

Edgar Villanueva

DECOLONIZING WEALTH

Toolkit



Indigenous wisdom
to heal divides
and restore balance

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INTRODUCTION

My people are Lumbee Indians, a tribe from North Carolina - and as Native people, we have been exposed to colonization for a long time. As one of the few Native Americans in the small, elite bubble of philanthropy, my unique perspective has made me understand how the wounds of colonialism affects all of our relationship to money--but it has also given me the tools to begin to decolonize this relationship in order to imagine a world where we all have enough to thrive..

Now, I offer these tools for those who (a) control the flow of money--whether it's your own, that of your business, or your charitable contributions--and (b) those who want to create a shift in conversation around wealth and philanthropy. Or maybe you're on a personal healing journey - this work is for all of us. This toolkit accompanies my book, *Decolonizing Wealth: Indigenous Wisdom To Heal Divides And Restore Balance*. As you read through both, I invite you to dig deep, and think about how you can be part of healing the wounds of colonialism and white supremacy that are at the heart of our country's relationship to money.

Decolonizing Wealth introduces Seven Steps to Healing, which include (1) grieve, (2) apologize, (3) listen, (4) relate, (5) represent, (6) invest, and (7) repair. These steps are a means to both heal, and translate this healing into action. We as humans have given money its value of exchange, so we also have the power to change how we utilize it.

In Indigenous cultures, we understand medicine as anything that can restore balance. Indigenous communities do not wait until sickness presents itself to try to restore balance--rather, we are proactive in maintaining this balance. What if we were to use that same mentality to alleviate the imbalances and inequities of wealth in our country? How can each of us use our money as medicine in this process?

I hope this toolkit is a resource for healing as we consider each of our responsibilities to move money equitably. Money, when used courageously and directed by an indigenous worldview, can be the medicine we need to heal our wounds and restore balance.

Sincerely,

Edgar Villanueva

7 STEPS INFOGRAPHIC

1

GRIEVE

We have to stop and feel the hurt we've endured

2

APOLOGIZE

We must apologize for the hurt we've caused

3

LISTEN

We must acknowledge the wisdom of those excluded and exploited by the system, as they possess exactly the perspective and wisdom needed to fix it

5

REPRESENT

We must build whole new decision-making tables, rather than setting token places at the colonial table as an afterthought

4

RELATE

We need space to share our whole selves and understand we don't have to agree in order to respect each other

6

INVEST

We need to put ALL our money where our values are

7

REPAIR

We must use money to heal where people are hurting, and stop more hurt from happening

BOOK CLUB QUESTIONS

1 - In the introduction to *Decolonizing Wealth*, prominent philanthropists Jennifer and Peter Buffett write, "Far too often, [wealthy and powerful white men] were searching for answers with their right hand to problems they had created or contributed to with their left." How do you think this dynamic manifests itself, and how can people with wealth address it?

2 - What are the barriers that make it difficult for communities of color to benefit from philanthropy? What have you observed in your own work? What are some of the ways you can change your practices?

3 - Villanueva outlines seven steps to healing our relationship to wealth, which include (1) grieve, (2) apologize, (3) listen, (4) relate, (5) represent, (6) invest, and (7) repair. How do you think you can undertake this process in your own relationship to wealth?

PERSONAL REFLECTIONS - JOURNALING EXERCISE

1 - Villanueva writes that the Lumbee Indians' first question when meeting someone new is "who's your people?" Who are your people – and how have they been affected by colonialism, historically and today? How do you think this history shapes your relationship to wealth?

2 - How might investors, philanthropic organizations, and Indigenous charitable organizations work to decolonize wealth?

3 - Which particular step are you most interested in activating?

4 - What are the specific barriers you envision needing to overcome?

A - Personally?

B - In your workplace, business, or philanthropy?

5 - How might you take one wise step in each sphere toward decolonizing wealth?

EXCERPT: CHAPTER ONE

Stolen and Sold: How notions of separation and race resulted in colonization and trauma

Who's your people? That's the first question Lumbee Indians ask when we meet someone new, as if we're working out a massive imaginary family tree for humanity in our heads and need to place you on the appropriate limb, branch, or twig. We even sell a T-shirt that has that printed on it: "Who's your people?"

