerusalem,” Denmark “is the only case we know of in which the Nazis met with open, native resistance, and the result seemed to be that those exposed to it changed their minds.” Even the Germans charged with executing the order to arrest Denmark’s Jews pursued it halfheartedly, because, both Arendt and Lidegaard believe, they were confronted by a unified people who, though “defenseless and occupied” refused to accept or participate in their twisted version of reality. “They had met resistance based on principle,” Arendt explained, “and their ‘toughness’ melted like butter.” While Lidegaard cautions against assuming that the same formula might have worked for other European nations, he does see the story of Denmark’s Jews as proof that “hatred of the different is not some primordial force,” waiting to be unleashed in every group. Instead, it’s a “political tool” that the unscrupulous are all too willing to use for their own advantage. But only if we let them.

*[Laura Miller](#) is a senior writer for Salon. She is the author of "The Magician's Book: A Skeptic's Adventures in Narnia" and has a Web site, [magiciansbook.com](http://magiciansbook.com).*

## **The Atlantic**

### **[The Real Reason the Poor Go Without Bank Accounts](#)**

by Lisa J. Servon

Growing up in the late 60s and early 70s, I went to the bank with my father as part of his Saturday errand ritual. Our bank, Pulawski Savings and Loan, was an unremarkable rectangle of a building located downtown in South River, New Jersey, the town where my Polish

grandparents, and throngs of other eastern Europeans, settled in the 1930s and 1940s. Our neighbor, Mr. Konopacki, was Pulawski's president.

My parents opened my first savings account for me when I was 7. I was given a green Pulawski passbook I brought to the bank to deposit a birthday check from my grandparents or extra allowance money. Going to the bank was something the grown-ups I knew did.

Times have changed. For my children a bank is the nearest ATM. I do most of my banking online, and on the rare occasion I go to the bank for a cashier's check or a money order, I don't recognize a soul at the branch, and they don't know me.

The depersonalization of banking is widespread. But there are an increasing number of Americans who frequent alternative financial service providers where the personal relationships between the teller and the customer still matter tremendously.

### **The South Bronx has only one bank per 20,000 residents.**

The alternative financial services industry—check cashers, payday lenders and the like—is growing rapidly, largely among low- and moderate-income people. Industry studies estimate that there were more than \$58.3 billion in check-cashing transactions in 2010, up from \$45 billion in 1990. Payday lending has grown from \$10 billion in 2001 to nearly \$30 billion in 2010.

As part of my research as an urban policy professor at The New School, I recently spent four months working weekly, eight-hour shifts as a teller at RiteCheck, a check cashing business in the Mott Haven neighborhood of the South Bronx. I wanted to understand how and why the people who frequent these "alternative" financial institutions use them. Like the majority of my academic colleagues, I believed check cashers, with their per transaction fee structure, and payday lenders, preyed upon the unbanked. But I learned quickly that many RiteCheck customers have made a conscious choice to be unbanked.

Policy makers, consumer advocates and academicians, are troubled by the numbers: 17 million nationwide are unbanked, and 43 million have a bank account but also continue to use alternative financial services providers.

