



## FRIENDS OF THE MIDDLE NEWSLETTER #76 — FEB. 17, 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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### **Past Due: The Mortgage Mess**

(posted by Steven W. Baker / SteveB, Feb. 17, 2012)



By now, there is a lot known about the Crash of 2008, the Housing Bubble that led up to it, and the dire effects felt by homeowners across the nation. The history is important if we are to pinpoint causes and solutions.

The Right wants to blame the problem on people of the “lower” classes who bought houses they found they couldn’t afford after they lost their jobs. Then they learned they couldn’t sell them either. Then they were evicted. The problem is obviously the fault of these deadbeats.

And what would the Right’s fix be? Well, they can’t change human nature. So, if we’re deadbeats by nature, that’s just the way it is. Why do they loan us money in the first place?

So the Republican fix is more deregulation, more power to the bankers and robber barons, more of the same “free market economics” that got us into the problem in the first place. If we’d just let those honorable businessmen have free reign, they’d make us all millionaires, by gum!

But, you know what? I think I’m more sickened by the Democrats than by the Republicans on this one? Where was action when it was needed? During President Obama’s first two years in office, when he had a Congressional majority and a mandate from the people?

Regardless, solutions are needed now. Hell, yesterday!

“How to Fix the Mortgage Mess” by Alan Boyce, Glen Hubbard, and Chris Mayer, Politico

Feb. 15, 2012, (<http://www.politico.com/news/stories/0212/72921.html>)

President Barack Obama has highlighted the importance of helping millions of homeowners refinance their mortgages to support the recovery.

This argument was also made in Federal Reserve Chairman Ben Bernanke’s recent white paper and repeated by many other economists — including us. All are saying that facilitating refinancing, when the borrower is current, can help the recovery.

While the president’s plan addresses the major constraints on refinancing by government-sponsored enterprises such as Fannie Mae and Freddie Mac, it also requires legislative action. It was combined with a plan to burden taxpayers with additional risk through the Federal Housing Administration — thus making passage in Congress unlikely.

We believe it’s important to focus on the GSEs [Fannie Mae and Freddie Mac], since their inaction is directly tied to the slow housing recovery.

There is now little private competition in mortgage lending because of the stresses in financial institutions and uncertainty about the mortgage market’s new regulatory framework. The GSEs back more than two-thirds of mortgage originations, while government-backed lenders like FHA and the Department of Veterans Affairs control 25 percent. Though consumer lending in credit cards and autos has picked up, mortgage lending continues to decline.

Against this backdrop, the GSEs are exercising their near-monopoly power in harmful ways: Freddie Mac and Fannie Mae have reduced lending and increased fees. They have continued to sue banks and taken steps to reduce competition in originating mortgages.

The result is not just tighter credit standards for borrowers. The spread between bond rates and retail mortgage rates, typically zero to 25 basis points before the crisis, has spiked to more than 100 basis points since conservatorship. All potential mortgage borrowers are paying a price for Washington’s inaction on the GSEs.

Some economists contend conservatorship imposes a narrow mandate to “preserve and conserve the assets and property of the enterprises.” The Federal Housing Finance Agency and the GSEs have other mandates, which include supporting a “stable, liquid and efficient mortgage market” and operating in a “safe and sound manner.”

But recent transactions at Freddie Mac, along with other practices imposed by the FHFA, have led to an inefficient and less competitive mortgage market while offering a misleading picture of risk.

Under conservatorship, the GSEs are required to shrink their portfolios of mortgages and mortgage-backed securities to reduce taxpayers’ risk. Yet starting in October 2010, Freddie Mac instead began a series of 29 transactions in which it acquired the claims on interest payments on \$18 billion of mortgages, while retaining only \$3 billion of principal. About two-thirds of the underlying mortgages had interest rates of at least 6.5 percent — well above prevailing rates.

