



FRIENDS OF THE MIDDLE NEWSLETTER #117 — APR. 16, 2012

Welcome to always lively political discussion and whatever else comes up.
<http://www.FriendsOfTheMiddle.org> FriendsOfTheMiddle@hotmail.com

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How to Fix Income Inequality

(posted by Steven W. Baker / SteveB, Apr. 16, 2012)

Don't you think it's about time the government did something for the rest of us? Gee, sure hope this idea spreads.

"Fix Income Inequality with \$10 Million Loans for Everyone!" by Sheila Bair, *The Washington Post*

Apr. 13, 2012, (http://www.washingtonpost.com/opinions/fix-income-inequality-with-10-million-loans-for-everyone/2012/04/13/gIQATUQAFT_story.html)

Are you concerned about growing income inequality in America? Are you resentful of all that wealth concentrated in the 1 percent? I've got the perfect solution, a modest proposal that involves just a small adjustment in the Federal Reserve's easy monetary policy. Best of all, it will mean that none of us have to work for a living anymore.

For several years now, the Fed has been making money available to the financial sector at near-zero interest rates. Big banks and hedge funds, among others, have taken this cheap money and invested it in securities with high yields. This type of profit-making, called the "carry trade," has been enormously profitable for them.

So why not let everyone participate?

Under my plan, each American household could borrow \$10 million from the Fed at zero interest. The more conservative among us can take that money and buy 10-year Treasury bonds. At the current 2 percent annual interest rate, we can pocket a nice \$200,000 a year to live on. The more adventuresome can buy 10-year Greek debt at 21 percent, for an annual income of \$2.1 million. Or if Greece is a little too risky for you, go with Portugal, at about 12 percent, or \$1.2 million dollars a year. (No sense in getting greedy.)

Think of what we can do with all that money. We can pay off our underwater mortgages and replenish our retirement accounts without spending one day schlepping into the office. With a few quick keystrokes, we'll be golden for the next 10 years.

Of course, we will have to persuade Congress to pass a law authorizing all this Fed lending, but that shouldn't be hard. Congress is really good at spending money, so long as lawmakers don't have to come up with a way to pay for it. Just look at the way the Democrats agreed to extend the Bush tax cuts if the Republicans agreed to cut Social Security taxes and extend unemployment benefits. Who says bipartisanship is dead?

And while that deal blew bigger holes in the deficit, my proposal won't cost taxpayers anything because the Fed is just going to print the money. All we need is about \$1,200 trillion, or \$10 million for 120 million households. We will all cross our hearts and promise to pay the money back in full after 10 years so the Fed won't lose any dough. It can hold our Portuguese debt as collateral just to make sure.

Because we will be making money in basically the same way as hedge fund managers, we should have to pay only 15 percent in taxes, just like they do. And since we will be earning money through investments, not work, we won't have to pay Social Security taxes or Medicare premiums. That means no more money will go into these programs, but so what? No one will need them anymore, with all the cash we'll be raking in thanks to our cheap loans from the Fed.

Come to think of it, by getting rid of work, we can eliminate a lot of government programs. For instance, who needs unemployment benefits and job retraining when everyone has joined the investor class? And forget the trade deficit. Heck, we want those foreign workers to keep providing us with goods and services.

We can stop worrying about education, too. Who needs to understand the value of pi or the history of civilization when all you have to do to make a living is order up a few trades? Let the kids stay home with us. They can play video games while we pop bonbons and watch the soaps and talk shows. The liberals will love this plan because it reduces income inequality; the conservatives will love it because it promotes family time.

I'm really excited! This is the best American financial innovation since liar loans and pick-a-payment mortgages. I can't wait to get my super PAC started to help candidates who support this important cause. I think I will call my proposal the "Get Rid of Employment and Education Directive."

Some may worry about inflation and long-term stability under my proposal. I say they lack faith in our country. So what if it cost 50 billion marks to mail a letter when the German central bank tried printing money to pay idle workers in 1923?

That couldn't happen here. This is America. Why should hedge funds and big financial institutions get all the goodies?

Look out 1 percent, here we come.

(Sheila Bair is a former chairman of the Federal Deposit Insurance Corp. and a regular contributor to *Fortune Magazine*.)

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20120413-01	09:07	Tom	Movie Recommendation — <i>The Raid: Redemption</i>
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If you don't like this movie, you don't have a pulse. I screened this at midnight, (13 April 2012) Post SXSW, opening night for Austin Texas! (R) Rated-Very Violent. Non Stop Action, some of the best down & dirty knife and fist fighting you have EVER seen! (Silat Fighting) "Serbuan Maut" (Indonesian Language, with English Subtitles)

<http://www.youtube.com/watch?v=PkJLMOFpuCo>

<http://www.imdb.com/title/tt1899353/>

http://www.rottentomatoes.com/m/the_raid_redemption/

The Raid: Redemption: Best "Martial Arts," Action, SWAT, & Action Drama, in 39 Years! Enjoy this Great Action Film!

http://trailers.apple.com/movies/sony/theraidredemption/raidredemption-clip1_h1080p.mov

Deep in the heart of Jakarta's slums lies an impenetrable safe house for the world's most dangerous killers and gangsters. Until now, the rundown apartment block has been considered untouchable to even the bravest of police. Cloaked under the cover of pre-dawn darkness and silence, an elite swat team is tasked with raiding the safe house in order to take down the notorious drug lord that runs it. But when a chance encounter with a spotter blows their cover and news of their assault reaches the drug lord, the building's lights are cut and all the exits blocked. Stranded on the 6th floor with no way out, the unit must fight their way through the city's worst to survive their mission. Director Gareth Evans (Merantau) and rising martial arts star Iko Uwais reunite in this adrenaline-fueled action film. (101 min.)