I throw people off with my Latino-sounding last name, which came from my non-biological father, who was in fact Filipino. He was in my mom's life, and therefore in my life, for a brief moment between the ages of zero and two. When I'm with other Lumbees I have to mention the last names of my grandfather and grandmother, Jacobs and Bryant, so they know where to place me in the Lumbee family tree. A Lumbee will keep an ear out for our most common surnames, like Brooks, Chavis, Lowry, Locklear. As soon as you say you're related to these families, the stories unfold: I knew your great-grandfather. I knew your auntie. There's always a connection.

If you've never met a Native American in person before, you might be saddled with some common misconceptions about me. I have never lived in a teepee. I've never even lived on a reservation. I can't survive in the wilderness on my own. I can't kill or skin a deer. Shoot, I can't even build a fire. No, I didn't get a free education (still paying off those loans!), and yes, I pay taxes.

It wasn't until my late twenties that I really began the process of deeply connecting with my Native heritage. There were three main reasons for this: One, I'm an urban Indian. At least half to three-quarters of us are. Note, "urban" doesn't necessarily mean we live in cities; it's a term that refers to all Indians who do not live on reservations. And yes, I use the terms "Native American" and "(American) Indian" interchangeably. Unless you're an Indian too, you're probably better off sticking with "Native American" just to keep things simple.

Two: I've spent the majority of my adult life working in philanthropy, basically the whitest, most elite sector ever.

Three: I'm Lumbee. The people known today as Lumbee are the survivors of several tribes who lived along the coast of what is now North Carolina. Those ancestors were the first point of contact for the Europeans, in the late 1500s. So we have had nearly 500 years of interaction with the settlers. Contrast this with some of the West Coast tribes, for many of whom the experience of colonization has been going on for just 200-some years, less than half the time. My people have been penetrated by and exposed to whiteness for a long, long time—longer than any other North American Native community. We assimilated to survive. The fact that any shred of anything remotely appearing to be Native exists among us is really a miracle. "Resilience" has become a trendy word in conversations about business, insurance, and climate: let me tell you, my people really have a corner on resilience.

Originally Sioux-, Algonquin-, and Iroquois-speaking people, today Lumbees have no language to call our own, although we have a distinctive dialect on top of the southern North Carolina accent. We have so fully embraced Christianity that when you go to apply for or renew your tribal membership card, you are asked which church you attend. While we maintain our notion of tribal sovereignty, we are pretty thoroughly colonized.

There are people who deny that Lumbees are Native at all, as if a group of opportunists just came together to make this tribe up because they wanted to get some government money. Honestly, that's ridiculous. All you have to do is go to Robeson County, North Carolina, where there are 60,000 people concentrated who definitely are not quite white or Black. Some of them look as stereotypically Indian as Sitting Bull, like my maternal grandfather did. Lumbee physical characteristics are on a spectrum of presenting white to presenting Black because the area historically has been a third, a third, a third—Lumbee, Black, and white—and there has been some intermingling over the last half millennium. In fact, the most probable fate of the famous Lost Colony of Roanoke—the group of English settlers led by Sir Walter Raleigh who arrived in 1584—is that they didn't disappear at all. They just got hungry and needed help, and the Native coastal Indians, my ancestors, took them in and integrated them. There have been linguistic studies on the British influences within the Lumbee dialect that further support that theory.

Other Native tribes give Lumbees a hard time because

of anti-Black racism. Indians elsewhere in the country have said things to me like, “Oh, you guys are not really Indian. You play hip-hop at your pow wows” (which is not true!). Or they’ve said we’re not Indian because we’re not fully recognized by the federal government. There’s such a scarcity mentality—part of the legacy of the colonizers’ competitive mindset—that there are Indians who fear there will be fewer federal resources paid out to them if more unrecognized Indians receive federal recognition.

