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Shir Tikvah Congregation
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Testimony before the Minnesota House Committee on Foreclosures

Madam Chair, I have long admired your courageous leadership and it is an extraordinary honor to be here today; and members of the committee, thank you for the invitation to address you. For the record, my name is Rabbi Michael Adam Latz and it my privilege to serve as Senior Rabbi of Shir Tikvah Congregation in Minneapolis. I'm honored too offer testimony on this important legislation and in support of my friend, my hero, and a beautiful treasure of our community, Rose McGee. It is a joy to call Rose my friend, and work with her on this sacred project along side our partners at Jewish Community Action and the Northside Community Reinvestment Coalition (NCRC).

I'd like to begin by quoting the great Elie Wiesel, called by many "the conscience of the world," who proclaimed, "*There may be times when we are powerless to prevent injustice, but there must never be a time when we fail to protest.*"

Here is our protest.

Madam Chairwoman and members of this committee, as a religious leader, a child of Minnesota, a homeowner, a tax payer, a man of deep faith, the grandson of a union organizer, the great grandson of immigrants, and cousin to the great Senator from St. Louis Park, Ron Latz, I know the value of good neighborhoods, safe homes, and our Minnesota way of life. I'm a product of it.

What has happened to Rose McGee, and the bank's practice of "dual tracking" is a stain on the reputation of Minnesota. If it only happened to Rose, *dayenu*—it would be tragic—she is a beloved member of our community, a courageous leader, and she has followed all the rules. All she asked was that the system would be fair, that the person and the bank she was working with would deal with her honorably. If it had only happened to Rose, it would be a singular tragedy.

But today, Madam Chairwoman, Minnesota is a frozen garden full of Roses who have suffer the injustice, the unfairness, the humiliation, from the immoral conduct of this dual tracking practice. People are suffering, good people are suffering needlessly. People like Rose, and people in my congregation and in communities all across Minnesota; people in Starbuck and Fosston and Virginia and Buffalo. Ironically, this shameful and deceptive foreclosure “practice” has been an equal opportunity predator, affecting Minnesotans of every age, race, faith, neighborhood, religious community, sexual orientation, and political affiliation.

Our protest is not to ask for a hand out or a hand up. It is a protest born of people who have spent the past several thousand years standing up to tyrants and Pharaohs whose depraved indifference to human suffering was their ultimate downfall; of people who wandered in the desert and who learned profoundly how living in one’s own home is freedom and liberty realized. How else could a motley band of slaves and a guy named Moses with a self proclaimed speech impediment stand down the most powerful guy in the world?

Our protest is to demand that those of our friends and our neighbors, our congregants and our family members who work hard and play by the rules don’t have the rules changed along the way so the banks are favored at the expense of our homes and our communities, because this is NOT what democracy looks like; treating every citizen with respect, with dignity and compassion is what democracy looks like.

There are hundreds, thousands of stories like Rose.

To solve this grave injustice will require courageous moral leadership.

There are so many times—too many times—when Elie Wiesel is right, when we are powerless to stop unnecessary anguish and suffering; so many times when our small lives move from one crass indifferent platitude to another, when we can not or choose not to do anything; when we live from one craven failure of cynicism and despair to another.

But you, you leaders sitting in this room today; you, Republicans and Democrats, good people of faith, have been elected to rest your heads on the hard pillow of leadership each night.

You have the power to end the unnecessary suffering of people like Rose and those in my congregation and those of your constituents and your

neighbors and your family and those standing today in the halls and rotunda of this great cathedral of democracy.

You have the power to stop such unnecessary suffering, to liberate our neighbors from the shackles of the foreclosure crisis and uncertainty, desperation and financial ruin. You can end this immoral and outrageous behavior of dual tracking by proclaiming it what it is: an illegal depraved toxic scam destroying the soul of the Minnesota we love! You can deliver them, with this legislation and put us all, the great people of this state, on a path once again toward prosperity in secure neighborhoods with stable homeowners who, together, build our communities and our shared future.

Your citizens are crying out to you for a courageous response.

Rose is calling you.

People of faith, in every neighborhood, on every street, of every political persuasion beseech you to act.

The time for courageous leadership is now.

This is our protest.

Thank you.