

UNFILTERED

3

QUESTIONS

FOR THE

BLACK CHURCH

THE CHOIR WON'T SING ABOUT

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25 Years Teaching African American Studies

3 Questions for the Black Church

The Choir Won't Sing About

*What No One Wants to Say Out Loud...
But Everyone Needs to Hear Before It's too Late.*

And a bonus eye-opening question at the end

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Introduction

Listen.

What you're about to read is going to make some people mad.
Real mad. Maybe even you.

Good.

It's time to stop tiptoeing around the biggest elephant
in the room — an elephant wearing a three-piece suit and a
bishop's collar.

Don't get me wrong.

The Black Church is powerful. It always has been. It's emotional power. Cultural power.
Spiritual power. and Lord knows it's got financial power — billions flowing through those doors
every single year.

For over a century, it has been the drumbeat of Black America —
the gathering place. Our refuge. Our megaphone. Our moral compass.

But here's the million-dollar question nobody wants to say out loud...

With all that power...What has it really *built*?

I'm serious. Stop and think about it.

For decades, the Black Church has been the biggest, loudest, best-dressed, most well-funded
institution in our community... and somehow when it comes to building things that actually
change our day-to-day lives — we've got almost nothing to show for it..

Yes, I said it. And no, I'm not taking it back.

Everybody loves to talk about how “the church is the backbone of the community.” Wonderful.
Beautiful. Inspiring. But here's the part nobody wants to touch with a ten-foot pole:

If the church is the backbone... why hasn't it built the body?

Before you clutch your pearls, do me a favor.

Look around.

When Catholics build a church, you know what else they build? A school. Sometimes, three schools. And they do it like it's a hobby. Jewish synagogues? They build hospitals, banks, and endowments that will outlive every person reading this sentence. Those institutions will still be making money when your great-great-grandchildren are old. They don't just pray for their people — they build *infrastructure* for their people.

Their institutions take care of their people from cradle to grave.

Meanwhile, our churches — with billions flowing through them every single year — have somehow managed to build...

only...

more churches.

Think about it. The Black Church — with all its brilliance, talent, and billions in donations — has spent decades constructing...

Another bigger sanctuary.

Another bigger fellowship hall.

Another “state-of-the-art” sound system.

Everything but the one thing our communities actually need:
institutions that outlast a Sunday sermon.

What is this Really About?

This book is not here to tiptoe.

Not here to sugarcoat.

And definitely not here to protect feelings
because too much is at stake.

It's here to ask **three questions** so obvious,
so overdue, so painfully simple...
that it's almost embarrassing
we haven't demanded
answers sooner.

The questions are uncomfortable—

They are the ones many whisper about in
kitchens,
barbershops,
and parking lots after Sunday service,
but never spoken into a microphone.

Not to shame.
Not to attack.
But to demand we stop pretending that worship alone will save us.

Because if our churches —
the richest,
most organized,
most trusted institutions we've got —
won't build schools, hospitals, and banks...

Who will?

And what does it say about us that we give billions of
dollars every single year... with no blueprint
or vision for this life...only promises about
the next one?

These three questions might make you uncomfortable.

That's fine.

Stay uncomfortable long enough, and maybe — just maybe —
we'll finally do something about it.

Let's go.

Question 1:

Why Has the Black Church Not Built Schools for Our Children?

Let's not play games.

If education is the doorway to power, why hasn't the Black Church bothered to build the damn door?

Everybody knows this:

Real education — the kind that teaches you
who you are,
where you come from,
and what you're capable of — is the jet fuel of freedom.

Our ancestors understood this immediately after emancipation.
Barely out of chains, still bleeding, they scraped together
pennies to build schools for Black children
because they knew nobody else would.

And for a while, it worked because we had the freedom mindset.

Then we made a tragic mistake — a mistake Malcolm X
screamed about decades later:

“Only a fool would let his enemy teach his children.”

But we began to believe the American school system would “help.”
We thought they would close the gap.
We hoped they would treat our kids with fairness, dignity, and humanity.