It was only in 1956 that the U.S. Congress recognized Lumbees as Indians by passing the Lumbee Act, but the full benefits of federal recognition were not ensured in the act, and to this day we are still fighting for the federal legislation that would do so. There are six tribes in North Carolina, and only one, the Eastern Band of the Cherokee Nation, is federally recognized. Any of us could be unrecognized tomorrow. Federal recognition is given and taken away by the stroke of a pen. There have been tribes who were granted federal recognition by one administration until the next president who came in took it away—this happened to the Duwamish Tribe in Seattle. We’re all subject to someone who is not an Indian himself (it’s usually a him) calling those shots.

When I was a child growing up in Raleigh, North Carolina, in the 1980s, official forms had boxes for white, Black, and Other. Until the migration of Latinos into the state in the 1990s, and later the Asians who came when Research Triangle Park really took off, Natives were usually the only people in the Other box. I always had to check the Other box. For the most part, that was the extent of my Native identity, because no one was stirring up Native pride or celebrating Lumbee heritage in my school. My family was more focused on survival.

Being Native American inherently involves an identity crisis. We’re the only race or ethnicity that is only acknowledged if the government says we are. Here we are, we exist, but we still have to prove it. Anyone else can say they are what they are. No one has to prove that they’re Black or prove that they’re Latino. There are deep implications to this. The rates of alcoholism, substance abuse, and suicide are linked to this fundamental questioning of our identity. We exist in the Other box. To try and feel safe inside that box, and then be told you’ve got to prove your right to be in that box, that the box itself is under threat, is deeply demoralizing.

My identity as a Native American is complicated. It’s been a long journey to decolonize myself and connect more deeply with my Indigenous heritage. Still, it’s the bedrock foundation of my identity. If I were a tree, my Native identity would be my core, the very first ring.

Unpacking Colonization

Colonization seems totally normal because the history books are full of it—and because to this day many colonizing powers talk about colonization not with shame but with pride in their accomplishments—it’s so strange. Conquering is one thing: you travel to another place and take its resources, kill the people who get in your way, and then go home with your spoils. But in colonization, you stick around, occupy the land, and force the existing Indigenous people to become you. It’s like a zombie invasion: colonizers insist on taking over the bodies, minds, and souls of the colonized.

Who came up with this, and why?

Without going too deep into the details of humanity’s evolution (there are other great books for that), the concept of colonization followed the trend that seems to have begun when humans first became farmers and began managing, controlling, and “owning” other forms of life—plant and animal (this horrifying word, “livestock”). Conceptually, this required that humans think of themselves as separate from the rest of the natural world.

This was the beginning of a divergence from the Indigenous worldview, which fundamentally seeks not to own or control, but to coexist with and steward the land and nonhuman forms of life. As the philosopher Derek Rasmussen put it: “What makes a people indigenous? Indigenous people believe they belong to the land, and non-indigenous people believe the land belongs to them.” It’s not that Indigenous people were or are without strife or violence, but their fundamental worldview emphasizes connection, reciprocity, a circular dynamic.

It’s important to remember that a worldview is a human creation. It’s not our destiny. It’s not inevitable. Even though it came close to disappearing entirely as the separation worldview took hold and became dominant over several centuries, the Indigenous worldview persisted.

The separation worldview goes like this, on an

individual level but also at every level of complexity: The boundaries of my body separate me from the rest of the universe. I'm on my own against the world. This terrifies me, and so I try to control everything outside myself, also known as the Other. I fear the Other, I must compete with the Other in order to meet my needs. I always need to act in my self-interest, and I blame the Other for everything that goes wrong.

Separation correlates with fear, scarcity, and blame, all of which arise when we think we're not together in this thing called life. In the separation worldview, humans are divided from and set above nature, mind is separated from and elevated above body, and some humans are considered distinct from and valued above others—us vs. them—as opposed to seeing ourselves as part of a greater whole.

This fundamentally divisive mindset led to an endless number of categories by which to further divide up the world and then rank them, assigning to one side the lower rank, the lesser power. So the rational took its place and lorded over the emotional, male over female, expert over amateur, and so on. In every sector, the very structure and approach of organizations also reflected a divisive, pigeonholing, and ranking mindset.

The separation-based economy exploits natural resources and most of the planet's inhabitants for the profit of a few. It considers the earth an object, separate from us, with its resources existing solely for human use, rather than understanding the earth as a living biosphere of which we are just one part. Money, of course, has been used and is still constantly used to separate people—most fundamentally, into Haves vs. Have Nots.