Refinancing these mortgages would most benefit consumers but hurt the investor — in this case, Freddie Mac. If consumers could refinance mortgages, Freddie Mac would face big losses: All future interest payments on \$18 billion in mortgages would be wiped out.

Freddie Mac appears to have coordinated these portfolio trades with new upfront lending costs and tighter restrictions on refinancing to profit when consumers are unable to refinance.

In November 2010, for example, Freddie Mac announced it would raise Post Settlement Delivery Fees, which the Fed white paper labeled “difficult to justify” when applied to existing borrowers refinancing their mortgages. The fact that the GSEs can trade securities at the same time that they help control the outcome (refinancing) shows the game is rigged against homeowners.

Freddie Mac appears to have continued to bet against refinancing. Under Harp 2.0 in November 2011, Freddie Mac was more restrictive than Fannie Mae in loosening constraints on refinancing — bolstering its financial position while leaving in place frictions that hamper the mortgage market.

No one has explained why Freddie Mac imposed additional refinancing restrictions in November 2011 if not for portfolio considerations. This month, Freddie Mac announced a new type of bond issuance, Mortgage-Linked Amortizing Notes, which allows the GSE to benefit financially if refinancing does not happen.

None of this should be happening: Through FHFA, the government doesn’t just regulate but manages the GSEs. FHFA allowed GSE executives to earn millions, providing an incentive to earn profits while taking advantage of their privileged position in the system.

Immediate reforms are necessary to make sure the GSEs live up to their mandates and to achieve the crucial goals of phasing out the GSEs and returning private capital and competition to the housing finance system.

FHFA should appoint an independent trustee to wind down existing GSE mortgage-backed securities holdings, consistent with public conservatorship. Managing the mortgage portfolio while controlling lending standards is inconsistent with the GSEs’ mandate to ensure a “stable, efficient and liquid mortgage market.” Removing the portfolio from GSE control will also simplify winding down the GSEs.

Next, it is time to streamline refinancing for all borrowers with GSE-guaranteed mortgages. Taxpayers already hold the default risk on these mortgages, and interest rate reduction would cut this exposure. Responsible borrowers should be the first in line.

GSEs should use a simple standard to determine eligibility to refinance; for example, if a homeowner is current for three months. They should not impose income checks, loan-to-value requirements or new appraisals. They should work with existing parties to resolve issues with second liens and mortgage insurance.

This program should encourage competition for new refinancing business by giving new and existing servicers the same terms.

Under such a program, the GSEs would save tens of billions in credit guarantee costs, because of fewer foreclosures on homeowners who have lower mortgage payments. GSEs should also charge a higher guarantee fee of about 0.35 percent to help cover their costs and any potential losses on their portfolio.

Older loans often had a far lower guarantee fee that did not fully cover the costs of the government guarantee. Our analysis suggests this program would add up to \$50 billion in new profits for the GSEs. The key to generating the new revenue is to implement such a program in scale with as little paperwork and as few frictions as possible.

Other steps are necessary to move toward a system in which the private market will find responsible mortgage lending attractive. The GSEs’ rules should encourage standardization so private lenders can enter. They should sell reinsurance credit guarantees to private loan originators. Such reinsurance could be phased in over time and help

set a fair price for government guarantee fees by providing private-market prices in a market that now has little private participation.

In addition, FHFA and the GSEs should settle litigation and legal claims against lenders and servicers. While taxpayers must be protected, these policies are holding back housing finance — and the recovery.

FHFA should also establish clear rules for adjudicating claims on representations and warranties on newly originated mortgages. An independent arbitrator should administer this process. These steps could help restore confidence in what is now a highly politicized process.

Widespread refinancing alone won't magically fix the housing market or lead to a full recovery. Combined with GSE reform, however, it will very likely begin the process of a more market-oriented future for housing finance and allow the Fed's accommodative monetary policy to help the economy.

Failure to act will most likely perpetuate the status quo — at great cost to homeowners, taxpayers and the economy.