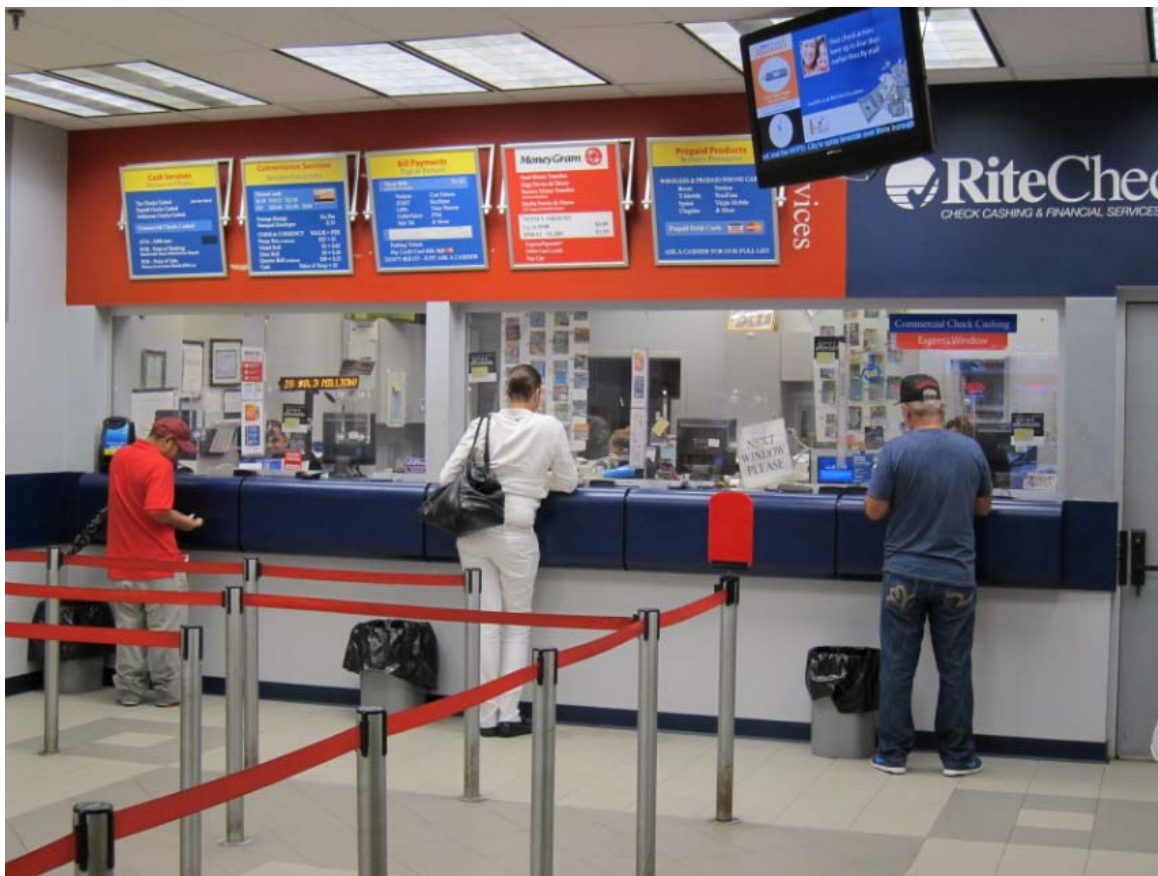
In poor areas like the South Bronx, the statistics are starker still. The South Bronx has only one bank per 20,000 residents. In Manhattan, one bank serves every 3,000 residents. More than half of the residents of Bronx Community Board 1, which includes Mott Haven, have no bank account. Almost three-quarters of Bronx residents have no discretionary income, which often provides the impetus for establishing savings and other commercial bank accounts.

When I arrived at RiteCheck in mid-November, I spent weeks training at the elbow of Cristina, a veteran teller from the Dominican Republic who has worked at RiteCheck for more than ten years. Like the more experienced waitresses I worked with at a greasy spoon during college summers, Cristina often knew what her customers needed before they reached her window. Indeed, the relationships I encountered between tellers and customers at RiteCheck were much more like those I had witnessed as a child at Pulawski Savings and Loan than what I currently experience at the multinational brand name bank I use.

Jorge, a grizzled, wheelchair-bound Puerto Rican came in every morning, greeting the tellers by name and steering himself to Cristina's station. He bestowed a wide, toothless smile on her as she checked the previous day's winning Lotto numbers and slipped the printout under the bulletproof glass window without his having asked for it. Jorge gave Cristina a slip of paper with the numbers he wanted to play that day scrawled in pencil, and she entered them quickly into the Lotto machine. "Suerte!" she called after him as he wheeled his way out the door.

Our busiest days were at the beginning and the end of the month, when customers came for their government benefits checks. Scores of customers paid RiteCheck \$2.50 a month to get their monthly Supplemental Security Income checks sent directly to the store because their checks arrived at RiteCheck electronically a day or two before they would have arrived at their homes by mail, and these customers needed their cash as soon as they could get it. We never knew exactly when the checks would arrive, and the phones rang incessantly beginning in the day or two prior. Some callers didn't even bother to say hello when they called, but rather greeted us with: "Are they there yet?"