They didn’t.

They never intended to.

Did you know this?

Long before Malcolm thundered this truth to the world,
another giant was already ringing alarm bells so
loud the walls should’ve cracked.

The Man Who Warned Us (*And we ignored him.*)

Carter G. Woodson — yes, the founder of Black History Month —
spent **FORTY YEARS** studying the entire Western educational system.
Dissecting it.
Measuring it.
Exposing it.

And do you know what he found?

That the system didn’t just miseducate Black people by accident.

It did it **deliberately, scientifically, and with precision** —
especially against ourselves.

Woodson documented this in his monumental work,
The Mis-Education of the Negro, and he didn’t whisper.

He told us plainly:

If we don’t build our own schools,
this system will PROGRAM our children against themselves.

And what did we do?

We nodded politely... and then
marched our kids right back into the
same system Woodson spent four decades warning us about.

But Some People Actually Listened

But here's the part the history books leave out:

Some Black communities DID listen.
Some people DID build independent schools —
brilliant,
disciplined,
academically elite institutions
that outperformed the public system by miles.

These schools proved what Woodson already knew:

When Black people control the curriculum, the culture, and the classroom, our children excel at levels that terrify the status quo.

So why didn't these schools spread nationwide?
Why aren't they on every corner the way churches and liquor stores are?

*They didn't have a fully developed vision of what real Black educational power requires...
and
they did NOT get the financial or moral support of the Black community
— especially from the Black church.*

Let Me Give You a Real Life Example

Years ago, I knew of an independent Black school in my community.
In fact, we moved to that area specifically so our daughters could attend.

This school was excellence in action —
disciplined, culturally rich, and
academically rigorous.

Each year, the director visited local Black churches begging for support.

Not millions.
Not even hundreds of thousands.

Just enough to keep the doors open for Black children who deserved better.

I recall one year when he came to my church, at the time asking for support.

This was a respected, well-established, financially blessed church.

And what did they give?

\$500.

And they bragged about it like they'd written a \$5 million check!

Other churches gave even less.

Now let me tell you the part that still burns me years later:

This same church had *just built a massive new building*, with a **\$25,000-per-week** mortgage they were proudly paying down.

Twenty-five thousand dollars every single week...

But for independent Black education? \$500.

The church didn't even hire a Black-owned construction company to build the new building. They hire a huge non-black construction business — with dozens of employees — that had maybe 2–5 Black employees total.

And you want to know the worst part?

The majority of the church members didn't even send their kids to the independent Black school. They sent them to Catholic schools, which are not cheap.

You see the picture now?

Every Community That Built Power Also Built Schools

Look at who actually controls their future in this country:

Catholics built their school system to preserve identity. In almost every community where a church or cathedral is built, a school is also constructed.

Millions of children are educated.
Centuries of cultural continuity.
Unshakeable.

Jewish communities built Hebrew schools and day schools to ensure survival.

Wherever you find Jewish communities,

you'll find they've invested heavily in education.
Their people don't beg for access — they own the institutions.

Mormons built theirs to reinforce values.

Amish communities built theirs to protect their culture.

Meanwhile,
the very people who needed
independent education the MOST —
the people explicitly WARNED by Woodson
— were told to “*just trust the public school.*”

And we did.

We trusted the same system that:

- * outlawed our literacy
- * punished our brilliance
- * stole our ideas
- * criminalized our youth
- * erased our heroes
- * taught our children to love
their oppressor more than themselves.

The Simple Truth

People who don't control their children's education **don't control their future.**

There it is. Simple. Brutal.

Now picture this — really picture it:

Imagine if the Black Church had started building schools in 1900.
Not one here...
one there...
but a *network*.
A SYSTEM.
A movement.

We'd be living in an entirely different reality today, wouldn't we?

Generations of Black children would've grown up with:

- *An unshakeable understanding of who they are*
- *A mastery of their history that no textbook could erase*
- *Skills sharpened, confidence fortified*
- *Communities strengthened from the inside out.*

We would've created our OWN intellectual class.

