



## FRIENDS OF THE MIDDLE NEWSLETTER #65 — FEB. 2, 2012

*Welcome to always lively political discussion and whatever else comes up.*  
<http://www.FriendsOfTheMiddle.org> [FriendsOfTheMiddle@hotmail.com](mailto:FriendsOfTheMiddle@hotmail.com)

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### **A Former Slave Writes to His Master**

(posted by Steven W. Baker / SteveB, Feb. 2, 2012)



I wonder how close to slavery the Right wishes to drive the workers of America? Slavery certainly fits their stated goals to a T—the lowest wages possible, low taxes, no unions, no work rules, no minimum wage, no pesky governmental regulation or inspection. I could go on. I love the man writing this letter. He wonderfully states what all us workers feel, I think, though perhaps not so charitably and humbly. His simple goals remain those of nearly all Americans, starting with a freedom and a good education for his children. These goals are worthy and necessary to a stable, thriving society. Their attainment should be aided by the government, not thwarted—again!

“To My Old Master” from Letters of Note (<http://www.lettersofnote.com>)

Jan. 30, 2012, (<http://www.lettersofnote.com/2012/01/to-my-old-master.html>)

(In August of 1865, a Colonel P.H. Anderson of Big Spring, Tennessee, wrote to his former slave, Jourdan Anderson, and requested that he come back to work on his farm. Jourdan — who, since being emancipated, had moved to Ohio, found paid work, and was now supporting his family — responded spectacularly by way of the letter

seen below (a letter which, according to newspapers at the time, he dictated). Rather than quote the numerous highlights in this letter, I'll simply leave you to enjoy it. Do make sure you read to the end.

(Source: *The Freedmen's Book*; Image: A group of escaped slaves in Virginia in 1862, courtesy of the Library of Congress.)

Dayton, Ohio, August 7, 1865

To My Old Master, Colonel P.H. Anderson, Big Spring, Tennessee

Sir:

I got your letter, and was glad to find that you had not forgotten Jourdon, and that you wanted me to come back and live with you again, promising to do better for me than anybody else can. I have often felt uneasy about you. I thought the Yankees would have hung you long before this, for harboring Rebs they found at your house. I suppose they never heard about your going to Colonel Martin's to kill the Union soldier that was left by his company in their stable. Although you shot at me twice before I left you, I did not want to hear of your being hurt, and am glad you are still living. It would do me good to go back to the dear old home again, and see Miss Mary and Miss Martha and Allen, Esther, Green, and Lee. Give my love to them all, and tell them I hope we will meet in the better world, if not in this. I would have gone back to see you all when I was working in the Nashville Hospital, but one of the neighbors told me that Henry intended to shoot me if he ever got a chance.

I want to know particularly what the good chance is you propose to give me. I am doing tolerably well here. I get twenty-five dollars a month, with victuals and clothing; have a comfortable home for Mandy,—the folks call her Mrs. Anderson,—and the children—Milly, Jane, and Grundy—go to school and are learning well. The teacher says Grundy has a head for a preacher. They go to Sunday school, and Mandy and me attend church regularly. We are kindly treated. Sometimes we overhear others saying, "Them colored people were slaves" down in Tennessee. The children feel hurt when they hear such remarks; but I tell them it was no disgrace in Tennessee to belong to Colonel Anderson. Many darkeys would have been proud, as I used to be, to call you master. Now if you will write and say what wages you will give me, I will be better able to decide whether it would be to my advantage to move back again.

As to my freedom, which you say I can have, there is nothing to be gained on that score, as I got my free papers in 1864 from the Provost-Marshal-General of the Department of Nashville. Mandy says she would be afraid to go back without some proof that you were disposed to treat us justly and kindly; and we have concluded to test your sincerity by asking you to send us our wages for the time we served you. This will make us forget and forgive old scores, and rely on your justice and friendship in the future. I served you faithfully for thirty-two years, and Mandy twenty years. At twenty-five dollars a month for me, and two dollars a week for Mandy, our earnings would amount to eleven thousand six hundred and eighty dollars. Add to this the interest for the time our wages have been kept back, and deduct what you paid for our clothing, and three doctor's visits to me, and pulling a tooth for Mandy, and the balance will show what we are in justice entitled to. Please send the money by Adams's Express, in care of V. Winters, Esq., Dayton, Ohio. If you fail to pay us for faithful labors in the past, we can have little faith in your promises in the future. We trust the good Maker has opened your eyes to the wrongs which you and your fathers have done to me and my fathers, in making us toil for you for generations without recompense. Here I draw my wages every Saturday night; but in Tennessee there was never any pay-day for the negroes any more than for the horses and cows. Surely there will be a day of reckoning for those who defraud the laborer of his hire.

In answering this letter, please state if there would be any safety for my Milly and Jane, who are now grown up, and both good-looking girls. You know how it was with poor Matilda and Catherine. I would rather stay here and starve—and die, if it come to that—than have my girls brought to shame by the violence and wickedness of their young masters. You will also please state if there has been any schools opened for the colored children in your neighborhood. The great desire of my life now is to give my children an education, and have them form virtuous habits.

Say howdy to George Carter, and thank him for taking the pistol from you when you were shooting at me.

From your old servant, Jourdon Anderson.

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<a href="#">20120201-01</a>	05:56	SteveB	"Sarah Palin Skewered in <i>Game Change</i> "
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Interesting looking movie with excellent actors...<http://www.politico.com/blogs/click/>

"Sarah Palin Skewered in *Game Change*" by Caitlin McDevitt, Politico, Jan. 31, 2012

HBO's upcoming movie *Game Change*, which zeroes in on John McCain's 2008 presidential run, paints a less-than-flattering picture of his running mate, Sarah Palin, a new trailer shows.

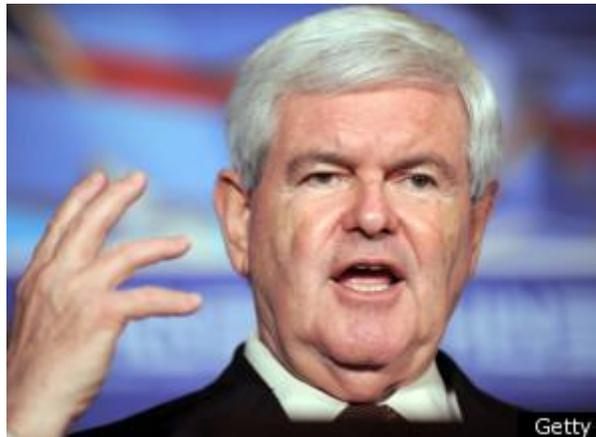
In the clip from the film — which is based on the bestselling book of the same name by Mark Halperin and John Heilemann — actress Julianne Moore, as Palin, joins the campaign and, subsequently, melts down under too much pressure.

Realizing that Palin may not be ready for the role, McCain adviser Steve Schmidt, played by Woody Harrelson, says at one point, "Oh my God, what have we done?"

Click below to watch the trailer for the movie, which premieres March 10:

[http://www.youtube.com/watch?feature=player\\_embedded&v=IPhh7mch5zo](http://www.youtube.com/watch?feature=player_embedded&v=IPhh7mch5zo).

I loved the Huffington Post headline this morning, "Goodbye, Moon".



**GOODBYE, MOON!**



Good title!!!

