



FRIENDS OF THE MIDDLE NEWSLETTER #19 — NOV. 17, 2011

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Money and Politics

(posted by Steven W. Baker / SteveB, Nov. 17, 2011)

David Gergen, my fine, bipartisan friend, what took you so long? And you seem a little tentative. Like, maybe, you're not 100% sure yet about this money corrupting politics idea. Believe me, you can be sure!

"Is Money's Deep Role in Politics the Root of Our Woes?" by David Gergen and Michael Zuckerman, CNN

Nov. 15, 2011, (http://www.cnn.com/2011/11/15/opinion/gergen-zuckerman-politics-money/index.html?hpt=po_r1)

(Editor's note: David Gergen is a senior political analyst for CNN and has been an adviser to four presidents. He is a professor of public service and director of the Center for Public Leadership at Harvard University's Kennedy School of Government. Follow him on Twitter: @David_Gergen. Michael Zuckerman is his research assistant.)

(CNN) — This past Sunday's "60 Minutes" and the latest issue of *Newsweek* bring back to the fore the complicated issue of money and politics. Both highlight a new book by Peter Schweizer, *Throw Them All Out*, which rails against what Schweizer calls "honest graft."

Schweizer charges that leaders from both houses of Congress have been drawing on insider knowledge to make money in the stock market — a practice that is banned in American industry and restricted in other sectors of government. And although he is a conservative at the Hoover Institution, Schweizer is an equal opportunity scourge, attacking both Democratic and Republican leaders.

Democratic leader Nancy Pelosi and Republican speaker John Boehner have fired back, asserting that Schweizer has misrepresented them and they have done nothing wrong. Until competent legal authorities investigate, both deserve the benefit of the doubt. The public does, of course, deserve a more thorough airing of the facts. Equally important, Congress ought to have rules about conflicts of interest that are as demanding as those for people who work in the executive and judicial branches; so far, Congress skates free.

But whatever the rebuttals from Capitol Hill, this controversy underscores a deepening sense that money plays far too large a role in politics. If anything unites the tea party and the Occupy Wall Street protesters, surely it is the sense that the system is rigged in favor of big shots in Washington and against little guys back home. Money is at the heart of it.

A new book that should receive far more attention makes an even more sweeping and thoroughly researched case against money in politics — *Republic, Lost: How Money Corrupts Congress — and a Plan to Stop It*, by Harvard law professor Lawrence Lessig.

The author is a man of many parts: Lessig made his name as a legal theorist in issues surrounding new technologies, but he also has a keen interest in politics. He was the youngest member of the Pennsylvania delegation that nominated Ronald Reagan at the Republican convention in 1980, clerked for conservative Supreme Court Justice Antonin Scalia, and later endorsed his friend and former University of Chicago Law School colleague Barack Obama for president.

Lessig, who lately has been working to organize a movement for a new constitutional convention, is disillusioned with both right and left and blasts away at them for essentially selling the republic out. But his charge is not that politicians in Washington are taking money on the side, à la Spiro "Pass the Bags" Agnew. He doubts much of that goes on today. Rather, he is deeply troubled by what he calls "dependence corruption" — the degree to which politicians have become dependent on money from lobbyists in order to pay for their campaigns, and the ways in which that dependence has increasingly distorted public policy in ways that do serious harm to the country, while also (and just as perniciously) undermining public trust.

His argument is wide-ranging and impossible to do justice to in a brief column. But a few of the most striking facts he marshals are worth recognizing. Among them:

- The cost of getting elected to Congress has exploded: from 1974 to 2008, Lessig notes, the average cost of a re-election campaign ballooned from \$56,000 to more than \$1.3 million, a more than twentyfold increase that far outpaces inflation.
- Fundraising is a constant concern: Candidates have to spend between 30% and 70% of their time raising money. (Lobbyists, however can ease this pressure through many kinds of what Lessig calls "legislative subsidies" — advice, research, support, and most of all, campaign cash.)
- The revolving door between Congress and lobbyists is spinning faster: In the 1970s, just 3% of retiring members of Congress went into lobbying. But by 2004, in the previous seven years more than half of all senators and 42 percent of House members had made the switch.
- The incentives for lobbying are clear. A 2009 paper found, for example, that firms get between \$6 and \$20 back for every \$1 they invest in lobbying for tax benefits.

With regard to taxes and regulation, Lessig's observations are particularly sharp. Business leaders argue, for example, that they are not investing as much as they might in new jobs because they face so much uncertainty that they don't know what to expect from the government from one year to the next.

Many citizens are likewise baffled by some regulations and, especially, the tax code: Why is it so massive, so confusing, sometimes so seemingly wasteful and preferential?

Lessig's explanation is that this complexity and uncertainty is no accident, and that's because politicians in Washington have an interest in keeping business guessing and the rest of us confused.