Our OWN professionals.

Our OWN builders.

Thinkers,

planners,

and problem-solvers —

not by accident, but on purpose.

Now flip the lens forward:

What would 50 years from now look like if we started TODAY?

Can you see it?

A new generation not begging for educational access —
but OWNING the schools.

Setting the standards.

Calling the shots.

Here's What It Takes

Will it take work? **YES.**

Will it take time? **YES.**

Will it take money? **HELL YES.**

Will everybody join in? Absolutely not — and guess what?
That's perfectly fine.

Because revolutions are NEVER built by everybody.

They are built by the determined few —

and the masses follow *after* the

leaders have already done the heavy lifting.

**We can build independent Black schools.
We have done it before.
We can do it again.**

But ONLY if we stop waiting for permission...
stop waiting for “unity”...
stop waiting for some
magical savior
organization...

...and start moving like people who finally understand
that **education is power** —
real,
generational,
nation-shaping power.

So Here’s the Real Question

What if the churches refuse to step up?

What if they continue to want our praise
and our dollars but not our progress?

Then we judge them by the simplest measure on Earth:

We stop funding what doesn’t serve us.

Your money is your vote.
Your support is your endorsement.
Your silence is consent.

History is being written whether we act or whether we sit still —
and only one of those produces freedom.

We have already started.

Will you join?

Question 2:

Why Has the Black Church Not Built Any Hospitals?

Let's quit whispering and say this loud enough to rattle the stained glass:

Every time a Black person needs life-saving care, we go to institutions built, funded, and operated by everybody except us.

Not to our own hospitals.

Not to facilities accountable to our community.

Not to medical systems where we call the shots.

No.

We go to Catholic hospitals.

Jewish hospitals.

Medical centers built by communities that figured out centuries ago that if you don't control healthcare, you don't control life and death.

Meanwhile, the Black Church —
the most well-funded Black institution in America —
has built exactly ZERO.

Everybody Else Built Hospitals — Everybody.

Catholic institutions have an entire medical empire spanning the globe:

- St. Anthony's
- Holy Cross
- Providence Saint Joseph
- Ascension Health
- Trinity Health
- CommonSpirit Health

This isn't a list — it's a **network**. A global health system built over centuries.

Jewish communities?

- Mount Sinai
- Barnes-Jewish Hospital
- Beth Israel
- National Jewish Health
- Menorah Medical Center

These aren't just "medical centers."
These are fortresses of healthcare security,
built brick-by-brick by communities that understand one thing:

If you don't control your institutions, you don't control your destiny.

Mormons built hospitals.
Seventh-day Adventists built hospitals.
Even small religious communities with a
fraction of our numbers built hospitals.

And the Black Church — with billions flowing through its doors every year?

No hospitals, medical centers, or health networks.
Zero.
None.

Not because we lack money, or faith, or need —

but because the Black Church, at some point,
decided that saving souls was enough,
while everyone else was busy saving
bodies *and* building power.

Let Me Tell You About Dr. Charles Drew

You might know his name. You should know his story.

Dr. Charles Drew pioneered the techniques for blood plasma storage and transfusion — innovations that have saved **millions of lives** across the world. Soldiers on battlefields. Accident victims. Surgical patients. All of them owe their survival, in part, to this Black man's genius.

But here's the part that should make your blood boil:

In 1950, Dr. Drew was in a car accident in North Carolina. He was rushed to a hospital — bleeding, dying, needing the very blood plasma techniques **he had given to the world**.

And the hospital refused to treat him.

Because he was Black.

Dr. Charles Drew **bled to death** waiting for care that a white patient would've received without question.

That's the prevailing account because its accuracy is questioned by some.

But let me ask you something:

Why didn't this spark a hospital building
revolution in our community, particularly the church?

What exactly would it take?

The Pattern Should Terrify You

First, we let them educate our children. We handed over the minds.

Then, we let them have control over our healthcare. We handed over the bodies.

Do you see it yet?