Separation-based political systems create arbitrary nation-states with imaginary boundaries. Their laws and institutions oppress some groups and privilege others. Leaders and experts are considered a special breed, set apart from the common person; all the important choices are up to them. The separation-based political conversation revolves around the questions: Whom should we fear? and Whom should we blame?

Most damaging of all, a long line of mostly white male bullies and sociopaths took the concept of separation and used it to justify oppression, slavery, and colonization by "scientifically" claiming the inferiority of Africans and Indigenous people, among other Others. And so we got to white supremacy.

I use the term "white supremacy" instead of "racism" because it explicitly names who in the system benefits and—implicitly—who bears the burden. One of the tactics of domination is to control the language around the perpetrator's bad behavior. To call the phenomenon "racism" makes it abstract and erases explicit mention of the one who profits from the dynamic. So when I say "white supremacy" it doesn't just mean the KKK and Identity Evropa and other hate groups.

White supremacy is a bizarre mythology created by people with pale skin. It asserts that paler people deserve more—more respect, more resources, more opportunity—for no reason beyond the utterly arbitrary and ultimately meaningless pigmentation of their skin. It says that pale people make the important decisions, while people of color pay the price. Pale people define what is normal; they make the rules. Whiteness is the default, the standard, the norm: when it goes without saying what someone's ethnic background is, it's because they are pale. Pale people fill the airwaves, screens, and history books with their stories, until it is hard to find heroes and role models who are not pale.

"This system rests on the historical and current accumulation of structural power that privileges, centralizes, and elevates white people as a group," writes Robin DiAngelo, the whiteness studies professor who also coined the term "white fragility," which refers to the discomfort and resistance white people often express when these issues are raised. Fragile or not, the not just historical but present-day evidence is hard to dispute. DiAngelo again: "If, for example, we look at the racial breakdown of the people who control our institutions, we see that in 2016–2017:

Congress: 90% white
 Governors: 96% white
 Top military advisers: 100% white
 President and vice president: 100% white
 Current POTUS cabinet: 91% white
 People who decide which TV shows we see: 93% white
 People who decide which books we read: 90% white
 People who decide which news is covered: 85% white
 People who decide which music is produced: 95% white
 Teachers: 83% white
 Full-time college professors: 84% white . . ."

Given that white people currently constitute only 60 percent of American citizens, you can see how far out of proportion those statistics are. Since the Trump election, the "whitelash" (per CNN commentator Van

Jones) that followed our first Black president, and the resurrection of emboldened racism across the country, many of us feel this imbalance is only going to get worse.

Vanessa Daniel, executive director of the Groundswell Fund, calls the dynamic “the hubris of white supremacist conquest and imperialism and its insatiable thirst for total dominance over nature, over people of color, over anyone who is not white, Christian, cisgender, male, and rich. It has been a termite-like force that throughout history has eviscerated all in its path. . . .” Only recently has white supremacy begun to be called out. Its invisibility and taken-for-grantedness has been part of its enduring power. “If we can’t identify it, we can’t interrupt it,” says DiAngelo. In a world of white supremacy, white people are considered credible, the experts and authorities, while non-white people are often dismissed as untrustworthy and unreliable. When over decades the police, courts, banks, schools, and other parts of society regularly ignore, exploit, and harm non-white people, yet these incidents are largely denied, excused, or blamed on the victims, without being properly investigated, before disappearing from the accounts of history or the evening news or the general discourse: this is white supremacy. The humanity of certain people is made invisible.

At its height in the early 1920s (not very long ago!), the British Empire governed close to a fifth of the world’s population and a quarter of the world’s total land. When in 2014 a poll among British citizens finds that 59 percent feel that their colonial activities are a source of pride, outnumbering those who feel colonization was a source of shame by three to one, that is white supremacy. When half of those polled state they believe the countries that were colonized were better off for being colonized, that’s white supremacy, alive and kicking, in the twenty-first century.

That there is widespread ambivalence today among the citizens of colonizing powers about whether or not colonization was a good thing is deeply offensive. Make no mistake: colonization is an atrocity, a close relative of genocide.