20120413-02	11:31	SteveB	On the Comparative Sizes of Gaffes ("Santorum Donor Foster Friess Hopes Obama's 'Teleprompters Are Bulletproof'")
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REPUBLICAN GAFFES ARE ALWAYS BIGGER THAN THOSE OF THE DEMOCRATS.

COMPARE HILARY ROSEN TO THIS JERK! OMFG!

Or maybe this was the secretly coded command to do the unthinkable? Or, at least, wishful thinking?

On the other hand, Hilary Rosen was actually expressing concern for poor, working mothers, though she did take a swipe at a public figure who is fair game. To try to twist this incident into more than that is pure nonsense and history soon to be written will demonstrate that amply. But as the White House said, the Romney campaign is adrift in a sinking boat, throwing lifelines at anything that looks like it might float. Did Hilary Rosen say anything that would offend women voters? I don't see how.

To call for the assassination of the president is another matter entirely.

But I'll tell you what, the a*s-hole certainly blurted out my worst fear.

"Santorum Donor Foster Friess Hopes Obama's 'Teleprompters Are Bulletproof'" by Amy Bingham, ABC News

Apr. 13, 2012, (<http://abcnews.go.com/blogs/politics/2012/04/santorum-donor-foster-friess-hopes-obamas-teleprompters-are-bulletproof/>)

Foster Friess, the multi-millionaire who bankrolled a large portion of Rick Santorum's failed presidential bid, walked back another ill-advised statement this week after he said he hopes President Obama's "teleprompters are bulletproof."

"There's a lot of things that haven't been hammered at because Rick and Mitt have been kind of going at each other," Friess told Fox Business News' Lou Dobbs on Wednesday. "Now that they've kind of trained their barrels on President Obama I'm afraid his, I hope his teleprompters are bulletproof."

"I mean that figuratively," Friess added after a short moment of total silence.

As soon as the words were out of his mouth, Friess seemed to realize his mistake.

"I'm sorry. I probably shouldn't have said that," the wealthy Santorum donor said, chuckling with what appeared to be embarrassment.

"No, you should not have said it," Dobbs immediately responded before clarifying his guest's comments. "We understand it's a metaphor."

Friess, who poured close to \$1.7 million into the pro-Santorum Super PAC, found himself in the hot seat of the contraception debate in February when he suggested women put aspirin between their knees instead of using expensive contraception.

"Back in my days, they used Bayer aspirin for contraceptives," Friess said to a visibly surprised Andrea Mitchell on MSNBC. "The gals put it between their knees, and it wasn't that costly."



Have a question for Romney?
Ask him here.

<http://answers.yahoo.com/question/index?qid=20120412134701AANI2k>

With Santorum now out of the GOP race, Friess said he will shift his support to Mitt Romney and back him financially when needed. While Friess was front-and-center in the Santorum campaign, often standing behind the candidate in his telltale cowboy hat at campaign events, he may be less visible as a Romney supporter.

Friess, a retired mutual fund manager with a net worth estimated at about \$500 million, told ABC on Wednesday that with Santorum out of the race, he is now hoping to "fade back into obscurity."

[20120413-07](#) 12:57 Art Re: On the Comparative Sizes of Gaffes

Much todo about nothing. Republicans are just desperate to find an issue.

[20120413-09](#) 13:51 Pam Re: On the Comparative Sizes of Gaffes

It was a silly thing to say, but it hardly qualifies as a scandal. I don't know how politicians stand it, having their every word inscribed for eternity and held up for constant scrutiny. I'm glad no one goes around quoting me all day long. Rosen (is that her name?) should offer a quick apology, then everyone should let the matter drop. Don't you just love the way Fox News goes all ballistic over this sort of thing!?

[20120413-11](#) 17:55 SteveBA Re: On the Comparative Sizes of Gaffes

Isn't it amazing how the liberals react when one of their own insults the stay at hoe moms. First it's no big deal and let's move on or it's you should have hears what this guy said. The fact is the feminist movement here doesn't recognize anyone who not gay or supports killing the unborn.

[20120413-12](#) 18:58 Art Re: On the Comparative Sizes of Gaffes (reply to SteveBA)

Do you really see this as some kind of insult? The context, as I understand it, was Rosen was questioning Romney's position on many recent Republican statements and proposed legislation affecting women and his position that he got his advice on issues affecting women from his wife. I am sure Mrs. Romney is a fine person and woman but I do not think her background and experience allows her to be as perhaps experienced on these issues as other

women with a more varied background. I for one can hardly imagine the world they live in, but I do know I wouldn't put one of my dogs in a crate on top the car.

I suppose this is typical of election season but this is really a tempest in a teapot. Also please note the President had no part in this.

[20120413-13](#) 20:16 SteveBA Re: On the Comparative Sizes of Gaffes (reply to Art)

She is or maybe was a political strategist for the DNC. She also visited the white house 35 times, according to the visitor logs. That's once a month? IMHO it represents the disdain of the feminist movement for those who do not toe the line to their ideology. My original point is you all on this board want to give a free pass to any of your own kind who make outrageous remarks.