(Alan Boyce is the chief executive officer of the Absalon Project, which markets the Danish Mortgage Solution worldwide. Glenn Hubbard served as the chairman of the Council of Economic Advisers during the George W. Bush administration. He is now dean of Columbia Business School. Chris Mayer is the Paul Milstein professor of real estate at Columbia Business School.)

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| <a href="#">20120216-01</a> | 11:29 | Art | "Objections of Conscience? Or of Politics?" |
|-----------------------------|-------|-----|---|

Couple of good articles on Republicans [below] and Oil [next]. Is there any more contemptible group in our political history than this current Republican House?

"Objections of Conscience? Or of Politics?" by Dana Milbank, *Washington Post*

Feb. 15, 2012, ([http://www.washingtonpost.com/opinions/objections-of-conscience-or-of-politics/2012/02/15/gIQAwXvbGR\\_story.html](http://www.washingtonpost.com/opinions/objections-of-conscience-or-of-politics/2012/02/15/gIQAwXvbGR_story.html))

You might think that Sen. David Vitter would observe a lifetime moratorium on public moralizing after his phone number was found in the little black book of a prostitution ring's madam.

But there he was in the House TV studio on Wednesday afternoon, informing a bank of cameras about President Obama's inferior conscience, as evidenced by a new rule that requires employers to provide birth-control coverage.

"Never before in the history of the country have Americans been forced to buy a product . . . that is opposed to their core religious beliefs," the Louisiana Republican tut-tutted, sharing the stage with two dozen House members. The administration's subsequent effort to exempt religious organizations "may be good enough for President Obama's conscience," Vitter said, but "it's not good enough for the conscience of millions of Americans."

The continuing contretemps concerning contraception offers a reminder that in Washington, the usual laws of physics don't apply. For some actions, there is a completely disproportionate reaction.

After Obama set off a furor with the initial rule, he retreated on Friday, proposing to shift the birth-control mandate from religious employers to insurers. Although Catholic bishops continued to object, Americans appeared to settle on a consensus: In a new CBS-New York Times poll, 65 percent of voters supported the birth-control mandate (most voters, even most Catholics, also were content to force religious groups to provide the coverage).

But on Wednesday afternoon, Republican lawmakers and Rep. Dan Lipinski (Ill.), a Democrat who opposes abortion, marched before the TV cameras to reject Obama's accommodation of religious groups. "This doesn't solve the problem at all," said Rep. Phil Gingrey (R-Ga.).

Said Lipinski: "Despite the current views out there that this is all settled, this clearly is not settled."

Rep. Jim Sensenbrenner (R-Wis.), who recently gained attention for saying the first lady has a "big butt," took a larger view: "The modification the president announced last Friday is probably worse than the original."

But the solution the lawmakers proposed was a bit too convenient. They called for the passage of a bill that was introduced last year, so by definition it wasn't a response to the birth-control rule. As they described it, the legislation would exempt from the health-care law any person who wishes to claim any moral or conscientious objection. In other words, it would be a back-door way to repeal Obamacare.

There was not a huge amount of interest in the lawmakers' theme: The 16 reporters seated at the start of the news conference were outnumbered by the lawmakers onstage. Still, the politicians were careful to get their visual effects right (only five of the 28 were women, but four of them were clustered around the microphone) and they couched their argument in the loftiest terms.

"It is the reason why people came to the United States of America 200-plus years ago," said Rep. Ann Marie Buerkle (R-N.Y.).

To escape birth control?

"Because this country offered religious freedom," Buerkle explained.

Rep. Jean Schmidt (R-Ohio) told the reporters, "I implore all of you to read the First Amendment and memorize it."

Rep. Virginia Foxx (R-N.C.) furthered the appeal to the reporters' shared support for the First Amendment. "I want you to read the quote from Martin Niemoller," she said of the Holocaust-era poet, then began to recite. "They came for the trade unionists and I didn't speak up. They came for the Baptists; I didn't speak up."