Pass a tax law for five years and lobbyists won't need to come around with contributions for a long time; make it a one-year law and they'll be back next week. Likewise, keep the code incomprehensible, and the voters won't know if they're getting hosed. Those are fascinating insights.

One of Lessig's heroes is Henry David Thoreau, and he likes to quote the American philosopher as saying, "There are a thousand hacking at the branches of evil to one who is striking at the root." Lessig sees the role of money in politics as the root of the country's current ills, from health care to education to the economy. He also thinks it explains why the parties appear to have grown closer in economic ideology — where the concentrated corporate lobbying money is — while growing more polarized in social ideology, for which more extreme viewpoints yield a

bigger haul. He is quick to note that this corruption is "not the product of evil" — it leads to "great harm," but is the result of "no bin Laden."

Without "great evil," Lessig reflects, he is "not yet sure that we can muster the will to fight." That's a deep concern, and it calls to mind the memorable formulation of the economist Charles Schultze, who once divided our problems into two categories: a wolf at the door, or termites in the basement.

As a nation, we've always been a lot better at handling the first than the second. But if Lessig is right about the campaign finance system, it's a major case of termites in the basement — and addressing it will require more than simply throwing all the bums out. In Lessig's view, it may require laying a whole new section of our foundation instead.

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20111116-01	10:49	Pam	Re: Three Paths Toward Remaking Our Republic: How What's Broken Can Be Fixed (reply to SteveB, FotM Newsletter #18)
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I have not seen Cain's latest, but I'm very curious. What did he say/do this time?

I like the rather optimistic tone of this, but I just read an article in the *New Yorker* that shows Romney and Obama virtually neck and neck. I always wonder if polls don't become a self-fulfilling prophecy. I think that, next to football, political campaigns must be America's national sport. And what accounts for those poll numbers changing? Is there anyone who hasn't already made up his mind? Maybe the Republicans still aren't sure about whom to nominate, but anyone who would vote for one of those guys would NEVER vote for Obama. When I see the numbers for the candidates rise and fall, I assume the people changing their minds are gormless mushbrains who can be manipulated by a wink and a nod. Or pure muleishness. There is an American strain that is agin' the government, no matter what. We are an anti-authoritarian (mostly good) and an anti-intellectual (mostly not so good) people, and it shows.

What I wish is that we could have something closer to a Parliamentary system, where an election can be called whenever. I also like the way Brits resign immediately when they get caught up in a scandal. The way we do things, we're bound to produce liars.

20111116-02	11:00	SteveG	Re: Three Paths Toward Remaking Our Republic: How What's Broken Can Be Fixed (reply to SteveB, FotM Newsletter #18)
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The first alternative, noble as it is, will not work. People will vote for whom they want or not vote at all. Congress would have to make the laws to make this work and they are self centered enough not to do it,

Occupy Wall Street has as its goals to move into candidate backing and into a party. It will take time, but is a documented move they want to take.

#33 sounds good – all of us would like a balanced budget, but there are those unaccounted for emergencies - war, floods, storm damage, earthquakes, etc. Having a rational of how it is paid for makes sense and following that rational. If you look at the deficit charts back to 1913, we always ran a little deficit. We covered things by higher taxes. We started going overboard on the deficit during Reagan and then it really took off under Reagan and Bush L with slight correction with Clinton and then off to the races. Closing loopholes, cutting wastes and having flexible progressive tax rates might work

#38 does not work for me – we should never torture!

20111116-06	11:38	Art	Re: Three Paths Toward Remaking Our Republic: How What's Broken Can Be Fixed (reply to SteveB, FotM Newsletter #18)
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Good stuff and the potential for lots of discussion. One thing I did not see is, "How do we get good people to run and serve in Congress?? The whole system is so rotten at the moment that I don't think we even get off the starting blocks very well. I mean, look at the Republican candidates. Is this really the best the USA has to offer??? If so, we are doomed.

20111116-32	18:21	Pam	Re: Three Paths Toward Remaking Our Republic: How What's Broken Can Be Fixed (reply to SteveB, FotM Newsletter #18)
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I should probably follow my own advice and leave topics like this alone. But, for what it's worth, I agree with you, SteveB. [See below: "History of Birth Control / Abortion" –SteveB]

Now, about your amendments: I'm not real big on amending the Constitution.