How's this for good old Indiana?

"Creationism: Indiana Senate Passes Bill to Teach Approach in Schools" by Scott Elliott, *Indianapolis Star*

Feb. 1, 2012, (<http://www.indystar.com/article/20120201/NEWS05/202010320/Indiana-Senate-passes-bill-teaching-creationism>)

(If measure becomes law, opponents wonder if suit versus state will follow.)

The Indiana Senate passed a bill Tuesday that would allow creationism to be taught in the classroom -- an idea that, if it becomes law, could likely end up in a courtroom.

Senate Bill 89, authored by Sen. Dennis Kruse, R-Auburn, would allow schools to teach religion-based views on the origin of creation -- be they Muslim, Jewish, Scientology or Christian -- alongside the theory of evolution in public school science classes.

Schools, however, would not be required to do so, and an Indiana Department of Education spokesman said the state would not develop any such curriculum or guidelines for teaching creationism.

The Senate passed the bill 28-22. It would still need to be passed by the House and signed by Gov. Mitch Daniels before it became law.

"I believe in creation," Kruse said, "and I believe it deserves to be taught in our public schools."

Sen. Karen Tallian, D-Portage, had a decidedly different take: "I can't believe we are even considering this."

The question now -- if it becomes law -- is whether schools will consider it. And if they do, will that violate the Constitution?

Creation science was specifically ruled unconstitutional by the U.S. Supreme Court in a 1987 case in which the court voided a Louisiana law that required creation science to be taught alongside evolution in science class. The court found the law violated the establishment clause of the U.S. Constitution because it was designed to advance religion.

Kruse said he is aware of the precedent but isn't sure it would survive today.

"This is a different Supreme Court," he said. "This Supreme Court could rule differently."

Sen. Tim Skinner, D-Terre Haute, asked whether Indiana is ready for the lengthy legal battle that could follow.

"If we get sued," he asked, "who is going to pay for the lawsuit?"

The answer to Skinner's question might help explain why Kruse felt the need to put creationism into state law.

Technically, a school district could teach creationism now -- and some do.

"As far as I know," said Mount Vernon Community School Corporation Superintendent William Riggs, "we've always been allowed to do that."

Riggs said Mount Vernon High School's biology class already teaches creationism alongside evolution. "We've been doing this for years."

Riggs said the school teaches them as "two theories of the origins of life" and said that in literature classes students often learn about the Bible and the Quran. "The idea is to get kids to think."

But districts such as Mount Vernon potentially open themselves up to costly lawsuits. Kruse's bill gives those districts and any other that choose to teach creationism some legal cover -- and likely would draw the state into their defense.

In 2008, Louisiana passed a law that protects the "academic freedom" of teachers and students to discuss the merits of scientific theories.

According to the Fordham Foundation, a conservative-leaning institute in Washington, D.C.: "In practice, the (Louisiana) measure pushes a pro-creationist agenda -- and gives cover to those looking to teach intelligent design creationism."

In 2011, six states considered similar laws, but all were defeated, according to the Fordham Foundation. Besides Indiana, Fordham notes that New Hampshire also is advancing a creation bill in 2012.

Over the past decade, the evolution debate has re-emerged as proponents of "intelligent design" sought to persuade school districts and state legislatures to include it in science discussions.

Intelligent design holds that the complexity of the laws of the universe and factors that led to the emergence of life suggest they could not have happened by accident but must be the work of a "designer." Many proponents believe the designer is God, but they argue that there are other possibilities and that intelligent design is not specifically a religious theory.

Intelligent design received its legal test in 2005 when a federal judge took up the case of a requirement in Dover, Pa., that schoolchildren be read a statement in biology class that called evolution a "flawed" theory and suggested intelligent design as another option.

Judge John E. Jones III issued a 139-page decision that traced the history of the intelligent design theory to its roots in the already outlawed idea of creation science, concluding it was entirely a theological argument and "not science."

Edward Frazier, executive director of the Hoosier Association of Science Teachers, said he thinks some people get hung up on the term "theory" when discussing evolution. The scientific definition, he explained, is different from the lay definition.

"With a scientific theory, you start with a hypothesis and then collect evidence," he said. "(With evolution) there is a tremendous amount of facts to support it."

Frazier, a retired biology and science teacher who taught at Speedway High School for 40 years, said creationism is based on belief, not scientific evidence.

In the wake of the Dover decision, most battles over the issue lately have focused on more subtle efforts to insert creation into evolution discussions, such as laws requiring students be taught specific "weaknesses" in the theory.

Skinner argues that SB 89 has a specific weakness: It does not call for the creation of state standards for teachers to follow.

Skinner said teachers shouldn't be forced to figure it out on their own.

But Indiana Department of Education spokesman Alex Damron said a state curriculum would not be needed.

"We believe this is a local issue," he said, "best left to school communities to decide."

Coincidentally, Tuesday's vote came on the same day that the Fordham Foundation released a report that named Indiana as one of just seven states that earned an "A" for its science standards.

That might change.

"If this law passes, for the classrooms of Indiana, it would be a serious undermining of the teaching of evolution," said Kathleen Porter-Magee, senior director of the High Quality Standards Project at the Thomas B. Fordham Institute.

The think tank, based in Washington, D.C., advocates for high academic standards and school choice.

In its report, Fordham said the challenges to evolution are among the biggest problems facing science standards today.

Adding creation science to state standards, Porter Magee said, would be a step in the wrong direction.

Francis Eberle, the executive director of the National Science Teachers Association, agrees.

"I understand that religious belief and faith is important," he said. "We don't dispute that in any fashion. Our position is that in the science classroom we should be teaching science."

Kruse called evolution a "Johnny come lately" idea that emerged well after many religious views about the origins of life were formed.

"Many people still believe in creation," he said. "Our schools are teaching what many people believe is false."

Kruse thinks his bill is fair to everyone because it was amended to allow the creation theories of several religions, not just Christianity. But the inclusion of other religions was the reason Sen. Brent Steele, R-Bedford, said he voted against the measure.

Nine other Republicans voted against the bill, and one Democrat, Lindel Hume of Princeton, voted for it.

(*Star* reporters Alex Campbell and Tim Evans contributed to this story.)

<a href="#">20120201-08</a>	11:44	Art	Re: "Creationism: Indiana Senate Passes Bill to Teach Approach in Schools" (reply to SteveG. above)
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So this authorizes Sharia??? Hmmm. That may take a nasty turn for the evangelicals. Stupidity reigns.

<a href="#">20120201-04</a>	09:35	Pam	Re: 'Admit It: You Now Want to Live in Canada' (reply to SteveG, FotM Newsletter #64)
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Canada is a GREAT country. It's everything we wish America could be.

<a href="#">20120201-06</a>	10:24	SteveB	Re: 'Admit It: You Now Want to Live in Canada' (reply to Pam, above)
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Welcome Back, Pam! (at least a little)

GOD BLESS AMERICA! LAND THAT WE LOVE! (though we're getting more jealous all the time!).

Well, we're still the world's greatest fighting machine! I wonder how big that puny Canadian military is? Mmmmmm...

When our leaders say they intend to focus more on the Western hemisphere, I wonder if they're really thinking that it's much cheaper to fight wars closer to home.