Actually, Niemoller mentioned communists but said nothing about Baptists. "I'm paraphrasing," Foxx said.

But if the lawmakers are so concerned about a threat to the Constitution, why don't they challenge the rule in court? "Why should we have to?" replied Rep. Louie Gohmert (R-Tex.), who displayed for the cameras a pocket-size Constitution highlighted in yellow.

Well, because the courts are where constitutional matters are resolved. Congress is where political fights are fought — and the conscientious contraception objectors were ready for one.

Rep. Chris Smith (R-N.J.) accused Obama of "a direct, obnoxious, unprecedented government attack on the conscience rights of religious entities." Rep. Peter Roskam (R-Ill.) called it "an incredible provocation" and a bid to "manipulate the conscience of many Americans."

A reporter asked the assembled moralists if they would reject any presidential candidate who mandated that religious groups cover contraception. It was a trap: Mitt Romney left such a law unchallenged when he was governor of Massachusetts.

Onstage, several members began to mutter: "That's not the issue. . . . We're focused on this. . . . Don't try to distract."

Yes, leave the distracting to the lawmakers.

"Iran's Sabre Rattling Shows Energy Crisis Is Still with Us" by Steven Mufson, *Washington Post*

Feb. 15, 2012, ([http://www.washingtonpost.com/business/economy/even-as-oil-costs-rise-irrational-exuberance-washes-over-energy-analysis/2012/02/12/qIQAnY93FR\\_story.html](http://www.washingtonpost.com/business/economy/even-as-oil-costs-rise-irrational-exuberance-washes-over-energy-analysis/2012/02/12/qIQAnY93FR_story.html))

(U.S. relies on foreign oil to cover about half its consumption.)

A wave of what former Federal Reserve chairman Alan Greenspan might have called "irrational exuberance" is washing over a great deal of energy analysis these days.

One recent headline trumpeted that "Americans Gaining Energy Independence With U.S. as Top Producer." Another declared "U.S. Nears Milestone: Net Fuel Exporter." The American Petroleum Institute's president, Jack Gerard, says that with policies more friendly to the oil and gas industry "there would be no need to import from any other parts of the world."

But wait. What happened to the energy crisis?

Rising tensions over Iran's saber rattling show that it's still with us. Oil still costs \$100 a barrel or so, even more for the Brent quality crude sold in London, a more widely used benchmark. In inflation-adjusted terms, crude oil prices are higher than they have ever been with the exception of short spikes in late 1979 and mid-2008. Yes, the United States exports some refined petroleum products, but the United States is still an overall net importer of more than 9 million barrels of crude oil and refined products a day — about the same as the oil produced by the world's largest exporter, Saudi Arabia.

Moreover, about 17 million barrels a day of oil still flow through the Strait of Hormuz, a potential choke point that Iran has threatened to close. The United States has retorted that its doctrine of protecting freedom of shipping through that Persian Gulf waterway remains unchanged. Why? Because those supplies account for a fifth of global oil consumption; no other spot remains as vital to world oil prices. A disruption there affects prices everywhere.

There are, to be sure, many reasons for energy experts to feel more sanguine about the U.S. energy future. Domestic oil production is up and on track to go up further because of a boom of drilling in shale rock. Natural gas supplies, thanks to hydraulic fracturing, seem limitless and natural gas prices have plunged to 10-year lows. A lot of jobs have been created, albeit not nearly as many as some oil industry studies claim.

U.S. oil consumption is also reaching a plateau and might start declining, in part because of more fuel-efficient vehicles, rising biofuel production and high future mileage standards set by the Obama administration.

But America's dependence on foreign oil and gas sources has been reduced, not eliminated. The nation imports 15 percent less petroleum than in 2005 — in part because of the recession. But prices have soared; we cannot disentangle ourselves so easily from the global oil supply balance. As a result, in 2011, the United States paid a net of \$326.5 billion for oil imports, accounting for 44 percent of the U.S. trade deficit. The crude oil import bill was the second highest ever, narrowly less than in 2008 and nearly twice as much as it was in 2005.