Some of your suggestions—like a balanced budget amendment, or term limits, or campaign finance reform—can, I believe, be handled by regular legislation. I see amendments as covering really basic things, like the right to vote, equal protection under the law, stuff like that. Having an amendment in the Constitution to balance the budget would tie the country's hands. Sometimes we have to run a deficit. I have even read that a balanced budget would actually be bad for the economy. Some of your suggestions are already covered, I believe. The right to privacy (what exactly is the amendment that says that?) ought to cover sexual behavior; equal protection under the law should cover gay marriage and gay rights. It's already in the Constitution that we have no established religion. I guess what it all boils down to is, I don't see the need for any amendments. I want to see changes, but I want to retain some flexibility. Just my opinion, but what do I know? ;-)

20111116-33	18:33	SteveB	Re: Three Paths Toward Remaking Our Republic: How What's Broken Can Be Fixed (reply to Pam, above)
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1. "Congress" is intractable. You're going to get them to pass laws? With the Constitution, maybe the people have better access to changing the law.
2. All these amendment have to be worded similarly to the original Constitution, often in very general terms. There could be a balanced budget amendment that would take reality into account, for instance. Not that I'm for that particular amendment, or maybe any of them except the first three I proposed. You're right that a deficit can be very good indeed. But wording is crucial, as the history of the Equal Rights Amendment shows.
3. There is nothing in the Constitution, explicitly, about privacy, innocence until proven guilty, separation of church and state, none of that.
4. You're right, being equal should have been enough to end slavery, give women the vote, rights, and equal pay, improve working conditions, end racial discrimination, and OK gay marriage, but it has done none of those things. It took an Amendment to end slavery. We needed an amendment to establish the equality of women, but didn't get it, and it will take at least one Amendment to free us from the present tyranny of greed.
5. I don't trust the Supreme Court not to go further in taking away our rights. What will be "people" next? Robots? Dogs? Drones? And what if the government cannot mandate Social Security, Medicare, or Obamacare without an Amendment? I think it will come to that.

Though I completely agree with you that I don't want to tamper, except that my rights do feel a little naked right now. OWS doesn't seem to be going anywhere, at least for now, though I'm still hopeful. Getting laws passed, laws that won't be overturned...that's the hardest path.

[20111116-04](#) 11:14 SteveB Re: Herman Cain on Libya (reply to Pam, above)

Cain just hesitated a lot and acted like he knows nothing about Libya when asked about it. But he has said so many weird things lately. I didn't think this "brain fart" was nearly as bad as Perry's. (I wish they would stop calling it a "brain freeze" because that is something else entirely and very appropriately named. Why screw it up? Maybe we could just call it a "Perry"?)

But Cain has obviously not done anything to prepare for the Presidency. I bet he never learned how to make pizzas either. He can't be bothered by those kinds of details. I don't think he even reads the paper. Maybe they should ask him that "gotcha" question they got Palin with, "What have you read lately?"

It's funny that people think you don't need to know anything to be the most powerful person on Earth.

PARLIMENTARY SYSTEM — Ya, I like it. But we are so far from there that I didn't even include it in my list of Constitutional Amendments. Maybe I should...

[20111116-03](#) 11:07 SteveG Video: Herman Cain on Libya (reply to Pam, above)

http://www.youtube.com/watch?v=WW_nDFKAmCo

[20111116-05](#) 11:15 Art Re: Herman Cain on Libya (reply to all, above)

And remember, Cain's people requested this interview.

[20111116-07](#) 11:42 SteveG "Gingrich Fires Back at Lobbying Charge"

"Gingrich Fires Back at Lobbying Charge" by Rebecca Stewart, CNN

Nov. 15, 2011, (<http://politicalticker.blogs.cnn.com/2011/11/15/gingrich-fires-back-at-lobbying-charge/>)

[20111116-08](#) 11:44 Art Re: "Gingrich Fires Back at Lobbying Charge" (reply to SteveG, above)

One other thing but aligned with your thoughts above. Latest little brouhaha bubbling up for our Republican friends.

Indeed, today in Bloomberg reports: (<http://www.bloomberg.com/news/2011-11-16/gingrich-said-to-be-paid-at-least-1-6-million-by-freddie-mac.html>) that Gingrich stuffed his bulging pockets with as much as \$1.8 million in Freddie Mac consulting fees between 1999 and 2007.

I find this incredible and for what???

[20111116-10](#) 12:06 SteveG Re: "Gingrich Fires Back at Lobbying Charge" (reply to Art, above)

All of them seem to be either not prepared to run for president or have large skeletons hanging in their closets or flip-flop like a fish out of water. It amazes me how the economy has opened the door...

[20111116-21](#) 13:48 Art Re: "Gingrich Fires Back at Lobbying Charge" (reply to SteveG, above)

That's a lot of money just to be a "historian". He's always been 'full of it' and even more so now. Is this the best America has to offer??????????

Indeed, today Bloomberg reports that Gingrich stuffed his bulging pockets with as much as \$1.8 million in Freddie Mac consulting fees between 1999 and 2007.

[20111116-09](#) 12:04 Phil New Blood Needed in Elected Government

Unfortunately (or fortunately depending on the perspective) I am still a working person. Yes, SteveG, still paying in to SS for you retired people. So, I have tried to keep somewhat abreast of the debate. One point I would like to make: I have read and have heard many people say we should "throw the bums out". Problem is, I have found, that most people mean those senators and congressmen of someone else's state. They mostly think that their own are OK. They certainly think their own are OK if they are the representative of their party by choice. What I have determined is that many people only want their elected official "thrown out" if they are not of the party of choice. This argument was recently demonstrated in my city of residence when the mayor was elected by his party that his electorate voted a "straight" ticket by almost 60%. So, being in agreement that our current elected officials should be replaced I offer this suggestion that I think will achieve the desired effect of replacing the incumbents.