[20120413-14](#) 20:32 SteveG Re: On the Comparative Sizes of Gaffes (reply to SteveBA)

"She is or maybe was a political strategist" – this is not very specific or definitive. "maybe" indicates an uncertainty. "original point is you all on this board" – I had no idea there was a board. You receive the same as the rest of us and therefore wouldn't you be on the same board? Please define "your own kind". IMHO your responses are full of fallacies.

[20120413-15](#) 21:01 SteveG Re: On the Comparative Sizes of Gaffes (reply to SteveBA)

To clarify another point – my interpretation after re-reading your email: By your statement of "your own kind" indicates a thought that all that receive the emails are democrats/progressives/liberals. I used to consider myself a liberal, but no longer do. I consider myself a moderate with leanings to the left. After all, we need to be closer to the middle in order for this country to move forward. Please move to the middle.

[20120414-08](#) 09:11 Art Re: On the Comparative Sizes of Gaffes; Republican (reply to SteveG & SteveBA)

Shoot, I'm still a registered Republican.

[20120414-10](#) 10:00 Pam Re: On the Comparative Sizes of Gaffes; Republican (reply to Art)

Are you sure that's wise?

[20120414-28](#) 19:25 Art Re: On the Comparative Sizes of Gaffes; Republican (reply to Pam)

Well, their primaries are currently a lot more fun.

[20120413-16](#) 21:08 SteveB Re: On the Comparative Sizes of Gaffes (View from the Right: "The Post-Hilary Rosen White House Clown Show")

"The Post-Hilary Rosen White House Clown Show" by John Hayward, Human Events

Apr. 12, 2012, (<http://www.humanevents.com/article.php?id=50812>)

(At least we all got a few laughs out of it.)

As the smoking wreckage of the Democrats' dumb "War on Women" narrative tumbles from the sky, we can at least enjoy some of the goofier attempts by the terrified White House to distance itself from close advisor and frequent visitor Hilary Rosen, who just became one of America's most toxic political consultants.

Hapless White House spokesman Jay Carney was reduced to stammering that he personally knows three women named Hilary Rosen, so maybe the one who nuked the Democrat Party into orbit by sneering at Ann Romney's stay-at-home motherhood isn't the one who visited the White House 35 times.

No, seriously. He really said that. The Blaze captures the comedy with a transcript:

"I haven't seen the records. I don't know that Hilary Rosen— I know three personally, women named Hilary Rosen," Carney said. "So I'm not sure that those represent the person we're talking about necessarily."

When pressed on her involvement, he added: "I don't know how many times she's been here. ... I don't know how to assess her overall relationship to people here in the White House. I have not seen her here very frequently."

Michelle Malkin spent an afternoon entertaining herself by walking Carney up and down the stage like a duck in a shooting gallery, publishing Rosen's entries from the White House visitor logs – and noting that most of these entries used her middle initial. Meetings with a *lot* of key Obama players, and the President himself, were abundantly documented. Let's just say that airbrushing Rosen out of the White House is going to be harder than digitally removing Jar Jar Binks from *The Phantom Menace*.

Rosen is also a key figure in the heavily stage-managed Sandra Fluke controversy. Her high-powered law firm, SKD Knickerbocker, gave Fluke – a 30-year-old professional leftist activist who conned much of the media into treating her as an innocent co-ed, while she pulled ridiculous figures about the cost of birth control out of thin air – pro bono representation. Rosen's partner at the firm is... White House communications director Anita Dunn.

John Nolte at Breitbart.com noted that President Obama and his team are trying to push Rosen under the bus this afternoon, but Obama personally set up the attack on Ann Romney last Friday, at the White House Forum on Women and the Economy:

And once Michelle and I had our girls, she gave it her all to balance raising a family and pursuing a career-- and something that could be very difficult on her, because I was gone a lot.

Once I was in the state legislature, I was teaching, I was practicing law, I'd be traveling," he said. "And we didn't have the luxury for her not to work.

It didn't take long for CNS News to discover that Barack Obama was pulling down \$162,000 per year at the time he claims Michelle staying home would be an "unaffordable luxury." And the President will not be happy if people begin once again paying attention to the job Michelle Obama ended up with, a \$316,000 "community affairs" position that vanished the moment she left.

After spending a day angrily doubling down on her rhetoric, Rosen must have finally checked her four thousand frantic messages from the White House, because she suddenly apologized for the attack on Ann Romney. She tried to justify her actions in the usual leftist totalitarian terms, claiming that when she attacked Mitt Romney's wife, she was actually "discussing his poor record on the plight of women's financial struggles." Politics over all!

In a similar vein, Rosen sought to armor herself against criticism by brandishing her extremely correct politics: "As a partner in a firm full of women who work outside the home as well as stay-at-home mothers, all with plenty of children, gender equality is not a talking point for me. It is an issue I live with every day." To top it off, she didn't really apologize for what she said to Ann Romney. She only apologized for the offense Mrs. Romney and millions of other Americans felt, due to her "poorly chosen words."

It's often useful to respond to Democrat attempts to protect themselves with weaponized amnesia by recalling exactly what they said in the first place. "What you have is Mitt Romney running around the country saying, 'Well, you know what my *wife* tells me is that women really care about economic issues,' she spat on CNN. "and when I

listen to my wife, that's what I'm hearing. Guess what? His wife has actually never worked a day in her life. She's never really dealt with the kinds of economic issues that a majority of the women in this country are facing, in terms of how do we feed our kids, how do we send them to school, and why do we worry about their future."