That drains money from the pockets of American consumers. AAA estimates, for example, that buying gasoline costs the average Virginia household \$428 a month.

A year ago, President Obama set a goal of cutting oil imports by a third.

If U.S. domestic oil output climbs to 7 million barrels a day, as many oil industry people claim it can, that will trim about an eighth off current imports. If we improve automobile fuel efficiency, that will slice just as much or more. But that will take many years as the car fleet gradually turns over. Right now, one in every 10 barrels of oil produced worldwide goes into the gasoline tanks of American passenger vehicles — not counting fuel-guzzling U.S. trucks.

What about the natural gas rush? For all the euphoria about shale gas, the United States is still a net importer of natural gas. Conventional natural gas production is falling, and we still rely on imports from Canada. That will change, perhaps by 2016 or so, according to government and industry estimates. But the fact that it hasn't happened yet is testimony to the fact that sometimes impressions run a bit ahead of reality — to say nothing of environmental concerns about hydraulic fracturing techniques used to tap those gas resources.

One statistic that has been tossed around lately says that the United States in 2011 produced 81 percent of its energy demand. But that number includes U.S. electricity consumption. With the exception of hydropower imports from Canada, the United States has never relied on foreign sources for electricity generation. The country has relied on U.S. coal, U.S. nuclear power and U.S. natural gas. Once upon a time, many utilities and factories used oil, but with the exception of a little bit of oil formerly used by the Hawaii utility company that hasn't been the case since the early 1980s, after the 1979 oil price shock.

The key statistic is oil independence, and the United States still relies on foreign oil to cover about half of U.S. consumption.

Another important change in the global oil picture has been the shift in oil production away from the traditional OPEC countries. Offshore oil fields near Brazil and off the coast of west Africa as well as the tar sands from Canada have already become major sources of U.S. oil imports and could become bigger. Canada is already the largest source of U.S. oil imports, with Saudi Arabia in second but only half as big. The next three biggest sources are Mexico, Venezuela and Nigeria.

What does that mean for geopolitics? It gives the United States a greater interest in the stability and economic policies of those nations. But it doesn't mean that the United States no longer needs to worry about the Organization of the Petroleum Exporting Countries and the choke point at the Strait of Hormuz as long as that remains a major trade route. That's why Defense Secretary Leon E. Panetta and other administration officials have warned Iran that cutting off traffic through the strait would be crossing a red line.

Not long ago, it was front-page news when the price of oil topped \$100 a barrel. Now it has become commonplace. In midday trading Wednesday, on news of Iran's declaration that it would cut off oil sales to six countries that already placed sanctions on the Tehran regime, the price edged up to \$101.80 a barrel, up \$1.06, for March delivery.

There has been a lot of good news lately for the energy business and for a world that still consumes vast amounts of energy. The ability to tap vast new gas reserves is, as the cliché goes, a game changer, lowering electricity prices and competing with other energy sources. Renewables are making strides too.

But is this great news or just good news? Have we arrived at a point when Americans consume energy in modest enough quantities so as to ease both U.S. dependence on foreign nations and difficult trade-offs between environmental protection and self-reliance?

Until then, make way for the next supertanker.

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| <a href="#">20120216-03</a> 11:37 Art Fw: Overpopulation |
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Here's a little thought.

[Source of original email unknown. –SteveB]

Imagine an average colony of bacteria, living in Bacterialand. They go off to found a new colony - in a Coke bottle found buried in the sand. They excavate it and make themselves a home. Let's say we start with two intrepid explorers who settled this new colony. Let's say they double their population once each minute. Let's say they start to 11:00 a.m., and by 12 noon their bottle is full and they're out of space and resources.