If you are serious about getting new lifeblood into DC, but have strong alignment to your party, then let's see you promote and vote to replace your elected official in the primary. Make an effort to spur someone else to oppose the incumbent in the primary. Will you do it? I know the party does not like to offer alternatives in the primary, but it would be a great opportunity. It is an opportunity we have in my state for the senate.

[20111116-13](#) 12:20 SteveB Re: New Blood Needed in Elected Government (reply to Phil, above)

Good to hear from you. Ya, I've been working on this un-elect, throw the bums out thing since 2008, and you are very right about the problem of people thinking their own Congressmen, especially their Representatives, are not part of the problem. I don't know how to get around this? We need a massive PR campaign...something... Or we set up stings on all sitting Congressmen using Las Vegas hookers? I'm gonna need lots of help here.

Unfortunately, for this to work we have to sacrifice the good ones in office, but FOR ONLY FOR ONE TERM! Then they could run and have a better chance than ever because the incumbent will be automatic toast.

This would work exactly like term limits—but imposed by the voters. After we get the politicians' attention, we will be free to re-elect the good ones as long as they remember the lesson we taught them about who is the boss.

Also, there would be some other good ones to come on board, even though they would be rookies. And we always have the experience of 2/3 of the Senate to draw-on and the Congressional staffs.

And the answer is, yes, I will do it! (Unless we get the Constitutional Convention going or Pam and Gooch convince OWS [Thanks, SteveG!] to overthrow the government.

[20111116-27](#) 15:58 Phil Re: New Blood Needed in Elected Government (reply to SteveB, above)

OK, I'm confused here. First paragraph, are you saying you need help with the hookers or the PR campaign? I might be able to help you with one of those.

[20111116-15](#) 12:28 SteveG Re: New Blood Needed in Elected Government (reply to Phil & SteveB, above)

As long as the party structure remains as strong and tight as it is, it is exceptionally difficult for an "outsider" to get backed by a party. It all comes down to scratching each other's backs and who has the most money.

[20111116-17](#) 12:31 SteveB Re: New Blood Needed in Elected Government (reply to Phil & SteveG, above)

So the money cycle must somehow be broken.

I say we "Take the law into our own hands!" as we used to say in Montana.

[20111116-11](#) 12:08 Pam 2012 Republican Primaries

When I taught at UNCG, I was the faculty advisor for national scholarships, like the Fulbright, Rhodes, Truman, and others. I went to a Truman Scholarship conference once to learn how to work with students to prepare them to fill out the detailed applications. All these scholarships require interviews, so we prepared for those as well. One of the things the Truman committee asks nominees is what they read, and they expect lots more than just a newspaper. If a college student is expected to be well-informed and well-read, can we ask less of our elected officials? Asking what you read is far from a silly question.

[20111116-12](#) 12:15 SteveG Re: 2012 Republican Primaries (reply to Pam, above)

As citizens, I believe all of us should be informed. That isn't going to happen. I also believe we all should vote. That isn't going to happen. I also believe all government officials, elected or appointed, should act in the best interest of the country – not going to happen. I am getting depressed now, any ideas of countries to move to?

[20111116-14](#) 12:22 Art Re: 2012 Republican Primaries (reply to Pam, above)

And the "good news" is??????

[20111116-16](#) 12:29 SteveB Re: 2012 Republican Primaries / Bolivia (reply to SteveG, above)

SteveG: Ideas of countries to move to?

Yep, move down here to Bolivia! Things are so bad that we are so far past caring, no one even remembers caring's funeral.

But the economy is going like gang busters! Stimulated by a very uncertain business climate.

[20111116-18](#) 12:52 SteveG Re: 2012 Republican Primaries / Bolivia (reply to SteveB, above)

Some people have tried to take the law in their own hands here. There are shoes over the wires, gang symbols all over, stabbings/shootings on a regular basis. Most of the gunfire seems to be from small caliber hand guns. The police seem to shoot first and ask questions later.

Medical care is my biggest concern about moving to another country.

[20111116-19](#) 12:55 Pam Re: 2012 Republican Primaries / Bolivia (reply to SteveB, above)

The economy is thriving for whom? How are things so bad? Is there crime, homelessness, lack of health care, pollution, inefficiency? You choose to live there, so I assume there are good things to enjoy, but the way you talk about it, it sounds pretty dismal to me.

[20111116-22](#) 14:00 SteveB Re: 2012 Republican Primaries / Bolivia (reply to Pam, above)

No, we have come out the other side of bad and found that it's like after you die—heaven!