Divide, Control, Exploit

As far back as the 1400s, white supremacy, often in the name of Christianity, was employed to justify colonization—the conquest and exploitation of non-

European lands—by claiming the inferiority of Africans and Indigenous people. The Christian Doctrine of Discovery specified that the entire world was under the jurisdiction of the pope, as God’s representative on earth. Any land not under the sovereignty of a Christian ruler could be possessed on behalf of God. European colonizers sailed around the world taking stuff that didn’t belong to them, asserting it was their God-given right to do so.

Academics who study colonization distinguish between external or exploitation colonization—in which the focus is on extracting goods like tea, silk, or sugar, or resources like human labor, coltan, or oil, in order to increase the wealth and power of the colonizer—and internal colonization, which seeks to manage and control people inside the borders of the empire, using tools like schooling, policing, segregation, surveillance, and divestment. These two kinds of colonialism can and often do coexist. Violence and exploitation are always part of the process. The mantra of colonizers is divide, control, (and above all) exploit.

In many countries around the world, the colonizers came, wreaked their havoc, and at some point left, sometimes after uprisings and independence movements succeeded in pushing them out. In America, however, they stayed. This is known as settler colonialism. Manifest Destiny, the rallying cry for westward expansion of the United States, was the Doctrine of Discovery updated for the nineteenth century.

In order to lay claim to land that did not belong to them, settlers had to erase everyone and everything that came before. They rewrote history to legitimize their actions. They had to find a way to justify their atrocious behavior, by claiming to be more deserving, more civilized, and superior to the original inhabitants, the First Nations. The settlers claimed their god granted them the right. And to be clear: settlers cannot be considered immigrants because immigrants are expected to obey the laws of the land when they arrive, while settlers make their own new laws of the land.

In all scenarios, colonization has deep, long-lasting impacts on the colonized, the natives, but settler colonialism makes things much, much messier. The Tunisian author Albert Memmi wrote: “It is not easy to escape mentally from a concrete situation, to refuse its ideology while continuing to live with its actual relationships.” What makes it even more complicated

in the United States is that, over time, the white settlers brought slaves and later attracted low-wage workers—many of them people of color—who all were hurt and exploited, yet who were technically also settlers from the Indigenous perspective.

These settlers caused death, disease, diaspora, and cultural subjugation of Native communities. They systematically suppressed our Native governance and sovereignty. They systematically delegitimized and stamped out our traditional, holistic ways of understanding, learning, and knowing. Forced removals traumatized Natives by severing us from the lands that contained the plants and animals we needed to sustain the physical, mental, cultural, and spiritual health of our communities. Our lands also contained the bones of our ancestors and the keys to our traditional ways of life. When all these efforts and policies failed to extinguish us, the settlers launched the era of “boarding schools,” separating Native children from their families and cultures, cutting off our hair, forbidding us to speak our languages, forcing us to act white. Divide, control, exploit.

Honestly, it’s amazing that we survived at all.

These atrocities took place over hundreds of years, depending on where the Native community was located. Remember that my people were the first point of contact for the Europeans in the late 1500s and thus have nearly 500 years of experience with the settlers, whereas for the Natives of California, the experience of colonization has been going on for just about 200 years. This means that for many California Indians, the traumas experienced by their ancestors remain quite alive in community memory. At every gathering of Natives I attend, there are elders who as children experienced being ripped away from their families and homes and being forced to submit to indoctrination in white boarding schools. The horrors are that fresh.

Beginning in the 1960s, an era of Indigenous activism and tribal self-determination led to major reforms in policies directed at Native nations and Indigenous people in the United States, which coincided with the civil rights movement. The reforms included the Indian Child Welfare Act, the Native American Graves Protection and Repatriation Act, the American Indian Religious Freedom Act, and the Indian Self-Determination and Education Assistance Act—all of which provided much clearer federal acknowledgement of, and support for, tribal sovereignty, as well as self-determination in policies affecting our health, safety, and well-being. On

the international level, the United Nations finally raised the issue of Indigenous rights in the 1990s, and in 2000 they established the United Nations Permanent Forum on Indigenous Issues.