I mean...that's what we do anymore, right? We go to war (undeclared). That's what we're best at, in a difficult field of endeavor. I mean, we don't sell much. We buy a lot, but it had better be damned cheap and under our control, and what better place than right under our noses.

Oil? Why...look, Canada, Mexico, Venezuela, the U.S. and Brazil have more oil than all the Arabs put together. Ahhh....

<a href="#">20120201-05</a>	10:13	SteveB	"The 10 Most Educated Countries in the World"
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CANADA AGAIN! THOSE DAMNED, GODLESS SOCIALISTS UP NORTH ARE BEATING THE U.S. AGAIN!!!!

I wonder why other countries achieve so much more per dollar spent on education? I still think our schools are among the best in the world (maybe #4, huh?). Top students get a good education in many countries. It's a matter of how far the resources get extended to students with, let us say, less "individual" talent and "individual" motivation.

Republicans say these kids are on their own and might s well practice working as school janitors. Democrats say, as always, we need to do a little more.

Where are those FAMILY VALUES if not here in the schools with our children, with America's future???

"The 10 Most Educated Countries in the World" by Charles B. Stockdale and Michael B. Sauter, 24/7 Wall St.

Jan. 31, 2012, (<http://finance.yahoo.com/news/the-10-most-educated-countries-in-the-world.html>)

In the past 50 years, college graduation rates in developed countries have increased nearly 200%, according to Education at a Glance 2011, a recently published report by the Organisation for Economic Co-operation and Development (OECD). The report shows that while education has improved across the board, it has not improved evenly, with some countries enjoying much greater rates of educational attainment than others. Based on the report, 24/7 Wall St. identified the 10 developed countries with the most educated populations.

The countries with the most highly educated citizens are also some of the wealthiest in the world. The United States, Japan and Canada are on our list and also have among the largest GDPs. Norway and Australia, also featured, have the second and sixth-highest GDPs per capita, respectively. All these countries aggressively invest in education.

The countries that invest the most in education have the most-educated people. All of the best-educated countries, except for the UK, fall within the top 15 OECD countries for greatest spending on tertiary — that is, college or college-equivalent — spending as a percentage of GDP. The U.S. spends the second most and Canada spends the fourth most.

Interestingly, public expenditure on educational institutions relative to private spending by these countries is small compared with other countries in the OECD. While the majority of education is still funded with public money, eight of the countries on our list rely the least on public funding as a percentage of total education spending.

The countries included here have had educated populations for a long time. While they have steadily increased the percentages of their populations with postsecondary educations, the increases are modest compared to developing countries. The U.S., Canada and Japan have had tertiary educational attainment above 30% since at least 1997. Poland, a recently developed country that is not on our list, had a tertiary educational rate of 10% in 1997. As of 2009, that rate had grown to 21%.

These are the 10 most educated countries in the world.

#### 10. Finland

Pct. population with postsecondary education: 37%  
Avg. annual growth rate (1999 – 2009): 1.8% (3rd lowest)  
GDP per capita: \$36,585 (14th highest)  
Pop. change (2000 – 2009): 3.15% (10th lowest)

Finland is a small country relative to the other OECD members. The share of its adult population with some sort of postsecondary education, however, is rather large. This select group is reaching the end of its expansion. From 1999 to 2009, the number of college-educated adults increased only 1.8% annually — the third-smallest amount among all OECD countries. Finland is also one of only two countries, the other being

Korea, in which the fields of social sciences, business and law are not the most popular among students. In Finland, new entrants are most likely to study engineering, manufacturing and construction.

## 9. Australia

Pct. population with postsecondary education: 37%  
Avg. annual growth rate (1999 – 2009): 3.3% (11th lowest)  
GDP per capita: \$40,719 (6th highest)  
Pop. change (2000 – 2009): 14.63% (3rd highest)

Australia's population grew 14.63% between 2000 and 2009. This is the third-largest increase among OECD countries. Its tertiary-educated adult population is increasing at the much less impressive annual rate of 3.3%. Australia also spends the sixth-least amount in public funds on education as a percentage of all expenditures. The country also draws large numbers of international students.

## 8. United Kingdom

Pct. population with postsecondary education: 37%  
Avg. annual growth rate (1999 – 2009): 4.0% (9th highest)  
GDP per capita: \$35,504 (16th highest)  
Pop. change (2000 – 2009): 3.47% (13th lowest)

Unlike most of the countries with the highest percentage of educated adults, the UK's educated group increased measurably — more than 4% between 1999 and 2009. Its entire population only grew 3.5% between 2000 and 2009. One aspect that the UK does share with a number of other countries on this list is relatively low public expenditure on education institutions as a percentage of all educational spending. As of 2008, 69.5% of spending came from public sources — the fourth-smallest amount among OECD countries.

## 7. Norway

Pct. population with postsecondary education: 37%  
Avg. annual growth rate (1999 – 2009): N/A  
GDP per capita: \$56,617 (2nd highest)  
Pop. change (2000 – 2009): 7.52% (14th highest)

Norway has the third-greatest expenditure on educational institutions as a percentage of GDP, at 7.3%. Roughly 23% of that is spent on tertiary education. In Norway, more than 60% of all tertiary graduates were in a bachelor's program, well more than the U.S., which is close to the OECD average of 45%. The country is one of the wealthiest in the world. GDP per capita is \$56,617, second only to Luxembourg in the OECD.

## 6. South Korea

Pct. population with postsecondary education: 39%  
Avg. annual growth rate (1999 – 2009): 5.3% (5th highest)  
GDP per capita: \$29,101 (13th lowest)  
Pop. change (2000 – 2009): 3.70% (14th lowest)

Korea is another standout country for its recent increase in the percentage of its population that has a tertiary education. Graduates increased 5.3% between 1999 and 2009, the fifth-highest among OECD countries. Like the UK, this rate is greater than the country's recent population growth. Korea is also one of only two countries — the other being Finland — in which the most popular fields of study are not social sciences, business and law. In Korea, new students choose to study education, humanities and arts at the greatest rates. Only 59.6% of expenditures on educational institutions come from public funds — the second-lowest rate.

## 5. New Zealand

Pct. population with postsecondary education: 40%  
Avg. annual growth rate (1999 – 2009): 3.5% (14th lowest)  
GDP per capita: \$29,871 (14th lowest)  
Pop. change (2000 – 2009): 11.88% (8th largest)

New Zealand is not a particularly wealthy country. GDP per capita is less than \$30,000, and is the 14th lowest in the OECD. However, 40% of the population engages in tertiary education, the fifth-highest rate in the world. The country actually has a rapidly growing population, increasing 11.88% between 2000 and 2009. This was the eighth-largest increase in the OECD. Part of the reason for the high rate of tertiary graduates is the high output from secondary schools. More than 90% of residents graduate from secondary school.

## 4. United States

Pct. population with postsecondary education: 41%  
Avg. annual growth rate (1999 – 2009): 1.4% (the lowest)  
GDP per capita: \$46,588 (4th highest)  
Pop. change (2000 – 2009): 8.68% (12th highest)

The U.S. experienced a fairly large growth in population from 2000 to 2009. During the period, the population increased 8.68% — the 12th highest among OECD countries. Meanwhile, the rate at which the share of the population with a tertiary education is growing has slowed to an annual rate of 1.4% — the lowest among the 34 OECD countries. Just 71% of funding for educational institutions in the country comes from public funds, placing the U.S. sixth-lowest in this measure. Among OECD countries, the largest share of adults with a tertiary education live in the United States — 25.8%.