The economy is thriving for everyone, but, of course, any economy always thrives more for the rich. That's no different here. But here the rich are much more subdued about being rich, almost ashamed of it, not (traditionally) so ostentatious, and not nearly as rich as in the US.

But they do seem to sort of feel the pain of the poor in the way they live less luxuriously than they could.

But there are a minority...who love their Mercedes, etc.

Homelessness, crime, other problems...not as much as a comparable American city with 2,000,000 people—Houston.

[20111116-31](#) 17:34 Pam Re: 2012 Republican Primaries / Bolivia (reply to SteveB, above)

Our record on crime, murder, homelessness is not the best, to say the least. I'm glad to hear Bolivia does better.

[20111116-23](#) 14:06 Pam History of Birth Control / Abortion

I love our political, economic discussions. They're like a really good seminar. We learn from each other and prompt serious thought. I wonder if perhaps we might broaden our scope a bit and talk about some other issues that are problematic. I always used to tell my students not to write persuasive essays about abortion, gun control, or capital punishment, as these have been done to death. But the truth is, these are important issues that have not been resolved.

I just read an article in this week's *New Yorker* about birth control legislation going back to the late 19th c. and Margaret Sanger. The article is a history of birth control, but it touches on abortion as well. We have settled the birth control issue, so that's not up for discussion (thank goodness), but the abortion issue has an interesting history too. In the late 1960s abortion restrictions were lifted in 15 states. Reagan signed the law in California, and by 1970 the Clergy Consultation Service on Abortion was established to help women find doctors who would perform abortions in 26 states. Abortion did not become the lightning rod issue it is now until Nixon used it in a calculated effort to divide the Democrats and assure McGovern's nomination. He wanted to run against McGovern for what are, by now, obvious reasons. Nixon made common cause with Catholics, including Ted Kennedy, but it was done for political, not moral, reasons.

I have no doubt that people opposed to abortion are sincere. If they are convinced that abortion is murder, then of course they oppose it. Who condones murder? But a consensus on definitions of life and personhood are so difficult to come by, the debate rages on. I saw a bumper sticker once that said, "If you're against abortion, don't have one." I believe the zealots who picket and bomb clinics are deranged by their self-righteousness. I think Right-wing politicians use the abortion issue to achieve political ends, not moral ones.

I am very concerned about what a Republican administration would do to this country economically, but I'm equally worried about what it would do to civil rights and individual freedom. I don't trust the Supreme Court we have now, and another conservative would wreak havoc on the progress we've made in the past 50 years. Maybe Americans can only focus on one thing at a time, but there's more than the economy at stake in the next election.

20111116-24 14:22 SteveB Re: History of Birth Control / Abortion (reply to Pam, above)

Abortion, huh? Now that's a tough one. You're a brave girl. You notice I included the right to privacy in my must-have Amendments. Why leave that to the whim of the courts? Why leave the moment of life to them either? Let the people decide.

I'm against abortion. I don't like abortion. I want fewer abortions. I think it's wrong. I certainly don't know what God thinks, but I don't want to be in his shoes.

Having said all that, I'm speaking only of me. While I may want to persuade everyone to un-elect their Congressmen, I don't seek to convert anyone to my views on abortion. They are only for me. I feel lucky that, in my life, I was never in a situation where I was involved in any way with an abortion. I don't consider it murder, but I think I'd always feel the loss. And who am I to judge what it is? In many situations in my life, I might have been all for it. Fortunately, I never had to decide. I don't fault anyone who ever did have to decide. They have my sympathy and compassion. What a difficult choice.

My son, whom we lost, had a girlfriend who had an abortion? What if she hadn't? What would my grandchild be like? Would it have changed my son's life to have a child? Would that have changed everything? Isn't there always regret at such a missed alternative universe?

But, I see this is a practical argument, not a moral or religious one. I would rather the government not peek its nose into our bedrooms or our bodies.

So why leave the Supreme Court to set the time when life begins? We need an Amendment. And I say life begins not at conception, but the old rule, when the fetus can live on its own. This leaves plenty of time for the mother to think and consult and meditate and maybe pray, to figure out the best thing for her to do with her body and her life and another possible life that is, where it should be, in her loving hands. What she decides is no one's business but hers. It is especially not the stupid government's business. The government lacks those loving hands. Roe v. Wade is not safe!

And if there was ever a better argument for the separation of church and state, then I don't know what it could be.

I want the government away from our bodies, out of our bedrooms, and out there redistributing wealth like they're supposed to be doing—24/7!

But today I also want to talk about Constitutional Amendments because I worked on them for a week or more... :-)

20111116-25 14:57 SteveG Re: History of Birth Control / Abortion (reply to Pam, above)

Pro choice, no constitutional amendment against abortion, gay rights yes, gay marriage yes.