What time would it be, Bartlett ask, when even the most farsighted bacteria saw an overpopulation problem on the horizon? Certainly not before 11:58, he answers, because at that point the bottle would only be one-quarter full. (Two doublings away from full.) Even at 11:59, it would be only half full and you could just hear the bacteria politicians singing platitudes like: "No need to worry folks! WE HAVE MORE SPACE LEFT IN OUR HOMELAND THAN WE'VE USED IN ALL THE HISTORY OF THIS COLONY!"

20120216-06 12:27 SteveB Re: Overpopulation (reply to Art, above)

Now, that is an excellent thought...thanks, Art.

20120216-04 11:59 Pam Re: Overpopulation (reply to Art, above)

I'd really like to know what a climate change denier would say if you sat him down, looked him in the eye, and showed him all the scientific data. The members of Congress at least have educations and are presumably of average intelligence. Do they really accept the science of antibiotics, immunizations, flights to the moon, and turning oil into energy but reject the science of global warming, or do they simply not care? Are they so apocalyptic that they don't mind seeing the end of the world as we know it? One assumes their position is determined by all those voters who are not educated and do not have average intelligence, and their intent is to capture their votes. WHYYYYY are politicians so duplicitous?

I suppose you've all heard about the insider trading that is perfectly legal for Congressmen. What Martha Stewart got sent to jail for is all in a day's work for the likes of Max Baucus. The Democrats are as guilty here as anybody. We've had corruption in politics before, and ways have been found to combat it. What's going to do it this time?

20120216-07 12:28 SteveG Re: Overpopulation & Stock Act (reply to Pam, above)

The Stock Act did pass, supposedly to stop congressional insider trading.

The non belief of politicians in global warming is, in all probability related back in direct proportion to the amount of donations they or their PAC's or their Super PAC's receive and who the donor is. Coal,, oil companies, electric utilities, etc. have us all under control through their political action.

"Duplicitous" – good word.

20120216-08 12:35 Pam Re: Overpopulation & Stock Act (reply to SteveG, above)

My understanding is that the "stock act" that was passed only requires that "political intelligence operatives," aka inside traders, register so as to ensure "transparency." They'll still be able to buy and sell information, but they'll have to do it publicly. That should put a stop to it, right?

20120216-10 12:41 SteveG Re: Overpopulation & Stock Act (reply to Pam, above)

Of course all bundle in the required legal jargon.

"What is the Stop Trading on Congressional Knowledge (STOCK) Act?":  
<http://insidertrading.procon.org/view.resource.php?resourceID=004520>.

20120216-05 12:24 SteveB Re: "Leaked: A Plan to Teach Climate Change Skepticism in Schools"  
(reply to MarthaH, FotM Newsletter #75)

Re: "Leaked: A Plan to Teach Climate Change Skepticism in Schools" (Newsletter #75, Feb. 16, 2012)

I guess the "RIGHT-THAT-WOULD-CONTROL-OUR-VERY-THOUGHTS" thought that if they could get creationism into the texts and schools, they could get anything into the curriculum.

Republicans want to teach our students nothing about birth control and everything about how global warming is socialist bunk!

I guess, next, they'll want to introduce textbooks teaching that, as in North Korea, what is important is not for the common man to be happy, fed, employed, or educated; what is important is that the leaders of our great nation continue to be able to live the luxurious life-style to which they are accustomed. We shine in the reflected light of their power, riches, and glory. Can required adulation be far behind? Worship? Now yer talkin'!

What's after that? I'm sure if Rick Santorum has anything to say about it, masturbation will come up again. ^\_^ I heard that's what's wrecking the economy and the relationship of the POTUS and the Mrs. POTUS. It's way past time to put a stop to it, even if it is the national pastime. Don't people realize? That's why we're weak! Listen to the Truth of the Right and be strong, America!

**End human non-conception now!** Truck-in more illegals! We have a population cold war going with China and India and we need more people. We have to beat them. We must be the most populous nation on earth or perish. There's no sperm to waste! No abortion. No birth-control. No wanking.