Nevertheless, despite these events, Natives everywhere still face considerable challenges. In the United States today, there are 2.9 million Natives, or 0.9 percent of the population, and 5.2 million Natives mixed with other races, or 1.7 percent of the population. At 11 percent, our unemployment rate is almost double the national rate of 6.2 percent, while our median incomes are a third lower than the national average. Our high school drop-out rates are nearly twice as high as the national average, while our youth are three and a half times more likely to commit suicide. According to U.S. Department of Justice records, one in three Native American women are raped in their lifetimes, a figure that is two and a half times greater than the average for all U.S. women. In 86 percent of cases of rape of Indigenous women and girls, the rapist is non-Native, which results in many crimes going uninvestigated by either U.S. or tribal officials, because the jurisdiction is unclear. While Native American youth only make up 1.8 percent of the total youth population, they represent 3.6 percent of those detained, and once they are in the prison system, they are more likely to be placed in detention and less likely to get probation.

Natives face special health challenges and disparities too, from having the highest rates of diabetes, heart disease, and asthma among any racial/ethnic group, to experiencing persistent barriers to health care and insurance. Tuberculosis, mental illness, major cardiovascular diseases, pneumonia, cancer, infant mortality, and maternal complications are other issues that disproportionately impact Natives.

Urban Indians—those of us who live somewhere other than on reservations—face unique challenges. Federal funding does not always directly address our needs, and the safety net available to Natives living on reservations or tribal territories is unavailable to most of us. The magnitude of this problem is significant, as urban Indians make up more than 70 percent of the Native population overall.

So, although Native American people who are alive today are proud, strong survivors against all odds, we continue to face some of the most dire socioeconomic conditions of any group in America. There is no question that the complicated set of issues facing us

today are rooted in hundreds of years of colonization, suffering, and trauma.

Trauma

If you have personally experienced a traumatic event such as a great loss, or a violation or abuse, you know how it destroys your trust, your sense of safety, even your sense of who you are. In order to survive trauma, you react unconsciously to protect yourself, usually using an automatic survival strategy like dissociation, fight, flight, or appeasing. Often these self-protection and defense mechanisms stick with you, coloring your perception from then on of everyone you meet and everything that happens, especially if you are traumatized more than once. After a while, you have less and less choice in the matter; the protective stance hardens into a way of seeing and experiencing the world. It feels like the way you are: I'm just distant. I'm just unemotional. I'm just suspicious. I'm just small and unthreatening. I'm just mean and aggressive. You have blinders on about what is possible for yourself and for human interactions, and you don't even know how much they limit the possibilities.

Unfortunately, almost every one of us alive on earth has experienced some kind of trauma. So chances are you know what I am talking about. But now imagine if you came from generations of people who were systematically and repeatedly violated in every possible way. Imagine that all your family and friends and community members regularly experienced traumatic events: upheaval, violence, rape, brainwashing, homelessness, forced marches, criminalization, denigration, and murder, over hundreds of years. Imagine the trauma of this experience has been reinforced by government policies, economic systems, and social norms that have systematically denied your people access to safety, mobility, resources, food, education, dignity, and positive reflections of themselves. Repeated and ongoing violation, exploitation, and deprivation have a deep, lasting traumatic impact, not just at the individual level but on whole populations, tribes, and nations. This is what's known as collective trauma, historic trauma, intergenerational trauma.

The relatively new field of epigenetics studies how trauma that our ancestors experienced can literally be passed down, attached to our DNA. An essay in a 2013 issue of Discover magazine described it:

Like silt deposited on the cogs of a finely tuned machine after the seawater of a tsunami recedes, our experiences, and those of our fore-bears, are never gone, even if they have been forgotten. They become a part of us, a molecular residue holding fast to our genetic scaffolding.

It was found, for example, that the descendants of Holocaust survivors were found to have different cortisone profiles than normal, which was an adaptation to prolonged starvation, since cortisol impacts the ability of certain organs to use glucose and metabolic fuels.