You've got to love that snarky little "Guess what?" especially since she's now claiming her true and noble meaning was misunderstood because she chose a few words poorly. I'll grant her this much: her attack on Ann Romney was at least as much about the myopic class-warfare obsessions of the Left as it was about feminist contempt for stay-at-home-moms. She was insulting the Romneys for their out-of-touch silver-spoon lifestyle. Incidentally, at the time Ann Romney began raising her children, she and Mitt were living as impoverished college students, but it should come as no surprise that Rosen doesn't know what she's talking about. Class warfare is an alloy of ignorance, hatred, and the lust for power.

In her catastrophic Wednesday night appearance on CNN, she actually tried claiming that the Obama campaign never used "war on women" rhetoric at all, prompting Jonah Goldberg of *National Review* to haul dozens of Democrat fundraising emails shrieking about the "War on Women" from his spam folder.

Rosen's career as a spin doctor may be over, but it's no great loss. She wasn't very good at it to begin with. Nobody on Team Obama really is. They just assume their voters are easily spun, thanks to short memories and even shorter attention spans.

[20120413-17](#) 22:11 SteveB Re: On the Comparative Sizes of Gaffes

Great point, SteveG. I don't see how the Right has the right to redefine everyone's position on the scale to suit their agenda.

I firmly believe I am a redefined moderate myself, very conservative on many issues, but redefined by the Right as a socialist because I believe in progressive taxation, global warming, and free choice. I consider these positions to be strictly centrist. The Republicans have radicalized themselves incredibly quickly.

More importantly...what is the big deal over Hilary Rosen? Please define. Her point was expressing concern for working women. What exactly is the political problem with that? If she picked slightly unfortunate wording to express the legitimate idea that Anne Romney is a rich, elitist snob like her husband, who doesn't have a clue what life for us lesser classes is like, so what?

This is no radical idea. The other Republican candidates have been saying it for months.

Rosen even apologized, but stuck to her guns, good for her, she did nothing wrong. Rush is supposed to get free ride for a left-handed apology, why not Hilary?

But the *Titanic* is sinking and people will do anything to keep from drowning in the cold water of voter rejection.

[20120414-05](#) 08:32 Pam Re: On the Comparative Sizes of Gaffes (reply to SteveB)

Well said. (nfp)

[20120414-03](#) 08:28 Pam Re: On the Comparative Sizes of Gaffes

IMHO folks on the far right have cornered the market on making "outrageous remarks." We could argue about this all day, but it's the real issues we should be concerned with: employment, health care, education, etc.

[20120414-06](#) 08:57 SteveB Re: On the Comparative Sizes of Gaffes (reply to Pam)

I agree. Interesting, though, how readily Republicans jump to the "aid" of "women" when it only involves lip service.

[20120414-07](#) 09:10 Beth Re: On the Comparative Sizes of Gaffes

Her remarks were not articulated well. But they were not outrageous at all. Santorum pointed out how out of touch both the Romney's are with the middle class. But in truth none of these people know about waking up in the middle of the night wondering where the money will come from to pay the bills. And none them have fractured marriages over money and stress and lack of a job. But at least the Democrats try. The Republicans don't give a damn about women and the middle class and that's the bottom line.

[20120414-11](#) 10:05 Pam Re: On the Comparative Sizes of Gaffes (reply to Beth)

So true, Beth. In all honesty I can't imagine what it would be like to live in a Cabrini-Green or a Newark slum, and I wouldn't pretend to. The plain truth is, we know best those things we've lived through: childbirth, war, parachute jumping, chronic pain, poverty. We may be sympathetic, but we can't KNOW. When Romney quipped that he had gotten "a pink slip," I wanted to laugh. IMHO I am more inclined to listen to and/or follow someone who knows whereof he/she speaks. Experience isn't the only teacher, but it may be the best one.

[20120414-14](#) 12:14 SteveBA Re: On the Comparative Sizes of Gaffes; President Obama's Experience (reply to Pam)

Following Pam's logic Obama is way under qualified to lead us any thing except fund raising.

[20120414-16](#) 13:09 SteveB Re: On the Comparative Sizes of Gaffes; President Obama's Experience (reply to SteveBA)

See...here's the lack of experience thing left over from 2008.

Ummmmm...he's been POTUS for more than three years now, almost four by election time. He even got Osama, remember? And I think what he did with Libya was grand and it worked. He didn't screw it up the way Bush did Iraq and Afghanistan, did he? He kept the economy from going over the edge, and even managed to pass one monumental health care bill.

But...that's not enough experience. For John McCain, it was enough experience just sitting in a prison while true heroes fought the war. Yep, he was qualified to be President. But for a black man, being President for four years doesn't give him enough experience to be President.

It just doesn't hold water, does it, SteveBA?

[20120414-19](#) 14:01 Clark Re: On the Comparative Sizes of Gaffes, President Obama's Experience, R0mney(reply to SteveB)

from SteveB:

See...here's the lack of experience thing left over from 2008.

Don't forget, he also saved the auto industry, against Romney's "sage" advice.