20111116-29 17:25 Art Re: History of Birth Control / Abortion (reply to all, above)

I know this may sound horrible but we now have 7 Billion people on this planet and I think that is about 5 Billion too many. Anything that cuts that rate I am for. I certainly admire SteveB's sensibility on the other hand. Very well stated.

20111116-37 19:44 SteveB Re: History of Birth Control / Abortion (reply to all, above)

I agree with Art about the utterly practical aspects of abortion, as awful as that must sound to some people. But it is not only that the world can have too many people, but there can be too many people in a family too, or a non-family.

It's like I have to think of meat as "not animal flesh" to be able to eat it. I succeed in that immensely, and love meat. But I won't eat new species I haven't already eaten, or crap that looks like an animal, or half, no, make that ¾three-quarters, of the stuff they eat in China.

So for the good of society, I am able to focus on the fact that a fetus less than about three months old is a fetus, a part of the mother's body.

There are 7 billion of us. And 3 billion who live on less than \$2 a day. It is very inexpensive to live in Bolivia, especially In a, shall we say, substandard, yet adequate, even health, sort of way. Good medical care is available for nothing or very little, which helps. Food and housing can be very cheap indeed. But to live on \$5 a day here, which many do, makes me appreciate that under \$2 figure. That's not living well. There are too many of us.

And the subject of procreation, or the lack of it, makes me think of creation, the Creator, and Jesus.

I know, another touchy subject like abortion, but somehow Jesus blew it! He didn't sit us down as children, that we know of, and lecture us about how, someday, having too many children might be a problem. Maybe he could have warned us to take care of the Earth as the Pachamama of the Inca does. I mean, very many of those other lessons were some of the best ever taught—love, the golden rule, moderation, generosity, even tolerance. But no operation manual. Although, who knows what he said, surrounded by illiterate people who had 100 years to forget before even starting to write, sometimes creatively. There's a group of scholars who work continuously to try to tell us what the Bible really says, literally, and it has changed and is changing all the time. I hope none of this is blasphemy to anyone.

I think it's very possible he probably gave some graduate level seminars that his students weren't ready for. They got the love part alright, but not the "Don't litter and almost always wear a condom, a-hole!" part. Now that would have been good advice for us to have picked up on, I think.

My point is this: as Art points out, there are way too damned many of us, we have ever more limited resources available per person. We have more and more waste, like a colony of bacteria with no place hardly to put it. There is going to be a lot of pain and suffering in the world, that I imagine would send a titanic cosmic echo back through time to Jesus and God (who already knew about it, of course), and we would have been given 2000 years of warning of a huge, very real danger by Jesus himself. Instead we were warned of stupid Armageddon, that nobody really cares about anyway.

It would also prove Jesus knew the future and was divine, whereas every time some fool predicts the end of the world, it just ends up looking bad, as the End Times and Armageddon itself do so far. Unless They (The 3? The 2? Jesus?) didn't know....

[20111116-38](#) 19:49 Ben Re: History of Birth Control / Abortion (reply to SteveB, above)

SteveB: Instead, we were warned of stupid Armageddon, that nobody really cares about anyway.

Great line.

[20111116-39](#) 20:02 SteveG Re: History of Birth Control / Abortion (reply to all, above)

Before abortions were legal, I know of people who were forced by parents to have illegal abortions – left sterile and estranged from family. I know people who psychologically/psychiatrically could not tolerate the 9 months of a pregnancy. I know people who had their father's child. I am certain people have been raped and became pregnant, I know people have become pregnant at 12. I have seen the sonograms of a 1 month old fetus – you know it is a person. But I believe there should be some level of personal choice

[20111116-40](#) 20:30 SteveB Re: History of Birth Control / Abortion (reply to SteveG, above)

I agree...there are all those things. Abortions are illegal here in Bolivia because of the Church. It's pretty easy to go to Argentina or Brazil, but not easy if you're very poor.

The morning after pill is a great thing, but not so widely discussed. Man, I would have always had a couple of those in my pocket when I was younger. Do they have bad side effects? I've heard they're available here but that's about all I know about them. It's frowned upon to go into poor countries and sterilize a bunch of people.

I actually don't think it's too early for most places in the world to implement a modification of the Chinese one-child law. The limit would be two children. Would it be possible to do massive publicity first, give it 10 years, and see how the birth rates look. If that's not enough, implement the law for 10 years (I'm being arbitrary here) and look again. If it helps, keep it going. I don't know, or just slap it on the jackals! Two rug-rats per couple, that's it!

I would think a lot of TV advertising showing just the bad side of kids could do a lot to reduce the population explosion. Show some damned poopie diapers, for cryin' out loud. Have you ever had your face spewed with puke or sprayed with a full blast of baby pee? Too bad they don't have smell-o-vision on TV's. Show kids being really obnoxious. No sweet stuff. Just stuff from the horror movies. Talk about how it costs a quarter million dollars to raise one. And hand out those pills, condoms, morning after pills, and abortion counseling coupons.