My central metaphor for the subject of colonization is the body, because we each instinctively understand our body's sense of sovereignty and the sense of violation. The initial phase of colonization—the conquest—is like a rape, causing the first wave of trauma. Later—when the colonizers set down roots and become settlers—colonization becomes more like a virus that every human institution and system as well as every human being carries inside. The collective body—the nation and culture of settlers and surviving colonized people—adapts, passing down these adaptations in their genes over generations. Yet the adaptations don't constitute healing. The virus remains: the original seeds of separation—fear of the Other—that lead to ongoing acts of control and exploitation.

The colonizer virus inside culture and institutions is especially dangerous. Our education system reflects the colonizer virus. So does our agriculture and food system. So does our foreign policy. So does our environmental policy. So does the field of design. And so do the realms of wealth, the subject of this book: investment, finance, and philanthropy.

Decolonization

Decolonization, obviously, is the process of undoing colonization. The Afro-Caribbean philosopher and revolutionary Frantz Fanon described decolonization using a famous line from the Bible: "The last shall be first and the first last."²¹ Taken literally, decolonization means that the land that was stolen is returned, and sovereignty over not only the land and its resources but also over social structures and traditions is granted back to those from whom it was all stolen.

Yet decolonization defined like this tends to get stuck and make no headway at all. The truth is there is no

COLONIZED — DECOLONIZED
DIVIDE — CONNECT
CONTROL — RELATE
EXPLOIT — BELONG

future that does not include the settlers occupying Indigenous lands. Today, in the twenty-first century, Indigenous and settler lives, families, and businesses are intertwined. This is simply the pragmatic reality of today's world. What we can focus on with decolonization is stopping the cycles of abuse and healing ourselves from trauma. In this way we expand our possibilities for the future.

We must heal ourselves by each taking responsibility for our part in creating or maintaining the colonial virus. We must identify and reject the colonized aspects of our culture and our institutions so that we can heal. In healing we eradicate the colonizer virus from society: instead of divide, control, exploit, we embrace a new paradigm of connect, relate, belong.

There are already people working on decolonizing projects in many sectors. There's a decolonized cookbook. There is decolonized curriculum being

developed for schools. Teen Vogue ran a story in February 2018, "Indigenous Land Acknowledgement, Explained."

There's a game called Cards Against Colonization, a play on Cards Against Humanity. A doctor in San Francisco is partnering with Native health care providers to define what decolonized health care looks like. She is already teaching it to medical students. Two researchers out of Stanford are investigating how the colonial mentality influenced organizational design and are proposing tools for decolonizing organizational processes.

My contribution is to address the sectors of banking, investment, finance, philanthropy, and all their institutions and processes. They—we—are all deeply infected with the colonizer virus. Wealth is used to divide us and control us and exploit us, but it doesn't have to be.

DECOLONIZING WEALTH GLOSSARY

(pp. 199-200 of *Decolonizing Wealth*)

Colonizer virus: What remains in society, culture, and institutions after the conquest phase of colonization is done, compelling tactics of division, control, and exploitation. Nowhere is the virus more present than in how we deal with wealth.

Global bleaching: The side effect of colonizers traveling the earth to consolidate wealth: a staggering reduction in the number of religions, languages, species, cultures, social systems, media channels, political systems, etc. The result is a more bland and boring world that is less innovative and less resilient.

Ivory towers: Institutions that maintain the white supremacist culture and operate according to the colonizer mantra of divide, control, exploit.

Listening in color: The combination of listening openly without controlling the parameters of what can be said; listening with empathy and allowing the experiences of the speaker to permeate; and listening for what is being said beyond the words spoken.

Loans-to-gifts spectrum: The collection of institutions that control access to wealth, from banks to investment firms to foundations, collectively also called funders.

Medicine money: Resources and wealth used intentionally to heal divides and restore balance to the earth.

Orphans: A compassionate term for non-Indigenous people of all backgrounds, indicating the severing from their ancestral territories and their ancient ways (with thanks to Stephen Jenkinson).

Shiny new penny syndrome: An aspect of internalized oppression when a new person of color threatens the existing token person of color's position of power.

Whitney Houston-Bobby Brown syndrome: An aspect of internalized oppression in which you have to diminish yourself in order to not steal the spotlight of someone else at your organization who has more power than you.