Anyway, it's more than your life experience alone that qualifies you to be a leader or to relate to the citizenry (although Obama has actually had a lot of life experience). It helps to have empathy, something a wealthy FDR had and a wealthy JFK had. I don't see the same empathy in Romney. (I'll refrain from making comments about his wife.) Romney may be a fairly talented technocrat, having apparently saved the SLC Olympics and all that, but based on many things he's said and policy proscriptions he's put forth, I don't think he cares much about people as people. I'm not even talking about ideology and right-wing vs. left-wing stuff here (I doubt if he even has much of an ideology). I just don't see the empathy, while I do think that Obama has it, though he's by no means a firebrand about it. Obama, like Clinton, is mostly a pragmatic politician who tries to get done what he can to move the country ahead, and compromises if he can on the rest. Romney, I believe, just wants to be president for its own sake. And I think that was the subtext behind Hilary Rosen's remarks, which were a lot more extensive and substantive than her one ill-advised line about Ann Romney never working a day in her life. However you wish to interpret or read something into that, Rosen never said anything explicit about stay at home moms. It's a manufactured controversy, and unfortunately we'll see many more of those between now and November, thanks to the shallowness of both the media and the political class. It's sickening.

20120415-15	16:19	Ben	Re: On the Comparative Sizes of Gaffes, President Obama's Experience, R0mney(reply to SteveB)
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That's a nice summary.

20120414-23	15:41	SteveG	Re: On the Comparative Sizes of Gaffes, Romney (reply to Clark)
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Well stated, Mr. Norton.

20120414-25	16:21	SteveB	Re: On the Comparative Sizes of Gaffes, Romney (reply to Clark)
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An excellent analysis, Clark! I read somebody the other day, maybe it was Hilary, who said, "Romney wants to be president because he can." What the person didn't say was, "That's the only reason." If he has a vision other than the dogma of Paul Ryan, etc., I haven't seen it. I'm not sure he has even that, which is why I spell his name with a "zero" (R0mney).

20120414-27	16:48	Pam	Re: On the Comparative Sizes of Gaffes, Romney (reply to Clark)
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Well said, Clark.

20120414-29	19:33	Art	Re: On the Comparative Sizes of Gaffes, Romney (reply to Clark)
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Very well said. Thanks.

20120414-20	14:16	Dennis	Re: On the Comparative Sizes of Gaffes, Romney (reply to Clark)
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from Clark:

Romney may be a fairly talented technocrat..... I don't think he cares much about people as people.

But Clark, don't forget that corporations are now people. Romney does care about the ones he can buy cheap, restructure, and make a bundle on fees in the process so his wife can stay at home to work.

[20120414-21](#) 14:45 Clark Re: On the Comparative Sizes of Gaffes, Romney (reply to Dennis)

Romney may be a fairly talented technocrat..... I don't think he cares much about people as people.

[20120414-30](#) 20:01 SteveB Re: On the Comparative Sizes of Gaffes ("Mitt Romney in 1994: 'Now Mom and Dad Both Have to Work Whether They Want to or Not'")

Yes, Romney seems to have a double standard when it comes to himself and the rest of us. Ya, it's "a different world" that he lives in. Now, get crackin', you lackies!

"Mitt Romney in 1994: 'Now Mom and Dad Both Have to Work Whether They Want to or Not'" (with video) by The Huffington Post

Apr. 14, 2012, (http://www.huffingtonpost.com/2012/04/14/mitt-romney-hilary-rosen_n_1425910.html?ref=elections-2012)

As a senate candidate in 1994, Mitt Romney claimed life has changed since the 1960s and "now Mom and Dad both have to work whether they want to or not."

"This is a different world than it was in the 1960s when I was growing up, when you used to have Mom at home and Dad at work," Romney said, as shown in a video posted by BuzzFeed's Andrew Kaczynski. "Now Mom and Dad both have to work whether they want to or not, and usually one of them has two jobs."

[20120414-31](#) 20:16 Beth Re: On the Comparative Sizes of Gaffes (reply to SteveB)

Priceless!

[20120414-17](#) 13:52 Dennis Re: On the Comparative Sizes of Gaffes ("Maher on 'Rosengate': 'I Think What She Meant Was That Romney's Never Gotten Her A*s Out of the House to Work'")

Good discussion on this Rosengate "kerfuffle" (good description for it) on Bill Maher's show. Personally I don't think the squishy liberals, like Obama, should have apologized for what was essentially a correct, if incomplete, statement by Rosen. They should have doubled down, which is what the bad-a*s Repugs do, and what Maher does on his show.

"Maher on 'Rosengate': 'I Think What She Meant Was That Romney's Never Gotten Her A** Out of the House to Work'" by Lauren Kelley, AlterNet

Apr. 14, 2012,
(http://www.alternet.org/newsandviews/article/880921/maher_on_rosengate%3A_%22i_think_what_she_meant_w_as_that_romney%27s_never_gotten_her_a**_out_of_the_house_to_work%22/#paragraph3)

On last night's episode of "Real Time," Bill Maher took on Hilary Rosengate -- the ongoing saga over Rosen's comment that Ann Romney had "never worked a day in her life," Romney's subsequent baiting of stay at home moms, and the ensuing national discourse over what constitutes "work" for a mother. Everything about the kerfuffle is unfortunate.