When you don't control the institutions that shape your people,
you don't just lose power — you lose everything.

We Had Some Black Hospitals... But Not From Churches

Yes, there were Black hospitals. A handful.

But they were usually founded by:

- Philanthropists who scraped together funding
- Local governments under pressure
- Activists who fought tooth and nail
- Doctors who risked everything

But Church-led hospitals?

Church-funded medical systems?

Church-operated networks of care?

None.

And here's the jaw-dropper:

The Black Church has preached "healing" every Sunday for a century...
while refusing to build the institutions that actually heal people.

They'll lay hands on you.

They'll anoint you.

They'll pray for you.

But build a hospital?

Fund a medical center?

Create a healthcare system?

"That's not our calling."

Funny how that works.

The Catholics thought it was their calling.

The Jews thought it was.

So did the Mormons, the Adventists, and almost
every religious community on earth thinks healthcare
is part of their mission.

Everybody except the group that needs it most.

What We Lost By Not Building

Imagine — just imagine — if the Black Church had started building hospitals in the 1920s, the 1950s, or even the 1990s.

- *Black patients treated with dignity, not suspicion.*
- *Medical research done ethically, not exploitatively.*
- *Black doctors and nurses with guaranteed placement*
- *Billions of dollars staying inside the community instead of enriching everyone else.*

But we didn't build it.

And every time a Black person lies in a hospital bed controlled by people who don't understand us, don't value us, and don't answer to us...

We pay the price.

And We're STILL Paying It

Right now.
Today.
This very moment.

Black women are **three to four times more likely** to die from pregnancy-related complications than white women. Not because our bodies are different — but because the healthcare system doesn't value our pain, doesn't believe our symptoms, and doesn't prioritize our survival.

Black patients are routinely **undertreated for pain** — doctors literally believe we feel less pain than white patients.

It's documented.
It's studied.
It's happening in hospitals right now.

Black people are **misdiagnosed at higher rates**, referred to specialists less often, and die from preventable diseases because the institutions treating us were never built with us in mind.

This isn't history. This is **today**.

And it will be tomorrow,
and next year, and in 2075 —
unless we build our own.

What Could 50 Years From Now Look Like?

Imagine if today we started building
hospitals,

Clinics,
or care facilities.

By 2075, we'd have:

A network of Black-owned hospitals and clinics across every major city —
places where
Black doctors thrive,
Black patients are believed,
and Black health outcomes aren't an afterthought.

Medical schools and nursing programs that train the next
generation with cultural competence baked in, not tacked on.

Research institutions studying diseases that disproportionately affect us —
not as guinea pigs, but as partners with power.

Healthcare wouldn't be something that happens TO us.
It would be something we CONTROL.

But only if we stop waiting.
Only if we stop funding institutions
that build everything except what we need.

Do This One Thing

Here's a challenge:

Find out your church's annual budget.
Look at how much they spend on buildings,
sound systems, conferences, anniversaries, etc.

Then ask: **How much did we give to build Black healthcare institutions this year?**

If the answer is zero — or close to it — you've found your answer.

Your money is your vote.

Your donations are your endorsement.

And if the Black Church won't build what we need?

Stop funding what doesn't serve us.

The Bottom Line

A community that doesn't control its healthcare institutions is a permanently vulnerable community.

Hospitals aren't just buildings. They're life-or-death power.

The Black Church has had the resources to build them for a century.

The only thing missing?

The will.

Question 3:

Why Has the Black Church Not Built Its Own Bank?

Here's a fact that should keep you up at night:

If you control the money, you control the future.

Everybody knows this.

Banks know it.

Governments know it.

Every community that's ever built real power knows it.

Except, apparently, the one institution in Black America that handles more money than any other: **the Black Church.**

Every Sunday, like clockwork, Black folks pour millions into collection plates.

Every month, church mortgages get paid on time.

Every year, new buildings go up,

new sound systems get installed,

and new parking lots get paved.

So here's the question nobody wants to scream from the pulpit:

With all that money flowing through the Black Church... why don't we own ONE major bank?

