Value is a Verb

About six years ago, I read that TIAA-CREF was illegally and immorally buying land in the Brazilian rainforest to convert it to farmland. At the time, the land grab consisted of 780,000 acres. The reports were publicized by nonprofit groups I'd never heard of, and it seemed that nobody followed up. Without reports in the media from trusted sources, I put it in the category of maybe/probably, where a lot of news resides to this day. I am going to first describe a part of the big picture about climate disaster, then refocus on individual health, before I wrap up with how we express our values.

Here's the story: Brazilian, Indigenous, poor people without clear title to their land, (because filing title to their lands was not something they knew they had to do nor was it something they knew how to do) have been forced off of their native lands. Brazilian land-grabbers, essentially corporate paid mercenaries—to this day--cut off water supplies, murder activists raising the alarm with landowners, and hire violent to burn houses and expel people. The land is then farmed to raise crops for cattle until exhausted, after only several years, and then the land-grabbers abandon the depleted soil and move on to freshly cleared forest land. It is illegal in Brazil for foreign companies to own land, but TIAA owns several Brazilian companies who own the land for TIAA. Puppet companies. TIAA has been taken to court in Brazil twice and TIAA lost.

TIAA is a trillion-dollar pension fund. It invests for teachers, so (I reasoned) how bad could it be? Sarita and I had retirement funds in TIAA's Social Choice Bond Fund, the Unitarian Universalist Ministers Association used TIAA for its retirement plan and FUSW had money in TIAA mutual funds. Seemed reputable.

But the reports kept coming in. Two years ago, Global Witness, the news arm for Maryknoll brothers and sisters, said this:

"Banks and financiers back beef giant JBS to the tune of almost \$1bn despite links to widespread deforestation, land grabbing, and slave labor in the Amazon, with tainted beef and leather entering British and European markets. [in part the report said] huge banks and investors like HSBC, Barclays, Deutsche Bank, JP Morgan, Santander, and BlackRock continue backing JBS. Their financing flows to the company despite JBS's repeated failures to remove environmental and human rights abuses from its supply chain . . ." (Global Witness press release, 6/23/2022, pg.2)

Six months later, this headline: "Trillion-Dollar Pension Fund TIAA Faces
Climate-Washing Complaint Brought by Hundreds of Professors and Scientists," a
story about how three hundred clients filed a formal complaint with the UNsponsored Principles for Responsible Investment initiative alleging that TIAA was
not living up to its pledged support for lowering greenhouse gases. About six
months later, I complained publicly on a message board for the UU Ministers
Association about TIAA's climate-damaging behavior in the Amazon, and a week
later—probably coincidentally—the Ministers Association responded publicly that
the retirement plan was being shifted to another firm. Sarita and I moved our
money out of a TIAA so-called socially responsible fund because it gives profit to
TIAA. FUSW is moving its investments elsewhere, once Finance Committee
members can figure out how to understand the very complex and often changing
picture for ESG (environment, sustainable, and governance) oriented fund.

I know I'm sometimes not a lot of fun at parties. I want to talk about, and listen, to ideas about politics and religion. And money. I'm trying to figure out what my responsibility is in regard to making money and it is very personally loaded for almost everyone with feelings (like me) of anxiety, greed, hope, and

despair. Very few people sail into retirement without a mixture of dread, hubris, anxious anticipation, and vigilance about their financial future. Everyone has to strike their own balance between anxiety, prudence and enjoyment. At the end of this sermon, you might very well decide that I'm right about TIAA, but you don't care. You might believe—as conventional financial planners long believed—that if we switch to environmentally responsible, sustainable, and inclusion-oriented governance stock funds we cannot do well. That is no longer the consensus, but you might believe you know better. Or you might decide I'm right but you still like TIAA or plain-vanilla stock index funds or some special mix you have devised because you rationalize that if you make a lot of money by investing for maximum gain and contribute to good causes, that is a legitimate way to fulfill your responsibilities. (The pledge campaign is coming up soon, so remember that commitment you made to give a lot of it away.) I'm not interested in stimulating your guilt, just in conveying where I am right now in my understanding of this complicated and dismaying subject as it relates to climate degradation.

That's right, climate degradation. All that forest in the Amazon, the biggest carbon sink in the world, is being cut down to raise cattle. This isn't something that we can get around by buying free-range meat, because 99% of animals for food come from industrial farming in enormous muddy feedlots. Cows raised for meat in the world total 420 million metric tons each year, but all the wild land animals in the world total only 22 million metric tons. Wild animals are overmatched by more than a factor of 10 to 1. What that means for the climate is that the livestock sector produces more greenhouse gases (20%) than all the trucks, cars, ships, and trains in the world's transportation sector (14.5%). Cows produce methane from both ends, a much more destructive greenhouse gas than

CO2, and it takes 25 pounds of vegetable matter to produce one pound of meat. Therefore, when forest trees, bushes, and grasses (which would ordinarily take up carbon and store it) are destroyed so that wheat or corn to feed cattle can be raised there, the negative climate impact is multiplied by 25 times when we buy that industrial farmed meat to eat ("You Are What You Eat"). I dare you to watch "You Are What You Eat" and not feel a sharp pang of sadness and anger when a huge, magnificent, Amazonian tree is cut down to create farmland for an international corporation's profit.