Maher starts the conversation off by talking about candidate Romney's massive women voter problem -- his favorability rating among women is a scant 30%, compared to 47% for John McCain. "Why don't girls like Mitt Romney?" asks Maher, semi-sarcastically. The answer, of course, is that Romney supports rolling back women's and

reproductive rights. For help understanding women's issues, he's turned to his wife (because HOW ELSE is a man to understand these things). Maher's panelists -- former Canadian PM Kim Campbell, Reagan-era budget director David Stockman, and conservative journalist Matthew Continetti -- discuss Romney's backwards views for a while before they get around to Rosengate. Quoth Maher, "No one's denying that being a mother is a tough job...but there is a big difference between being a mother in that ough job, and getting your ass out the door at 7am when it's cold, having to deal with a boss, being unhappy at a workplace where even if you're unhappy you can't show it for 8 hours." Indeed, but even more important here is the class issue: Ann Romney doesn't understand "work," as defined by lower income of American women, because she is not impacted the same way by the costs of healthcare, childcare, unpaid time spent on maternity leave, and food, to name just a few things.

If nothing else, watch the video segment for Campbell's clearheaded points about the very real war on women -- the one Mitt Romney supports:

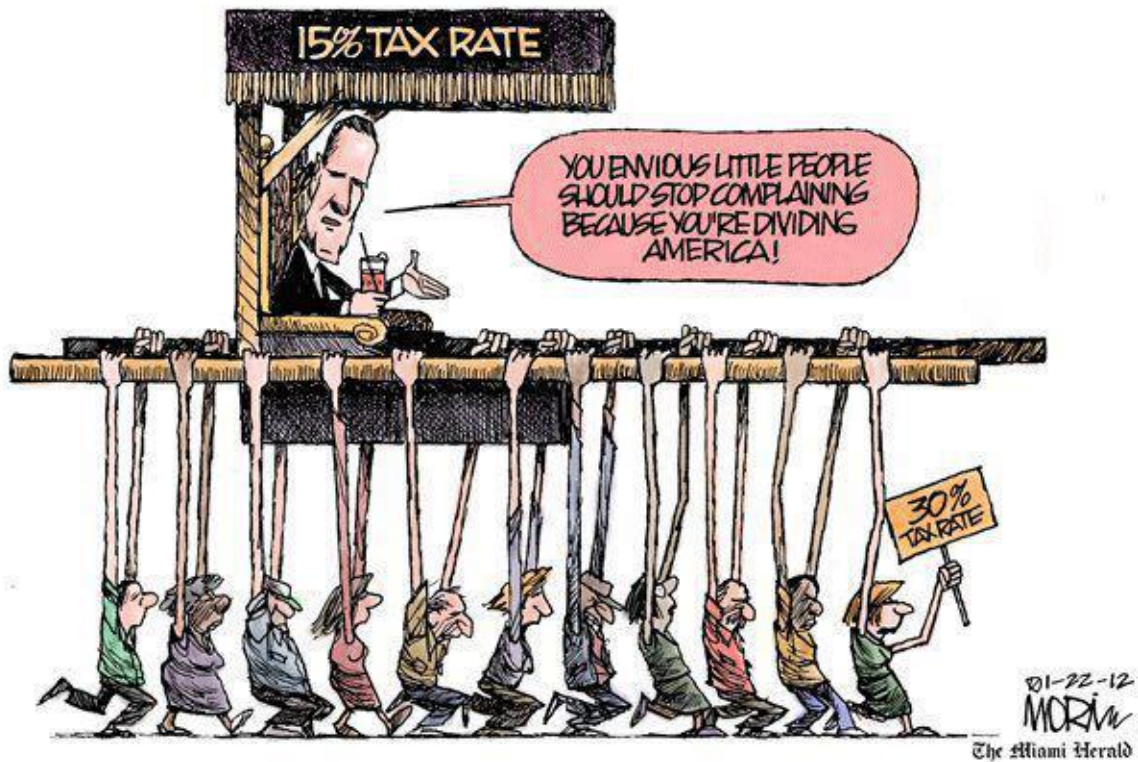
<http://www.mediaite.com/tv/bill-maher-on-rosen-gate-just-the-latest-in-stupid-non-consequential-meaningless-controversies/>.

20120414-18	14:00	SteveB	Re: On the Comparative Sizes of Gaffes / Maher on 'Rosengate' (reply to Dennis)
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Yes!

20120414-32	20:21	Dennis	"Mitt Romney: The Salesman Trapped in the GOP Madhouse"
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Here's more on Mittens and the state of the Republican Party. Definitely not humorous.



"Mitt Romney: The Salesman Trapped in the GOP Madhouse" by Steve King, Truthout

Apr. 14, 2012, (<http://truth-out.org/news/item/8327-mitt-romney-the-salesman-trapped-in-the-gop-madhouse>)

Mitt Romney is not a flip-flopper. He's a salesman. Romney has been running for president since 2007. He has been running as a pragmatic conservative in a party no longer interested in pragmatism or even conservatism. He is now running as a moderate in an extremist party. The party of his father is no longer a party at all; it's an insane asylum.

In 2008, Romney spent millions of his own dollars and ran as a conservative to John McCain's moderate. This image ran in stark and mind-twisting contrast to the former governor from Massachusetts. In his failed Senate run against Teddy Kennedy and his successful gubernatorial run, he ran as only a Republican can in Massachusetts; as a liberal. He described himself as a progressive Republican. He said he didn't support Reagan/Bush, he voted for Tsongas. He backed a woman's right to choose and some gay rights. He did what he had to do to get elected as a Mormon Republican in the bluest of states.