## 3. Japan

Pct. population with postsecondary education: 44%  
Avg. annual growth rate (1999 – 2009): 3.2% (10th lowest)  
GDP per capita: \$33,751 (17th lowest)  
Pop. change (2000 – 2009): 0.46% (6th lowest)

In Japan, 44% of the adult population has some form of tertiary education. The U.S. by comparison has a rate of 41%. Japan's population increased just 0.46% between 2000 and 2009, the sixth-slowest growth rate in the OECD, and the slowest among our list of 10. Japan is tied with Finland for the third-highest upper-secondary graduation rate in the world, at 95%. It has the third-highest tertiary graduation rate in the world, but only spends the equivalent of 1.5% of GDP on tertiary education — the 17th lowest rate in the OECD.

## 2. Israel

Pct. population with postsecondary education: 45%  
Avg. annual growth rate (1999 – 2009): N/A  
GDP per capita: \$28,596 (12th lowest)  
Pop. change (2000 – 2009): 19.02% (the highest)

Although there is no data on the percentage of Israeli citizens with postsecondary education dating back to 1999, the numbers going back to 2002 show that growth is slowing dramatically compared to other countries. In fact, in 2006, 46% of adults ages 25 to 64 had a tertiary education. In 2007 this number fell to 44%. Only 78% of funds spent on educational institutions in Israel are public funds. The country is also only one of three — the other two being Ireland and Sweden — where expenditure on educational institutions as a proportion of GDP decreased from 2000 to 2008. Israel also had the largest increase in overall population, approximately 19% from 2000 to 2009.

## 1. Canada

Pct. population with postsecondary education: 50%  
Avg. annual growth rate (1999 – 2009): 2.3% (5th lowest)  
GDP per capita: \$39,070 (10th highest)  
Pop. change (2000 – 2009): 9.89% (10th highest)

In Canada, 50% of the adult population has completed tertiary education, easily the highest rate in the OECD. Each year, public and private expenditure on education amount to 2.5% of GDP, the fourth-highest rate in the world. Tertiary education spending accounts for 41% of total education spending in the country. In the U.S., the proportion is closer to 37%. In Israel, the rate is 22%. In Canada, nearly 25% of students have an immigrant background.

20120201-07	11:24	Pam	Police in the Neighborhood
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Thanks, SteveB. I appreciate that. Things in my life are totally crazy at the moment, and if I don't post as much, that's why. I miss all of you too. There is one thing I do want to share with you now, though, and that's to tell you about the last 24 hours.

At 5:15 yesterday morning we were awakened by shots, lots of them. They sounded very close, and it was very scary. Within a minute or two police cars were swarming all over our neighborhood; we were right in the middle of this. Looking out the windows, we could see police loading up with combat gear and getting their guns out. All this went on in the pitch dark, with only the blue lights flashing, so it was hard to tell who was a cop and who might be some crazy lunatic running amok. At 5:30 a cop pounded on our door and told us we had to get out immediately. I didn't know if there was a sniper next door or what. Mark tried to ask a question, and the cop just said to go on and get the hell out. I was in my nightgown and didn't even grab my purse. It was absolutely terrifying.

We didn't know where to go, so we just drove around for about 45 minutes. It was still quite dark, and the whole, silent city felt menacing. My daughter's family lives in our neighborhood, but they were outside the evacuation zone (about 20 houses were evacuated, some of the people in armored vans), so we went there and sat outside in the car until it got light. I didn't want to scare the boys, but it turned out that Saskia had been up the whole time. Ben was out riding his bike, and she couldn't get hold of him because he didn't have his cell phone with him. Ben got back around 6:30, and we all went inside at that point. I was shaking like a leaf. Ben made us hot tea and some breakfast, and I began to feel a bit better, but was still totally freaked out. Jonas's school is just across the street from where they live, and we saw police patrolling the grounds. They decided it was safe for the kids to go to school, so they didn't close it, but a pre-school nearby was on a 2-hr. delay. Atty went the long way around to his pre-school, and Saskia stayed home most of the day with me. (She took a couple of hours to go on a field trip with Jonas's class).

We waited and watched the news and waited. Saskia was on the phone and texting with all her friends in the neighborhood, including our next door neighbor. Jenna's family was not evacuated, so she could report directly from the field, as it were. Mark went back to our house when the police said he could come back and get some clothes, but he couldn't stay there. One cop came in the house and asked to look out our sunroom windows to see if he could get a better view of the house where the gunman was holed up. Mark left a key with him in case the police needed to get in. My heart is pounding as I'm writing this. The siege went on all day. The police tried tear gas, didn't work. They sent in a robot to try to achieve some communication with the guy, but apparently that didn't work either. Turns out this is a man in his 30s who has seemed normal enough. He's a chiropractor, and when we looked him up online, he looked like a normal, successful man who was part of a practice. Our neighbor Jenna told us that she had run into him in front of her house a few days ago and found him very creepy. He was rambling and semi-coherent and talking about conspiracies. She went inside and was a bit unnerved, but didn't think she needed to do anything. I learned from Saskia this morning that he is a paranoid schizophrenic. The police are at his house as I write this, clearing out a huge cache of weapons. The shots we heard night before last came from an automatic rifle--not semi-automatic, automatic! He had a whole arsenal in there.

Mark and I were able to come home last night just after dark, maybe 8:00. Police were still all over the place, but they had managed to take the guy into custody without any more shots being fired. The guy had shot at a police officer who first came on the scene, but he wasn't hurt. It was good to be home, but I was still pretty unnerved. Around ten we heard sirens again, and when I looked out there was a big armored van at the corner of our street. I thought, here we go again, but it was just the police bringing the people who had been at a Red Cross center all day back to their homes. I had a horrible night with dreams straight out of a Robert Ludlum novel. The whole experience was like something you'd see on Law & Order or CSI. Watching it on TV and living through it are two totally different things!

So, that's what I've been doing. Now I'm going to tell you what I'm thinking so far. Art, this is especially aimed at you. I don't think I've ever been so scared, and my reaction was physical as well as emotional. I know what I experienced was only a brush with the tip of a feather compared with being in a war, but I now have an inkling of how that must feel. To be a soldier, living with the constant threat of someone shooting you, day after day, month after month is -- I don't even know how to describe it. How anyone survives such stress is beyond me. I'm watching "Downton Abbey" on PBS, and there's a lot to do with WW I and "shell shock." I don't see how anyone could see combat and not have PTSD. I also don't see how the police find the courage to do what they do, never knowing what the day will bring. I usually feel so safe, and I hadn't realized the level of fear that many others live with on a daily basis. I mean, I realized it intellectually, but emotionally I really couldn't imagine it. My experience was not the trauma of the year. No one was hurt, and everything is back to normal today. But I feel altered by this event. I learned something yesterday. You all know I am agnostic at best, but this seemed to me like a sign from the universe. I see everything in a new light, mostly because of finding my son, but also from going through all of this when I was already cracked open like a walnut.

I hope this didn't get too personal. It's not exactly political analysis. But thank you for letting me share it.