Not one.

**THE INSTITUTION THAT HANDLES BILLIONS OF BLACK DOLLARS
HAS NEVER BUILT A BLACK BANK TO PROTECT THEM.**

Everybody Else Figured This Out

Catholic dioceses run massive
credit unions and financial institutions that fund
schools,
hospitals,
and community development across the globe.

They don't just collect money —
they **multiply it** and reinvest it in their own people.

Jewish communities have built
private lending societies,
cooperative funds,
and community banks
that funded entire neighborhoods,
businesses, and generational wealth transfers.

When Jews were excluded from mainstream banking,
they didn't beg for access — they **built their own system**.

Even immigrant groups —
Korean,
Chinese,
Caribbean,
Middle Eastern —
with FAR less money than Black churches,
start rotating credit associations,
lending circles,
and community banks within YEARS of arriving in America.

They pool resources, fund each other's businesses, and build wealth collectively.

But us?

We're still standing at the front desk of somebody else's bank,
hoping they approve a loan for a business we
already have the money to fund ourselves.

The Black Church COULD Build a Bank Tomorrow

Let's be clear about something:

The Black Church has the money.
It has the people.
It has the influence.
It has the weekly revenue stream
most nonprofits would kill for.

So why hasn't it built a bank?

Not because it can't.

Because it won't.

Let's Talk About the Greatest Financial Betrayal in Black History

After emancipation, Black folks did something remarkable:
they built their own bank.

The Freedman's Savings and Trust Company
was created in 1865 to help newly freed Black people
save money,
build wealth,
and secure their economic future.

For nearly a decade, Black families
— people who'd been enslaved just years before —
deposited their hard-earned money into this institution.

They trusted it. They believed in it. They saw it as the foundation of their freedom.

By 1874, the bank held the life savings of **over 70,000 Black depositors** —
money that represented hope, sacrifice, and the dream of building
something for their children.

And then the U.S. government and corrupt bank officials **destroyed it**.

Through fraud, mismanagement, and deliberate sabotage,
the Freedman's Savings Bank collapsed.
Black depositors lost everything —

their savings,
their security,
their faith in financial institutions.

Generations of wealth, wiped out overnight.

This wasn't just a bank failure.
It was a **systematic theft** that devastated
Black financial confidence for over a century.

So here's the question that burns:

After that betrayal — after the government proved
it would steal from us,
lie to us, and
leave us with nothing —

Did the Black Church step in to rebuild what was lost?
Did it rally the people?
Did it create a financial institution to protect us
from the very system that robbed us?

No.

It turned to building bigger sanctuaries.

And We've Been Begging Ever Since

Fast forward to the 20th century:

Black communities were **redlined** out of home loans.
Banks refused Black entrepreneurs.
Predatory lenders flooded our
neighborhoods with
high-interest traps.

This was the PERFECT moment for the Black Church
— the most stable, most trusted, most well-funded Black institution in the country —
to build financial power, right?

Did it?

No.

Instead, it invited the same banks that redlined us
to come speak at "financial literacy events."

That's like inviting the wolf to explain sheep safety.

The Black Church Already Functions Like a Bank... Just the Worst Kind

Here's the most painful truth:

Every Sunday, the Black Church already operates like a bank.

People deposit money every single week.

Faithfully.

Consistently.

Billions of dollars every year.

But unlike a bank:

- No loans to Black businesses
- No mortgages for Black homebuyers
- No emergency funds for struggling families
- No financial infrastructure that grows wealth in our name

Just more buildings.

More renovations.

More sound systems.

More overhead.

The Black Church is the only bank in America that doesn't reinvest in its own depositors.

We're Tithing Our Way Into Permanent Dependency

Let me say that again, because it needs to sink in:

We are tithing our way into permanent dependency.

Every dollar we give to institutions that

won't build banks,

won't fund businesses,

won't create financial systems for us...

is a dollar that keeps us begging someone else for permission.

Other communities understand this instinctively.