It would save a lot of pain and suffering in the future.

20111116-20	13:03	SteveG	"57 Members of Congress Among Wealthy 1%"
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Good way to see how you stack up with your congressman and see the wealth/lack of wealth that represents your interests.

"57 Members of Congress Among Wealthy 1%" by Gregory Korte and Fredreka Schouten, *USA Today*

Nov. 16, 2011, (<http://www.usatoday.com/news/washington/story/2011-11-15/congress-wealthy-1/51216626/1>)

20111116-30	17:33	Art	Re: "57 Members of Congress Among Wealthy 1%" (reply to SteveG, above)
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Interesting the number in the zero and minus range. Wonder how that works?

[I wasn't sure what you were referring to here, Art. Then I forgot to ask you. Sorry. -SteveB]

20111116-34	19:12	SteveG	Re: "57 Members of Congress Among Wealthy 1%" (reply to Art, above)
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Owe more than they have? Upside-down mortgage? Thought it was interesting to see some \$numbers connected with the folks we hire to run our government. Would like to see if their worth includes spouse's worth, inherited. Or earned. Plus what their worth was prior to congress and what it is now.

20111116-35	19:13	SteveB	Re: "57 Members of Congress Among Wealthy 1%" (reply to SteveG, above)
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Mmmmm...that would be juicy information [net worths] but, I bet, well hidden information. But maybe just the tip of the iceberg could be enough to hang some.

Just like a little research in the correlation of votes to campaign contributions might turn up how prevalent the corruption is, as well as ferret out the worst offenders.

These Congressmen do not have their attention where it needs to be focused.

20111116-36	19:33	SteveG	Re: "57 Members of Congress Among Wealthy 1%" (reply to SteveB, above)
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Kerry and McCain have married money and I assume others have. The "60 minutes" report Sunday and the article(s) that we circulated Monday about the attempt of a law to make it illegal for congress to use insider information.

If I remember right, they said there were only 6 people willing to co-sponsor the bill — runs both sides of the aisle. Money made in the stock market based on committee information to land speculation on committee information.

20111116-26	15:36	Dale	Home Educating Family Magazine
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Maybe you will want to subscribe to this great new publication, or.....is this some kind of conspiracy?

<http://www.wellplannedday.com/2011issue3magazinetrailer.php>

20111116-28	17:05	Pam	Re: Home Educating Family Magazine (reply to Dale, above)
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Do I sense a note of snarkiness in that conspiracy question???

Let me say right up front, I am not religious. You could call me an atheist, but the truth is, I don't know all there is to know. I trust science, as far as it goes. The rest is a mystery no one will ever solve—not in a thousand years. I am not a believer in any religion, but I have been won over to the idea of home schooling by the kids I have known who have been home schooled. Most home schooled kids come from religious families. Most of the ones I knew were students at the university where I taught for 29 years. All the ones I knew, and there were quite a few, were mature, well-informed, polite, responsible, and generally the best students in the class. Whatever their parents did, it must have been right.

There is a wonderful book that one of these home-schooled kids recommended to me: *An Underground History of American Education* by John Gatto. It totally blew me away. Gatto was a teacher in the New York City schools for 30 years, and won many awards for his work. His advice to parents who want a good education for their kids: home school them. I raised three kids, and I could NEVER have home schooled them. I had a career and a life of my own, and I simply didn't have the energy or the commitment. Home schooling isn't for everyone, obviously. I support it for families who want it, but society still has a responsibility to educate all our children and young adults. How we do that is something we can discuss, if anyone wants to.

20111116-41	21:12	SteveG	"Millionaires Ask Congress to Raise Their Taxes"
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"Millionaires Ask Congress to Raise Their Taxes" by Jennifer Liberto, CNN

Nov. 16, 2011, (http://money.cnn.com/2011/11/16/news/economy/tax_millionaires/index.htm?hpt=hp_t2)

20111116-42	23:10	Dale	"Banks Face New Multibillion-Dollar Mortgage Slam: Analyst"
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In this article the throwing around of millions, billions and trillions is amazing. I've read it numerous times and I'm still trying to figure out what to conclude, except.....the housing/mortgage problem is far from over. IMHO this the single greatest impediment to an improvement in the economy — right now. The size of the national debt, tax reform, health reform and even corruption are chronic problems that need fixes, but the triage that immediately

affects consumer confidence, employment, tax revenue and more is cleaning up the mess caused by the housing bubble.

Think about it. If property owners feel like their home values are stable and reasonable, they are willing to spend on furnishings, refurbishments/repairs and reasonable enhancements. With the inventory of repossessed houses cleared out, newly constructed homes can compete and construction jobs are created, along with manufacturing and distribution of building materials. If loans are rationalized to property values, scared owners who were "under water" have an entirely different attitude about their actual and relative wealth.