[20120201-09](#) 12:07 Art Re: Police in the Neighborhood (reply to Pam, above)

Wow!!! What a story. Glad you are all OK and, yes, it does sound like something out of a TV show, better written by you of course.

Couple of things I will pass on. When I first went to Vietnam in 1967, what sort rattled me a bit was grasping the idea that there were people out there actively trying to kill you. Not accidental but actively focusing on doing you in. Later, I went through a few really vicious battles, (if you have seen the movie Platoon, it is generally a lousy movie but they did capture toward the end what a real slugfest was like in Vietnam) and you come to realize that you are simply not going to survive more than one or two of those and that's just the way it is. Once you do, life is easier. Someone, James Joyce I think, wrote that about an infantryman in WW II. It is still true.

Lastly, the real problem here is guns. This guy could have gone on his mentally deranged way and not posed a real threat to anyone except for guns. Period.

Again, glad you are all OK. Makes life a little more spicy, if you handle it right. :-)

[20120201-10](#) 13:24 SteveB Re: Police in the Neighborhood (reply to Pam, above)

Mother Fate has shown her pearly...

I'm so happy no one was hurt! Not even the guy with the guns! That's good police work and hard to do—to try to protect the perp and his life too. The guy was just crazy and needed help, though, of course, it was all his fault (more about this in a minute).

I really sympathize with how you must have felt. Most of us rarely feel that life/death thing and it can really be unnerving in the midst of a relatively calm life. It is something you can get used to in a way, but maybe by then you have changed already into someone else. I've written before about how I narrowly missed Viet Nam with the 86th Med. Evac. Unit. They had a very poor rate of return (to the U.S. in one piece). But I spent a lot of time around an

Army hospital half full of shot-up Viet Nam Vets and I will tell you this. It gave me a huge respect for courage, even of the most seemingly mundane, and a huge dose of fear for what the path of fate can make some people, even heroes, become. War. What is it good for. Absolutely nothin'. I'll say it again. War.

I'm sorry you got to taste a bit of it.

I wonder what kind of personal war your perp was waging? Sometimes just craziness is enough.

And, though I hope we get outside the political arena a lot here, I was trying to see someone like this guy through the eyes of the conservative philosophy. Individualism. Personal responsibility. Limited societal responsibility.

Mitt Romney owes his millions entirely to his own vast intellect and (I hope) good luck. To hell with his father and mother. OK. It ended up well. Maybe he was "given" an easy environment to manage.

Your perp? I guess it's all his fault and what can one do except to throw ones hand in the air and lock the prison with the other 2,000,000 Americans already there, up or shoot him.

Yet given how much they like peace and law and order (like the rest of us), maybe even the Right might take pause to imagine what it's like to be in someone else's shoes. I can't help but wonder what dark hell this man inhabited that ultimately "caused" this. Or do they not believe in causation? They sure believe in creationism. Causation should be a bit easier.

But if the right help had arrived before it got so far, might that not have saved society a very high cost in lives that was narrowly, perhaps, averted? By the time you are in the hands of the police, you are in serious trouble indeed. And expensive for all, especially for society.

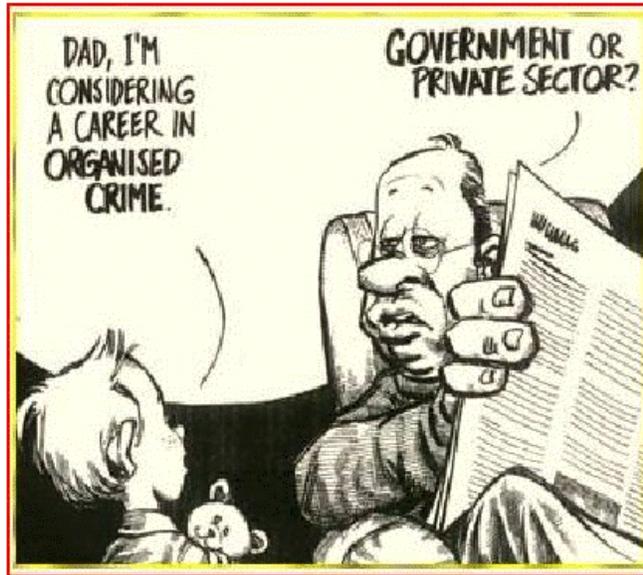
I have a story too. Stay away from the police if at all possible. Yesterday we heard from a friend in Montana and read the newspaper story that happened in our little town there. A fifteen-year-old girl had gone out with some friends. One thing led to another. There was drinking and then some pot smoking. The other teenagers left the girl off, for some reason, at the theater. Her mother picked her up, noticed that she was a little drunk, and took her straight to the police. She was forced to confess all, including the marijuana and the boy who had sold it to another boy. By this time the SWAT teams were going about town, crashing doors, and rounding up teenagers. Teenagers were texting like crazy. Before the police could get to the 17-year-old boy who had sold the others the pot, he killed himself.

The schools could have taught the value and sanctity of life and liberty instead of instilling massive fear in the community about drugs and alcohol. Things used to be better. We used to be more tolerant. It's so ironic in Montana because they have one of the nation's loosest legal medical marijuana programs (all you need is a little pain), yet some of the harshest prison sentences.

Stay away from the police. If you don't want PTSD or your life ruined. I don't know why that girl's mother was so ignorant.

We could do a little better. That's the Democratic philosophy.

## Possibly the best cartoon of this century



**I personally would suggest government. They never go to jail.**

"6 Shocking Ways Capitalism Is Failing Working America" by Les Leopold, AlterNet

Jan. 31, 2012, (<http://www.alternet.org/story/153901/>)

Capitalism is coming apart at the seams and the middle-class is paying the price. This week's news alone bombards us with examples of how, absent a dramatic rethink, our "free-enterprise" system may never again provide enough decent jobs for those who need and want them.

### 1. iSlavery

Apple is arguably the world's most successful company. Yet most of the 700,000 jobs needed to produce its cherished products are located abroad, especially in China. Why doesn't Apple manufacture in the United States? Charles Duhigg and Keith Bradsher writing for the *New York Times* reveal that Apple is looking for a cheap, "flexible" workforce that can be put to work whenever and wherever it is needed on the company's terms.

One chilling example concerns the manufacture of glass screens for the iPhone to replace plastic screens which are easily scratched. With only weeks to go before the phone's release in 2007, the late Steve Jobs demanded a switch to glass. But to get that done on time required deploying the pliable workforce of the giant Chinese manufacturing firm, Foxconn:

"They could hire 3,000 people overnight," said Jennifer Rigoni, who was Apple's worldwide supply demand manager until 2010, but declined to discuss specifics of her work. "What U.S. plant can find 3,000 people overnight and convince them to live in dorms?"

In mid-2007, after a month of experimentation, Apple's engineers finally perfected a method for cutting strengthened glass so it could be used in the iPhone's screen. The first truckloads of cut glass arrived at Foxconn City in the dead of night, according to the former Apple executive. That's when managers woke thousands of workers, who crawled into their uniforms — white and black

shirts for men, red for women — and quickly lined up to assemble, by hand, the phones. Within three months, Apple had sold one million iPhones. Since then, Foxconn has assembled over 200 million more.

Little wonder that Apple just announced that it doubled its already enormous profits over the Christmas holidays. Like the Pharaohs of old, it's always paid to build great things on the backs of slave labor.