For them, economic investment is a **sacred duty**.

For us? It's a prayer request.

And until that changes, we will remain economically powerless —
no matter how loud we pray,
how much we give, or
how many buildings we construct.

Imagine What 50 Years From Now Could Look Like

Picture this:

It's 2075.

The Black Church finally built a bank
(with branches) 50 years ago — in 2026.

By now, we have:

A network of Black-owned banks and credit unions
in every major city, funding Black businesses,
approving Black mortgages, building
Black generational wealth.

Black entrepreneurs who don't have to explain their vision
to people who don't believe in them — they go to THEIR bank,
where the loan officer looks like them, understands them, and invests in them.

Black families
buying homes,
starting businesses,
sending kids to college — not through charity or luck,
but through a **financial system built by us, for us.**

Black hospitals and schools are fully funded
because our bank reinvests profits into
institutions that serve our community.

That's power.

Not slogans. Not sermons.

Power. That's not a fantasy.

That's what happens when a community controls its own money.

But it only happens if and when we start. Only when we stop waiting for permission.

Here's What To Do

Ask your church leadership one simple question:

"Why haven't we built a bank?"

Not accusatory. Not angry. Just direct.

And if the answer is anything other than "We're working on it" or "Here's our plan"...

Then you know exactly where your church's priorities lie.

Your money is always your vote.

Your donations are always your endorsement.

Stop funding institutions that won't build what we need.

A people without their own financial institutions are a people permanently begging for permission.

A bank isn't just a building.

It's freedom on the balance sheet.

The Black Church has had the resources to build one for a century.

The only thing missing?

The will.

This Isn't About Blame — It's About Power.

These three questions punch hard because they expose the truth.

We have survived without power — but we cannot thrive without it.

True independence requires:

- Schools
- Farms and food systems
- Hospitals
- Media
- Land
- Leadership infrastructure
- Economic engines

We've been reacting for 400 years.
It's time to start building deliberately.

You're here because you're ready for more than outrage.
You're ready for strategy, clarity, and action.

CALL TO ACTION:

If This Booklet Hit a Nerve, Good.

Now Let's Build Something Real.

This booklet is just the beginning — the spark.

Inside my full **online African American Studies course**, we go far beyond these three questions.

You'll learn:

- The historical patterns that keep Black communities disempowered
- The systems that must be built for true independence
- How Black leaders, students, educators, and families can shift power today
- Practical steps to reclaim control over education, health, economics, and community structure
- How to think like a strategist, not a survivor

If you're ready to understand *why* our systems look the way they do — and how to finally build our own — then it's time to go deeper.

Do not wait. Power doesn't come to those who hesitate.

**Learn more about
the online African American Studies course.**

<https://www.ProfessorKenyatta.com/course>

Learn more about Professor Kenya:

<https://ProfessorKenyatta.com/about/>

Bombshell Bonus Question

Why Don't We Own and Operate the Entire Food System That Feeds Us?

Black communities spend **billions** on food every year...
...while owning barely **any** grocery stores,
distribution centers, farms, or food
processing facilities.

We are customers in a system we don't control.

And every time a crisis hits — from COVID to supply chain shutdowns —
Black communities are the first to feel hunger and the last to receive relief.

This Isn't New.

Historically:

- We had thriving Black farmers post-Civil War.
- We had land ownership spikes during Reconstruction.
- We had agricultural independence in early 20th-century, Black towns.

Then came:

- Lynching campaigns targeting Black landowners
- USDA discrimination
- Banking exclusion
- Fraudulent seizures

- “Urban renewal” destruction
- Predatory corporate agriculture

Result?

Today, Black people own **less than 1%** of U.S. farmland.

That’s not an accident. That's an engineered vulnerability.

Why It Matters

If you don’t control food, you don’t control:

- health
- longevity
- economic stability
- political leverage
- survival during crisis

Takeaway:

Food is power.

Communities that can feed themselves can free themselves.

And we can rebuild what was stolen — with strategy, not slogans.

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