Here's the kicker, and it is one that I don't like but it seems to be very important. I got all those facts from watching a documentary on Netflix called "You Are What You Eat." I recommend it for those of you with a strong stomach, because there is a lot more to it than I have presented so far, except to note that the foundation of the film is a report on the Stanford University twin study. Twenty-one pairs of identical twins were studied intensely while researchers had one twin eat a vegan diet of beans, rice, nuts, and vegetables and the other a conventionally balanced omnivore diet of vegetables, carbs, milk products, and meat over the course of eight weeks. They had all the twins in a rigorous exercise program run by a personal trainer and then researchers evaluated how healthy they all were at the end. Those twins on a vegan diet complained that their diet had too many beans, but they were a lot healthier after only eight weeks than their omnivore twin. The vegan twins had generally lost fat, gained muscle, lowered their blood pressure, and improved their genital, erotic engorgement significantly. I confess, the self-righteous, satisfaction of some Vegans I have interacted with had previously been hard to tolerate but I get it now. There are real benefits. I'm also not going to join them in their righteous self-satisfaction.

I also watched, on Netflix, "How to Live to Be 100," which hammers home the importance in our diet of beans, whole grains, and squash for protein that has zero fat, low calories, and promotes gut health. The director of the film had identified seven so-called Blue Zones in the world where a hugely disproportionate number of people live to be over 100 years old and noticed common factors like beans, rice, whole grains, nuts, and squash in their diets.

One of my clients looked at her health insurance web site for diet recommendations and was given what they called "The Blue Zone Diet," as if that could be functionally isolated from the other factors promoting longevity like sustained, daily low-impact exercise and spending a lot of time interacting with a loving community. All these factors—diet, exercise, and community—work together. Therefore, I hope to see all of you walking to FUSW every Sunday.

If we are going to take these things seriously, we will have to accept that it is a matter of actively adapting to what we value. I called this sermon "Value is a Verb," because it means not just thinking about concepts we agree that we value—climate justice, sustainability of our food supply, and equity with the downtrodden people of the world. If "value" is a verb it means actively implementing change for a longer, healthier life with responsibility for what our choices are going to mean to our bodies and the climate. We will have to change our behavior. If you remember my Easter sermon, where I quoted Bob Smudski's assertion that a major function of religion is teaching people how to live well, then this is about learning to eat healthy food and respect the rights of others.

I still don't like it. My granddaughter occasionally, humorously points out, "Gramps will eat anything!" Once, on vacation with my older grandchildren in

Puerto Rico, I ordered something unusual at a beach snack shop but it smelled so bad I could hardly hold it at arm's length, so they add, "except land crab." I'm not a big fan of steak, but I like variety. When Sarita and I went to one of our favorite Greek restaurants recently, I tried one of their vegetarian meals and it was bland and heavily carbohydrate loaded. We had brought a vegetarian guest, who tried another entree, and it wasn't very good either. This is going to be a hard shift for me because I have noticed that the vegetarian entrees at most of our favorite restaurants are pretty dull. The Blue Zones are also, with the exception of Loma Linda, CA, rural, isolated, and culturally devoid of plays, paintings, music, etc. Cooking beans and rice and squash at home is more complicated than just grabbing a piece of meat for a sandwich. It will take me some time to significantly increase my vegetable intake. Although twice as many low-income Americans as others are more likely to identify as vegetarian, since 2018 there has been a 20% decline in the number of Americans who identify as vegetarian. (Harper's Index, "Harper's Magazine," May 2024, pg. 9) I guess that those who can afford to eat meat tend to, even though it isn't good for them.

I am giving myself some time to become "more" vegetarian and will occasionally eat chicken or fish. I wouldn't want any of your tasty pot-luck supper contributions to be wasted! I have noticed that some of you are excellent vegetarian cooks—keep up the good work. While I acknowledge the superiority of Blue Zone diets, I'm looking for a Goldilocks Zone diet for the time being, something moderate and still fun. I'm looking for a diet I can live with and not get grim about. And I will continue to harass TIAA-CREF and the big banks. When I pulled money out of TIAA, I wrote them a letter explaining my reasoning and what I will do next to hamper their policies, but they didn't bother to write back. Both

diet change and diverting investment from raping the Amazon and its peoples are heavily value-laden, and yet this is a fast-changing, variable context. New ideas and facts emerge frequently to challenge even the most rigorous dogma. We always need to adjust to new information, and if you have an absolute lock on how to invest responsibly and beat the market, let us all know. I'm going to change gradually, flexibly, while respecting my responsibility to live a healthy lifestyle and safeguard those poor people who need help.

In conclusion, I value health for myself and others very highly. I know that when I buy organic vegetables at the farmer's market, I am setting both a social and a financial example so that others might follow. I know that when I preach about this, and write letters, and tell others I know about the despoiling of the Amazon I am implicitly asking others to value what I value. It gives me joy to affirm my wellbeing and the wellbeing of others. Corporations would not have signed the U.N. sponsored Principles for Responsible Investing list of changes they would make unless public opinion demanded it. It made for good public relations, and then negative P.R. when—two years later—some of the corporations reneged on their promises. When I tell individuals or companies how I value health and the rights of others, they may feel anxious or affirmed in their values—I'll find out. I'll be engaged in the search for truth and respect for the interdependent web of all existence. Our Unitarian Universalist values are both demanding values and joyous values. So be it.