## 2. The Bain of Our Middle-Class Existence

A day doesn't go by without suffering through another Mitt Romney defense of his career at Bain Capital, his highly profitable leveraged buy-out firm. Mitt repeatedly tells us that Bain created tens of thousands of jobs at Staples, Domino's Pizza, Sealy, Brookstone, Sports Authority, Burger King, Burlington Coat Factory, Dunkin' Donuts, and Toys 'R' Us.

For a moment let's put aside the fact that Bain also drove a large number of companies into bankruptcy while loading them up with debt and extracting enormous profits along the way. Instead, let's focus on the type of jobs that Staples, Domino's et al. produce for the American middle-class. While these jobs are not as slavish as those sought after by Apple in China, most Bain companies pay so little and have so few benefits that it is impossible to support a middle-class existence from the jobs they create.

Since Romney likes to brag about Staples, we took a closer look at its average hourly pay (as reported on Glassdoor.com). Out of 61 job classifications listed, only three provide starting salaries of \$20 or more per hour. The vast majority of those 61 jobs categories have pay scales that begin at \$7 and \$8 per hour and scale up over time to \$13 or \$14 an hour. I'd like to see Mitt raise his dog on that.

But wait! There really is some fairness in our economy when it comes to taxes. If you work at Staples and somehow climb your way up to a middle-class salary, you might be paying the same tax rate as Mitt who earns \$20 million a year. Then again, since Mitt paid only 13.9% on his 2010 taxes, you might even pay a little more counting all your state and local taxes. (More on how he does it below.)

## 3. Surprise! Federal Auditors Find Big Pay for Bailed-Out Bankers

While the middle-class suffers, top executives are raking it in yet again, even at the companies bailed out by our tax dollars. You may recall that the Obama administration demanded that executives at the top seven bailed-out firms receive no more than \$500,000 a year. Congress complied by passing a law to set up a "special master" to administer the salary cap. Well, this week we discovered that the special master got mastered, according to federal auditors.

Apparently, the bailed-out companies teamed up with Treasury Secretary Timothy Geithner and company to pressure the special master to allow salaries 10 times as high for these failed executives. "Forty-nine people received packages worth \$5 million or more from 2009-2011," according to the auditor's report. (What the auditor failed to mention is that the law only applies to direct bailout money. It does not cover the big Wall Street firms that took trillions in hidden loans from the Federal Reserve to avoid collapse. Those top bankers earn much more than those at the seven bailed-out firms.)

So what was the excuse for busting the pay cap? Without fatter paychecks, these poor executives would...quit.

Here's the argument one bailed-out company used to claim a "hardship" exemption so the employee could receive at least \$1 million in cash: "This individual is in their early 40s, with two kids in private school, who is now considered cash-poor." Such people "would not meet their monthly expenses" if the \$500,000 a year cap were applied to him. Ouch!

Why not let this executive walk? After all, his or her firm was a failure. It was only saved from destruction because of the generosity of the taxpayer. Where's that executive going to go anyway, and couldn't a suitable replacement be found at \$500,000 a year?

Just count all the alleged "laws of capitalism" that are broken in this example: 1) the original bailout instead of bankruptcy; 2) the irreplaceable executive in an economy with massive layoffs even in the financial sector; and 3) a financial wage scale having no connection to real value produced (especially since the firm produced negative value and needed to be bailed out).

So while the Apple workers in China get up in the middle of the night from their company dorms to assemble phones, and while Staples workers try to live on \$8 an hour, we the taxpayers are supporting financial executives who can't make ends meet on \$500,000 a year?

#### 4. Economically Addicted to War

The news is hot this week with military strife. Iraq is drifting back to civil war. Afghanistan is already there. Iran is threatening to close the Straits of Hormuz, and the New York City police got nabbed using an anti-American Muslim training film on 1,400 of its officers. What does this all add up to? Spending trillions on the military and then asking the middle-class to tighten its belt to make up for deficits.

Since W.W.II pulled the U.S. out of the Great Depression, massive military expenditures have been used repeatedly to keep the economy near full-employment. During the Cold War, these expenditures contributed mightily to a new form of state capitalism where public funds were used to subsidize private corporations which supplied the military. Along the way, this process also helped prop up the middle-class in defense industry jobs.

But over the last decade this military Keynesianism got a new wrinkle. The U.S. went to war without paying for it, thereby racking up nearly a trillion dollars in new debt. At the same time an enormous tax cut was handed over to the super-rich which proceeded to spend a good deal of it in the Wall Street casino which then crashed. In total, the unfunded wars, the tax cuts and the economic crash account for the entire deficit problem. Let me repeat, there would be no deficit at all were it not for the Bush tax cuts, the two unfunded wars and the Wall Street crash.

Nevertheless the middle-class must pay. We are told that the real problem is "entitlements," including public support for healthcare, education, unemployment benefits and Social Security. Therefore we must cut, cut, cut, to pay for military adventurism and the lifestyles of our financial oligarchs.

#### 5. Mitt Slithers Through the "Carried Interest" Loophole

Of course, one of the big news items of the week was Mitt's tax returns, which revealed that he paid only 13.9 percent in federal taxes instead of the 30-plus percent high-income earners are supposed to pay. Like Warren Buffett, Mr. Romney probably pays a lower tax rate than his secretary at Bain Capital. How does he get away with that?

It's not just that he has a legion of tax sharpies who know how to hide his money in secret Swiss accounts and in the Grand Cayman Islands. The real culprit is a gigantic tax loophole called "carried interest" that allows private equity moguls and hedge fund honchos to essentially lie about what they do for a living.

You will hear Mitt wax euphoric about how hard he worked at Bain to obtain his riches. What he doesn't tell you is that he used the carried interest loophole to hide all that hard work from federal taxes. Instead of paying himself an income for the real work he performed (which would be taxed at 35 percent), he hid his income within a slice of the profits so that he could claim it as capital gains (which is taxed at 15 percent). If he worked at a big bank doing exactly the same kind of work and got big stock options as his bonus, he would have to pay 35 percent. But thanks to the largess of Congress, he and billionaires in the private equity and hedge fund rackets pay only 15 percent. And of course, every effort to remove this loophole has been stalled by both Democrats and Republicans in Congress.

This loophole is the poster child example of how the super-rich enhance their wealth at the expense of the rest of us. And the rest of us do indeed make up the difference either through increased taxes or decreased services.

## 6. How the Gringrich/Freddie Tryst Distorts History

This week also treated us with the release of Newt's \$600,000 a year consulting contract with Freddie Mac. Did he get paid for influence-peddling or for his prescient historical insights? Who cares? As sordid as his deal may have been, the real damage comes from the analysis of the financial crash that accompanies the story. We hear again and again by all, including the media, that Fannie Mae and Freddie Mac, the two troubled government housing agencies, caused the financial meltdown.

Not true!

Let's start with some basic facts about these corporations. They are not government agencies. They are private corporations that have the implicit backing of the government to help provide a massive mortgage market for middle-class Americans (or they were before the crash). The big mistake was allowing these agencies to become for-profit organizations in the first place. But that's another story.

The widely repeated erroneous analysis claims that Fannie and Freddie caused the crash by underwriting risky housing mortgages. Ron Paul, in particular, blames the Community Reinvestment Act for pushing Fannie and Freddie to buy up "risky" loans that enable underserved minorities in particular to obtain mortgages.