It was because of this salesman approach that the right-wing culture warrior who called himself Mitt Romney didn't make it past February in the Republican nominating contest. Indeed, he was loathed even by his opponents. At the 2008 Conservative Political Action Conference (CPAC), Romney "suspended" his bid for that year's nomination, effectively handing the nomination over to the hapless McCain. Since that election and the crumbling of the economy, Romney's perceived cachet as the next-in-line on the Republican bench and his business experience as a corporate raider have left him well positioned to be the nominee. Since 2008, Romney has done everything a second-place Republican should. He has refined his message, made strategic endorsements during the midterm elections and spread plenty of money around through his political action committee (PAC). He supported the Troubled Asset Relief Program (TARP) bailout of Wall Street while criticizing President Obama's rescue of Detroit. He has attacked the artificial bogeyman of government overspending while saying he would increase military spending. He lined up establishment endorsement after establishment endorsement. He did everything right. And he did it all without a major scandal.

The Romney scandal is not some nefarious, private dalliance or corrupt dealing. His scandal is himself. His critics on the right and on the left often point out that his only consistency is inconsistency. This is inaccurate. He has simply meant to please and engage any audience he happens to find himself in front of at any given time. He strives to do what he did for Bain Capital: increase his stature by increasing the worth of his shareholders, whoever they happen to be. Romney expects the same cold calculation and transactional politics to be reciprocated by his would-be supporters. The problem does not arise from the fact that his inconsistencies lend themselves more to dishonesty. They do, but political parties often forgive this in exchange for electability and the furtherance of an agenda. The problem arises from the fact that the people whose favor he now pursues might just be out of their minds.

Fearmongering in Fantasyland

In the past few years, the party that Mitt Romney hopes to preside over has moved so far to the right that Ronald Reagan and Barry Goldwater would have trouble securing the nomination. The party has slowly but surely wandered into a fantasyland where the nation's first liberal, intellectual African-American president has morphed into a tyrannical, possible antichrist, foreign-born, Sharia-law-abiding Muslim socialist prosecuting a war on religion while at the same time being controlled by a capitalist Jewish cabal of One World Government-pushing elites. This is an alternate reality they have constructed for themselves, one in which President Obama is orchestrating a government takeover of everything imaginable, yet at the same time, is too amateur to control or head the government. Instead of Obama's ascendance merely heralding the changing face of American progressivism, multiculturalism and a less monochromatic face at the top of US government, it seems that American conservatives' already loose grip on reality was entirely detached with his very election. Unless they can stop him and restore their version of America, the United States faces a nightmarish hellscape of death panels and Federal Emergency Management Agency (FEMA) concentration camps.

Since being elected back into a controlling majority in the House of Representatives in 2010, the party now loosely controlled by Speaker John Boehner has set out not to pass bills aimed at kickstarting job growth and the lagging economy, the most important issue of our time. They have, instead, classified pizza as a vegetable, attempted to defund Planned Parenthood and NPR, tried to redefine forceful rape, voted that global warming simply doesn't exist and affirmed that "In God We Trust" is the nation's motto. They also nearly plunged the world into another catastrophic economic maelstrom by refusing to raise the debt ceiling until the last possible moment, a partisan charade that accomplished nothing except for the first downgrading of the nation's credit rating. The downward

drift of the party was described by Sen. Arlen Specter (D-Pennsylvania) in his farewell address as, "a form of sophisticated cannibalism."

And that same rhetorical degradation was on brilliant and perfect display when Rep. Louis Gohmert (R-Texas) warned the world, on the House floor no less, of the eminent threat of "terror babies" - children brought into the country and raised as sleeper agents for al-Qaeda, ready to sabotage and attack the United States from within. Rep. Joe Walsh (R-Illinois) wondered aloud on the floor how many alligators it would take to secure the border. Minnesota Congresswoman and Republican presidential candidate Michele Bachmann attempted to repeal lightbulb efficiency regulation. Rep. Peter King (R-New York) held hearings on the national security risks posed by religious extremists, but focused exclusively on Muslims, at the same time ignoring the violent acts committed by his own party and the simultaneous prosecution of the Hutaree militia.

Not to Be Outdone by Their National Counterparts...

Though the depth of the House Republicans' buffoonery seems to have no end, it has been surpassed by the almost mass hysteria displayed by their counterparts in the states. Florida's Pinellas County commissioners voted in October 2011 to ban fluoride from the public drinking water, calling it "a social sort of program." Later that year, Florida Republican Rep. Ritch Workman filed a bill to repeal the state's ban of "dwarf-tossing" in what he said was an effort to create jobs. In 2011, Florida tea party activists also fought restrictions aimed at protecting the local manatee population, claiming it was a UN plot. These efforts were dwarfed by Florida's Gov. Rick Scott, with his own fraudulent past, who pushed to require welfare recipients to pay for their own drug tests. He also felt moved to ban bestiality and baggy jeans.

Arizona and Ohio both passed bans on the cloning of animal-human hybrids. In Ohio, a fetus was scheduled to "testify" in support of a heartbeat bill that would have banned abortion as early as 18 days from conception. In the spring of 2011, birther bills sprang up in a half dozen states requiring presidential candidates to submit their long-form birth certificates in order to get on the ballot, but only Arizona was reported to have possibly required a "circumcision certificate." South Dakota moved to legalize the killing of abortion providers by expanding the definition of "justifiable homicide" to prevent the perceived harm to the unborn.