Of course, when those women have all those babies, they're on their own, right? Their own fault, right? Right???

FLASH FORWARD:...At a high school basketball game in the near future (post-2012): "NMM! NMM! NO! MORE! MASTURBATION! That's our cry! Give me an N..."

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|-----------------------------|-------|--------|--|
| <a href="#">20120216-09</a> | 12:36 | SteveG | Re: "Leaked: A Plan to Teach Climate Change Skepticism in Schools"<br>(reply to SteveB, above) |
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Masturbation is a good means of birth control – sexual satisfaction and no danger of pregnancy, at least a highly diminished chance.

Texas has re-written history in their text books in regards to the Civil War and in Kentucky there is a park that is opening that is based on creationism showing man coexisting with dinosaurs. It cannot be long before text books are written to include creationism and are probably already on the market to home-schoolers – but do not eat the tenderloin.

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|-----------------------------|-------|--------|--|
| <a href="#">20120216-12</a> | 15:13 | Dennis | Re: "Leaked: A Plan to Teach Climate Change Skepticism in Schools"<br>(reply to SteveG, above) |
|-----------------------------|-------|--------|--|

Masturbation must be made illegal if you believe that life begins at ejaculation, unless it's inside a vagina. You guys are undoubtedly all murderers according to ultra-right religious wackos.

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| <a href="#">20120216-13</a> | 20:00 | Art | Re: "Leaked: A Plan to Teach Climate Change Skepticism in Schools"<br>(reply to all, above) |
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I vote we move on and change subjects. I'm just a shy country boy.

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|-----------------------------|-------|--------|--|
| <a href="#">20120216-11</a> | 13:26 | SteveG | Fw: Emily's List Petition: Women Should Be Heard on Birth Control! |
|-----------------------------|-------|--------|--|

It does not matter if you are conservative, liberal, Republican, Democrat, or independent right is right and wrong is wrong. To have Congressional hearings on birth control and have five men as religious leaders testify is wrong. To have women testify and to have medical doctors included in the testifying process is right. Consider the petition below.

from Emily's List:

Rep. Carolyn Maloney said it best: **"Where are the women?"**

This morning, an all-male panel of religious leaders testified in front of a Congressional committee about birth control coverage. That's right, only men -- who are not doctors, by the way -- were allowed to testify by the GOP leadership about critical women's health coverage. No women.

It's absolutely outrageous. The all-male GOP leadership is calling on all-male religious leaders to decide whether birth control should be fully covered by insurance plans. We cannot let this happen. We cannot stand by while Far Right Republicans once again try to send us back to the Dark Ages.

Stand with EMILY's List now and tell the GOP that women's health decisions should be made by women -- not by anti-choice, anti-woman men.

[http://emilyslist.org/action/stand\\_up\\_to\\_anti\\_woman\\_forces\\_in\\_congress/](http://emilyslist.org/action/stand_up_to_anti_woman_forces_in_congress/)

After pleading with the committee chairman to hear from a female witness, the Democratic women on the committee -- all of them EMILY's List women -- literally stood up for us and walked out. These are the women who will always have our backs, but we desperately need more of them -- and that's what we're working to do every day at EMILY's List.

It's time to stand up -- right now -- and say that you will not watch quietly while anti-choice, anti-woman legislators and religious leaders work to dismantle everything we've achieved.

Add your voice now! Tell the GOP that women should be the only ones in charge of women's health.

[http://emilyslist.org/action/stand\\_up\\_to\\_anti\\_woman\\_forces\\_in\\_congress/](http://emilyslist.org/action/stand_up_to_anti_woman_forces_in_congress/)

We have to fight. Right now. Let's do it.

Thank you for all you do.

All the best, Amy K. Dacey, Executive Director

<http://foodie-isms.com/?tag=saltenas>

A Bolivian *salteña*. (Mmmmmmm good!)



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

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