But Paul, who should know better, has it dead wrong. CRA mortgages were standard mortgages and not risky ones. Their default rates are just like other standard mortgages given to Anglo home buyers. CRA, in short, had absolutely nothing to do with Wall Street's reckless gambling as big banks and hedge funds bought up risky mortgages and sold them in even riskier mortgage-related securities.

Fannie and Freddie also wanted in on that enormously profitable Wall Street derivative game. But they got there very, very late just as the crisis was starting to unfold. These flawed private/government backed agencies didn't cause what already was fully developed. Instead they were left holding the bag. You can't blame them for the mess that Wall Street already created.

Who suffers? The middle-class homeowner who is already underwater due to the housing crash, and those who will purchase homes in the future. The drumbeat of attacks on Freddie and Fanny will surely lead to the privatization of those functions, which in turn will drive up the costs of mortgages for the rest of us.

### How do we put America back to work?

These recent examples demonstrate yet again that "free-enterprise" on its own can not create enough middle-class jobs. Neither Apple, nor Bain-Staples, nor Wall Street, nor deficit reduction will get us there. By the way, neither will small business.

We need to recognize that modern financialized capitalism is deeply flawed. Without enormous government support, it cannot function. Without enormous government support, there will be no sizable middle-class.

The solution is both simple and difficult for us to accept. We need to use public money to create jobs and decent wages doing the things that need doing!

- We need more education? Then make higher education virtually free as we did at the end of W.W.II.
- We need alternative energy? Then use government funds to perfect the technology as we did with the Manhattan Project to build the A-bomb, and as we did with NASA's moon shot.

- We need to rebuild our crumbling infrastructure? Then hire a million workers to do it as we did during the Great Depression.

How do we pay for it? By now that should be conceptually easy: Wall Street should pay for the damage it has done. (A financial transaction tax would be a good first step.) And while we're at it, get rid of the carried interest loophole so that Romney and the rest of his gang pay the same rates as the rest of us.

(Les Leopold is the executive director of the Labor Institute and Public Health Institute in New York, and author of *The Looting of America: How Wall Street's Game of Fantasy Finance Destroyed Our Jobs, Pensions, and Prosperity—and What We Can Do About It* (Chelsea Green, 2009).)

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20120201-14	16:06	SteveG	Civic Literacy Exam
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We all need to take this test. Any embarrassment we might suffer will be greatly lessened when you look at the chart showing how we ordinary citizens did compared to politicians!!!

This test is not supposed to be an easy one. The website reports that average score was 49% and college professors averaged about 55%.

33 questions:

<http://www.isi.org/quiz.aspx?q=FE5C3B47-9675-41E0-9CF3-072BB31E2692&AspxAutoDetectCookieSupport=1>

[Thanks, SteveG, couldn't resist, got 32 of 33. –SteveB]

20120201-15	18:37	Art	Re: Civic Literacy Exam (reply to SteveG, above)
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Good one. I got 29 right.

20120201-16	18:56	Dennis	"Lost in Translation: An Important Note for International Reckoners"
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The police state is not rocket science...

"Lost in Translation: An Important Note for International Reckoners" by Joel Bowman, The Daily Reckoning

Feb. 1, 2012, (<http://dailyreckoning.com/lost-in-translation-an-important-note-for-international-reckoners/>)

Read more: "Lost in Translation: An Important Note for International Reckoners": <http://dailyreckoning.com/lost-in-translation-an-important-note-for-international-reckoners/#ixzz1Dnd9Lga>

(BUENOS AIRES) First up, a quick public service announcement for our International Reckoners:

If you're planning a vacation to the United States of America in the foreseeable future, you would do well to refrain from employing any confusing colloquialisms in your social media updates prior to departure.

For Australians, that means no "cracking onto" members of the opposite sex...no getting "off one's face"...no "tearing it up"...no "little rippers" and, we would think, no "barracking" for anyone.

Our Irish friends will likewise wish to steer clear of referring to anything as “the gas,” from declaring intentions to “eat one’s head off” and from “throwing shapes,” “sucking diesel” or otherwise “effin’ and blindin’.”

We can only imagine to what extent our English Reckoners shall have to curb their delightfully colorful lingo to ensure a stateside journey (even relatively) free of let or hindrance at the gate, though we imagine no measure of self-censorship will be sufficient to guarantee a transit experience free of at least a touch of “Ye ol’ Liberty Grope.”

What’s all this caper then, eh? What’s the apple, the score, the bleedin’ apple core?

Apologies for the loose linguistics, weary reader. But a point begs its making; a point two British (would-be) tourists, Leigh Van Bryan and Emily Bunting, discovered the hard way just last week.

Apparently rather chuffed at the upcoming prospect of a wee jaunt over the pond, Van Bryan and Bunting engaged in a bit of online banter before their big trip to the US. Mistake number one. The two were perhaps unaware that the Department of Homeland Security routinely trolls the global social media digital waves, setting up accounts to listen in on prospective threats to...um...the “Homeland.”

We can only imagine the hysterical frenzy that whipped around the DHS H.Q. when they discovered what Van Bryan, 26, had posted.

“Free this week for a quick gossip/prep before I go and destroy America x”

Not that it should matter, but “destroy” is popular English slang for “party”...an easily Googable fact, one would think, for the highly skilled heroes manning the control tower at the Twitter and Facebook Counter Terrorism and Special Operations Unit for Liberty and Freedom of the Homeland... Patriot... Liberty... uh, never mind.

After making their way through passport control at Los Angeles International Airport (LAX) last week, the pair were promptly detained by armed guards/heroes/patriots. But the real trouble was still to come.

The two were then informed that the DHS was on to their scheme to “destroy” (read: party in) America and (Could it be? No! Sweet Mother of Mercy!) their sick and twisted plot to dig up the grave of Marilyn Monroe!

[Tweet:] “3 weeks today, we’re totally in LA p\*\*\*\*\* people off on Hollywood Blvd and diggin’ Marilyn Monroe up!”

Read more: Lost in Translation: An Important Note for International Reckoners <http://dailyreckoning.com/lost-in-translation-an-important-note-for-international-reckoners/#ixzz1lDpBFceb>

The pair explained that the tweet, which the DHS had considered a grave matter of national security was, actually, a reference from *Family Guy*, a popular television show *produced in the Homeland itself...behind patriot lines!*

“They asked why we wanted to destroy America and we tried to explain it meant to get trashed and party,” explained Bunting. “I almost burst out laughing when they asked me if I was going to be Leigh’s lookout while he dug up Marilyn Monroe. I couldn’t believe it because it was a quote from the comedy *Family Guy* which is an American show.”

Department of Homeland Security staff, brave unwavering professionals as they are, were not deterred from their mission.

“It got even more ridiculous because the officials searched our suitcases and said they were looking for spades and shovels. They did a full body search on me too” explained Bunting.

Perhaps because grave-robbing spades and shovels have little to do with (most people’s idea of) partying, the DHS were unable to find any in the pair’s luggage or, strangely enough, on their person. Nevertheless, this was no time to take chances:

"I kept saying to them they had got the wrong meaning from my tweet but they just told me 'you've really f\*\*\*\*\* up with that tweet boy'."