At commercial banks, the account itself often maintains the relationship between the customer and the institution. I might not be satisfied with my bank, but it's an enormous inconvenience to switch everything over to a new one, and there is no guarantee any other bank will be more efficient or better.



The glue at RiteCheck is the customer/teller relationship. I interviewed 50 RiteCheck customers after my stint as a teller and, when I asked them why they brought their business to RiteCheck instead of the major well-known bank three blocks away, they often told me stories about the things the RiteCheck tellers did for them. Nina, who has lived most of her life in Mott Haven, told



us that her mother had been very ill and that the RiteCheck staff had called to ask about her. "So we can be family," Nina said. "We know all of them."

### **17 million nationwide are unbanked.**

Being a regular at the check casher also brings more tangible benefits. Marta, another regular, came to my window one afternoon with a government issued disability check to cash. When I input the number from her RiteCheck keytag into my computer, the screen indicated she owed RiteCheck \$20 from every check she cashed. I didn't know what to do, so I turned to Cristina for advice. I learned that Marta had cashed a bad check awhile back, and that RiteCheck had worked out an arrangement in which she could pay RiteCheck back in installments.

"Pero no tengo los veinte pesos hoy," Marta explained. Marta could not pay the \$20 today—she needed her entire check to cover an unexpected expense.

"No te preocupes, mami—la próxima vez." Cristina knew Marta would be good for her debt, and that accommodating her situation was good for business.

At RiteCheck, the tellers treated the customers as individuals and went the extra mile to assist them, perhaps in the same way that a neighborhood grocer might allow a trusted customer to run a monthly tab. On busy days, tellers regularly skipped lunch and coffee breaks in order to keep the wait times down. Ana Paula, our manager, often joined us at the window. The customer always came first and knew it.

RiteCheck's regular customers clearly valued the people who provided them with this service, too. It was not unusual for a customer to bring us coffee in the morning. They often tipped us; for tellers who had been working at the store for a long time, those tips could add up to an extra \$40 or \$50 a day. When Cristina, who was very pregnant when I started, had her baby, customers asked after her and dropped off gifts. As a newcomer, I received less of this kind of attention. Light-haired and taller than most of the Latinos who populated the neighborhood, I stuck out. But when one of the regulars asked the other teller if I was okay on a day I had called in sick with the flu, I knew I had been accepted as part of the RiteCheck family.

Policy makers are intent on moving the unbanked and underbanked to traditional commercial banks. On some levels, this strategy makes sense. Check cashers offer no way to save, and the ability to accumulate assets is widely recognized as an important step in the process of exiting poverty.

### **"We can be family. We know all of them."**

The primary critique of check cashers is that they are expensive. Sitting in my New School office eight miles south of Mott Haven, I had believed that, too. When I interviewed my customers, however, I learned that for many lower income people, commercial banks are ultimately more expensive. The rapidly increasing cost of bounced checked fees and late payment penalties has driven many customers away from banks, particularly those who live close to the edge, like many of my RiteCheck customers. A single overdraft can result in cascading bad checks and hundreds of dollars in charges.

Many factors—cost, transparency, convenience—go into the choice consumers make between a bank and a check casher. Atmosphere and the attitudes of the staff are only one component, but this piece of the puzzle may be more important than we thought. Like the famous TV song goes, "You want to go where everyone knows your name." If policy efforts to move the unbanked to banks are to be successful in the long run, banks need to remember they are a service industry involved in one of society's most important and basic relationships.

The banking industry needs to develop different fee and service structures designed to accommodate lower income depositors in much the same way banks currently provide VIP treatment to high-net-worth individuals. A good start would be to limit overdraft fees, and to rethink the use of private databases like ChexSystems that currently keep more than a million low income Americans from being able to open accounts. Tellers need to remember that every customer is more than the number of digits in his account balance and deserves service and respect.

*Lisa J. Servon is Professor and former dean at the Milano School of International Affairs, Management, and Urban Policy at The New School. She teaches and conducts research in the areas of urban poverty and economic development. Her books include Bootstrap Capital: Microenterprises and the American Poor, and Bridging the Digital Divide: Technology, Community and Public Policy.*