Investors in banks and other lender firms are not going to allow the managers to voluntarily abandon loans or modify them at huge losses. The Government could bite the bullet and take "The Bold Step" of fixing the problem. If the Obama administration had done this first, instead of all the other duffus stuff they wasted time on, we could be out of this mess. But, since we can't change what has passed, I still believe a bold corrective plan could be enacted.

Please don't forget that individual retirement and pension plans, endowments, university trusts, etc. are invested in Bank of America, Wells Fargo, and other large banks, so thinking we can just smack the snot out of them and only "the bankers" will get hurt is incorrect. Bank Boards of Directors and Corporate managers make the decisions, not "banks" make decisions, and we need to find ways to hold them responsible for those decisions. Greater transparency, greater public scrutiny and greater shareholder participation are needed.

Once again, because the original Stimulus was botched so badly, a Banking Reform Program is doomed if it gets cast as a bail out for banks. What is needed is a Private Housing Finance Transition program (PHFT). Right now the problem is like the can that keeps getting kicked down the road. Think about this sequence:

1. Banking reform regulation — repeal of Glass Steagall and improved scrutiny.
2. Federal Private Housing Stabilization — managed similar to the S & L recovery with a department that has a finite life (two or three years maximum).
3. Tax reform — creating incentives for new home purchases.
4. Lending reform — simplified loan forms/processes, civil and criminal penalties for misbehavior of lenders and loan servicing firms.
5. Clean up of home loan mortgage underwriting — Modification or replacement of Freddie Mac and Fannie Mae.

What most conservatives fear about Government programs are that they will become unending. They are more likely to accept a single purpose, time limited program to correct an extraordinary problem, like the housing bubble has turned into.

"Banks Face New Multibillion-Dollar Mortgage Slam: Analyst" by Philip van Doorn, Yahoo! News

Nov. 16, 2011, (http://www.thestreet.com/yahoo/story/11312902/1/banks-face-new-multi-billion-dollar-mortgage-slam-analyst.html?cm_ven=YAHO0&cm_cat=FREE&cm_ite=NA)

NEW YORK (TheStreet) — FBR Capital Markets analyst Paul Miller believes that the largest U.S. mortgage loan servicers could be facing billions in losses from Federal Housing Administration (FHA) claims audits.

In its annual report to Congress on Tuesday, the FHA said that its insurance fund declined even further from last year and its capital ratio "measures reserves in excess of those needed to cover projected losses over the next 30 years."

The agency's economic worth has declined to \$2.6 billion as of Sept. 30, from \$4.7 billion a year earlier.

The FHA insures over \$1 trillion in single family mortgage loans, with borrowers paying a monthly premium for the coverage. The agency said that its Mutual Mortgage Insurance Fund, or MMI, had increased to \$33.7 billion as of Sept. 30, from \$33.3 billion a year earlier, but that its capital reserve ratio was just .024%, falling from 0.50% a year earlier, and far below the 2.00% minimum required by Congress.

The FHA says the agency projects that its capital ratio will reach the required 2.00% during Fiscal 2014.

FBR [Capital Markets](#) analyst Paul Miller said in a report on Wednesday that since the FHA believes that "unless housing prices stabilize, the insurance fund has a 50% chance of running at a deficit," banks fear that "the FHA's worsening financial condition could prompt the agency to audit claims."

When an FHA-insured loan goes bad, the lender files a claim with the agency, which the FHA typically pays-out quickly. Miller said that "due to the state of the FHA's financial position and the possibility of further home price declines, the agency is motivated to take a closer look at claims it has paid out to recoup losses," and that "the agency's hyper-technical servicing requirements make it more likely that servicers, and not originators, could be most at risk in the near term.

Miller said that Bank of America (BAC), Wells Fargo (WFC) and JPMorgan Chase (JPM) faced "the highest level of losses given their high volume of FHA originations and robust servicing portfolios," with potential claims denials to loan servicers costing \$13.5 billion, and another \$11.5 billion in costs to the industry if the FHA also targets lenders.

- For Wells Fargo, Miller estimates potential losses of \$3.55 billion as a servicer and another \$3.29 billion in losses as a lender.
- Bank of America could face \$2.33 billion in losses as a servicer and \$2.12 billion in losses as a lender. For JPMorgan Chase, FHA claims denials could lead to losses of \$1.39 billion as a servicer and 1.42 billion as a lender.
- Citigroup's (C) losses as a servicer from FHA claims denials could total \$1.66 billion, while its losses could total \$810 million.
- U.S. Bancorp (USB) could lose \$760 million as a servicer and \$700 million as a lender.
- Flagstar Bancorp (FBC) faces "implied losses" of \$300 million as a servicer and \$390 million as a lender from FHA claims denials.
- For PNC Financial Services (PNC), the analyst estimates that losses from FHA claims denials as a loan servicer could total \$240 million, while the company's losses as a lender could total \$210 million.

—Friends of the Middle,
Steven W. Baker (SteveB), Editor/Moderator

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