Van Bryan, apparently thought to be the leader of the non-existent operation, was then cuffed, thrown in a cage inside a van and whisked away to a location where he could not be of harm to Homeland citizens.

Recounted the suspect:

When we arrived at the prison [ed.: prison!] I was shoved in a cell on my own but after an hour two huge Mexican men covered in tattoos came in and started asking me who I was... They told me they'd been arrested for taking cocaine over the border... When the food arrived on the tray they took it all and just left me with a carton of apple juice.

After 12 hours in custody, the pair were returned to the airport where they were sent directly home...charge sheets in hand.

Emily "The Lookout" Bunting's charge sheet stated: "It is believed that you are travelling with Leigh-Van Bryan who possibly has the intentions of coming to the United States to commit crimes."

"Possibly has the *intentions*"? We can almost hear Special Twitter Task Force Agent Johnston saying, "That's as good as a thought crime to me!"

Added to the charge sheet of one Leigh "Happy Birthday Mr. President" Van Bryan:

He had posted on his Tweeter website account that he was coming to the United States to dig up the grave of Marilyn Monroe. Also on his tweeter account Mr. Bryan posted that he was coming to destroy America.

We're not quite sure what a "Tweeter account" is, but you can be sure the vigilant servicemen and women at the DHS are on the case. Thank goodness the pair didn't use the "we were only taking the Mickey" defense. Could you imagine the costs and hassle involved in having to put Disneyland on high security lockdown? We shudder to think.

So, to our International Reckoners, remember to travel safely both to and from the Homeland. And please, feel free to pass our public service announcement on.

20120201-17	19:49	SteveG	"MF Global Missing Money Mostly Found"
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"MF Global Missing Money Mostly Found" by Daniel Wagner, Huffington Post

Feb. 1, 2012, ([http://www.huffingtonpost.com/2012/02/01/mf-global-missing-money\\_n\\_1247439.html?utm\\_campaign=020112&utm\\_medium=email&utm\\_source=Alert-business&utm\\_content=FullStory](http://www.huffingtonpost.com/2012/02/01/mf-global-missing-money_n_1247439.html?utm_campaign=020112&utm_medium=email&utm_source=Alert-business&utm_content=FullStory))

(WASHINGTON) Most of the \$1.2 billion reported missing from the failed brokerage MF Global has been traced to customer accounts and banks, people briefed on the matter told The Associated Press on Wednesday.

Brokerages are supposed to keep customer money separate from company money. That way, customers are protected if the brokerage fails.

But three people briefed on the investigations into MF Global's collapse said MF Global misused client money to repay other customers, business partners and banks who demanded cash as the firm teetered.

The people spoke on condition of anonymity because they were not authorized to discuss the investigations publicly.

They said details about where the money went are being kept under wraps because the publicity could hinder future prosecutions and efforts to return money to MF Global customers.

MF Global's demise, the eighth-biggest U.S. corporate bankruptcy, is the subject of investigations by the Commodity Futures Trading Commission, the firm's main regulator, and trustees trying to return money to MF Global customers and lenders, among others.

The status of the missing money was first reported late Tuesday by *The New York Times*.

MF Global's collapse grabbed headlines in part because it was headed by Jon Corzine, a former Democratic governor of New Jersey, U.S. senator and CEO of Goldman Sachs.

Corzine had taken charge of the sleepy brokerage in early 2010. He wanted to transform it into a full-scale investment bank, similar to Goldman. In congressional hearings in December, he denied knowing how the money disappeared.

"I simply do not know where the money is," he said more than a month after the company filed for bankruptcy protection Oct. 31.

The promise of separate accounts is considered a fundamental protection for people who trade futures and options, the investments that MF Global specialized in. It's the equivalent of federal deposit insurance for bank deposits.

Using client money to meet the company's other financial needs could violate civil securities laws and lead to criminal charges for those who authorized the transactions. Federal criminal-justice authorities have said that they are looking into the case.

MF Global failed after a massive bet on European sovereign debt spooked investors, rating agencies and its shareholders. Corzine bet about \$6.3 billion on bonds issued by debt-saddled such as Italy and Spain.

As the bonds lost value, MF Global was forced to set aside additional cash as collateral. The money was meant to protect the lender in case the bonds crashed or MF Global went bust.

Meanwhile, credit rating agencies downgraded MF Global because it was preparing to announce a large quarterly loss.

The downgrades and news reports on the European bets caused investors to question MF Global's financial strength. Customers started pulling their money, and business partners demanded that it put up more cash collateral. Its stock price plunged.

MF Global executives tried to find a buyer willing to rescue the firm. But it was unable to explain why its books didn't add up, so the potential saviors abandoned the deal.

Upon learning of the missing cash, regulators forced MF Global to file for bankruptcy protection.

Current and former risk officers from MF Global are scheduled to testify Thursday before a subcommittee of the House Financial Services committee.

(AP Business Writer Marcy Gordon contributed to this report.)

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Our government looking out for the well being of its citizens.

Medicaid has paid for in home services for people with developmental disabilities and for the elderly. There are also some insurance programs that are available to cover the service also. Just think it is amazing that when the focus

has been on job creation that the House votes to do away with a program that not only provides a needed service across the country and would create thousands of jobs. There are numerous franchises on the market providing the service and of course families that can afford it have no problem – but the middle class and low income families would benefit. As Art would say: hhhmmmmmm.

"House Votes to Repeal Part of Healthcare Law" by Donna Smith, Reuters

Feb. 1, 2012, (<http://news.yahoo.com/house-votes-repeal-part-healthcare-law-004040150.html>)

WASHINGTON (Reuters) - The House of Representatives voted on Wednesday to repeal a provision of President Barack Obama's healthcare overhaul setting up a home-care program for the elderly and disabled that regulators said was unworkable.

The Republican-led House voted 267-159 for the bill that would terminate the Community Living Assistance Services(CLASS) Act that was supposed to create a voluntary insurance program to help the elderly and disabled pay for home care.

Republicans called it a step toward achieving their goal of dismantling the healthcare overhaul Obama signed into law nearly two years ago.

The legislation is not expected to pass the Democratic-controlled Senate even though Republicans are expected to push for a vote on it.

"There is no doubt that the president's healthcare plan is killing jobs," said Republican Representative Jeb Hensarling. "House Republicans have repealed it in its totality. It has been blocked by the president, by Democrats and so if we can't do it in its totality we'll do it piecemeal. We need to start out by repealing the CLASS Act."

Democrats opposed to scrapping the program acknowledged that it had a flawed design, but they argued it should be fixed rather than repealed so millions of elderly and disabled people could receive help at home rather than be placed in usually more expensive institutional care.

"You stand there with no alternative whatsoever," Democratic Representative Bill Pascrell shouted at Republicans on the House floor. "Millions of people out there are suffering. Where is your heart ... you have no heart."

The Health and Human Services Department last October pulled the plug on the program after officials determined they could not come up with a model that would keep it voluntary and solvent without adding to long-term U.S. budget burdens.

The law calls for workers to begin voluntarily enrolling in the program later this year. Participants would have paid monthly fees for at least five years before qualifying for benefits.

The Congressional Budget Office saw the program raising money in the short run, but adding to long-term budget imbalances in a few decades as the program began paying out more in benefits than it collected in premiums.

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Steven W. Baker (SteveB), Editor/Moderator

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