In the Iowa legislature, a bill was proposed that would allow residents to carry weapons in public without permission from a sheriff and without training or background checks. The bill was labeled by the state's Republican pro tem as "the crazy, give-a-handgun-to-a-schizophrenic bill." Utah named their official state gun - the Browning model M1911 automatic pistol - months after the shooting of former Arizona Democratic Rep. Gabrielle Giffords. In Louisiana, Sheriff Larry Deen of Bossier Parish began equipping and training civilians with machine guns, shotguns and hand-to-hand combat in a militia-esque program called "Operation Exodus" aimed at protecting the local citizenry in the event of a terrorist attack. Sheriff Deen said he had been considering the plan since the September 11 attacks - he just didn't put it into effect until the election of Barack Obama. Also in Louisiana, governor and onetime exorcist Bobby Jindal signed into a law a bill allowing citizens to carry guns into churches. New Hampshire Republicans overturned a ban that prohibited guns from being brought into the State House. They later allowed House members to bring guns into the actual House chambers.

The Maine Republican Party platform was taken over and warped by local tea party activists into creating an amazing and publicly deranged document that opposed the Fairness Doctrine, the "Read the Bill" Act - as if legislators were not reading their own bills - and sought to investigate and eliminate Acorn-like groups. The document put into writing other gems, such as, "reject any effort to give foreign citizens the right to vote in the US in any situation or capacity," and "repeal and prohibit any participation in efforts to create a one world government."

The state where the Republican tea party has been most able to live out its conservative utopia has been Kansas. Since his election in 2010, Gov. Sam Brownback, a once and future Republican presidential candidate, has pushed such strict anti-abortion measures that the state has all but stopped the practice. He cut funding to social services, in the process doubling the state's percentage of residents in poverty and leading to the state's new nickname, "Brownbackistan."

But Oklahoma has been far and away the state that best exemplifies the fracturing nature of the Republican Party's grip on reality. Oklahoma banned the (imagined) imminent threat of Sharia law through a referendum. The motion won by 70 percent. The law was later struck down in federal court. The Oklahoma legislature attempted to pass a birther bill, leading one aide to a Democratic floor leader to conclude, "This is Oklahoma. We embarrass ourselves all the time." Earlier this year, Oklahoma state legislators attempted to ban the sale of any food which contained aborted human fetuses. The bill was introduced as a protest of stem cell research.

Then, not to be outdone, Virginia lawmakers attempted to pass a law requiring any woman pursuing an abortion to receive the aggressively invasive, and medically unnecessary, transvaginal probe. Also, Wyoming almost passed a "Doomsday Bill" that would have designated an office of planning for continuity of government operations - just in case the world came to an end. The bill was defeated, but not before the state inquired about obtaining an aircraft carrier.

These were not the rantings of the occasional insane candidate standing for public office while carrying around a baseball bat. It's not as though they were proclaiming that urban bike paths are UN plots, or dressing as Nazis on weekends, or even warning of mice with fully functioning human brains; these were the deliberate acts by people in power who saw their moves as quite normal and rational.

Election Fever Turns Up the Dial on Delusion

It's hard to pick a nominee for your political party when you're planning for the end of the world, just as it's especially hard to make coherent long-term decisions when you're slipping into madness and think the president may be the Antichrist. This mental death spiral has been no more evident than in the 2012 Republican presidential nominating contest. This explains why Donald Trump jumped ahead of Romney in the polls in the spring of 2011. Trump's farcical, profoundly ignorant and not-so-subtly racist quest for President Obama's character assassination via birth certificate ended like many of his business ventures: in abject failure and embarrassment. Yet - not unlike the Republican Party - he was too deep into his delusion and ego to admit it. At the height of the political circus that Trump had caused by publicly shrieking to anyone who would listen about Obama's alleged lack of a birth certificate, Trump achieved something that is rarely done. He built a platform, as fragile as it was, that was strong enough to topple Romney and show that the GOP base was seeking something more visceral and nasty in a candidate. It also forced the president to send his personal lawyer to Hawaii to request the release of his long-form birth certificate to settle the matter. Trump's numbers collapsed, and he was ridiculed in person by the president at the White House Correspondents Association Dinner. The next day, the president oversaw a mission that resulted in Osama bin Laden being fatally shot in the face and buried at sea, so ending the speculation that he was a secret Muslim sleeper agent "terror baby" possibly sent to destroy America.

But something had been unearthed and awakened in the Republican electorate that has not since gone away. Like a virus, it has moved from candidate to candidate, never settling on Romney. He was not a strong enough host. His approval ratings with the base remained stagnant in the mid-20s. The base support instead moved to Bachmann. Like an electrical charge burning its way through a fuse, it stayed with Bachmann until Rick Perry entered the race, leaving her candidacy permanently crippled and never to recover. She dropped out after placing sixth in the Iowa caucuses.

Rick Perry was perhaps the perfect host for the insanity virus in that he had been a long-serving conservative Southern governor who advocated secession shortly after Obama's election. He harnessed the base and breezed past Romney in the polls. Everything was going fine until he started to mangle the English language at debates, culminating in an epic brain freeze when he could not name three government programs that he would cut.

The base's support then jumped again, perhaps romanced by the hilarious and captivating oratory of one Herman Cain, a former pizza mogul with no experience in elected office. Cain was crushed under the weight of media scrutiny regarding his marital infidelities and his inability to properly defend his vague and contradictory '9-9-9' plan. He dropped out in December quoting, *Pokémon: The Movie 2000*.

The next jump landed at the feet of bombastic narcissist and former Speaker of the House, Newt Gingrich. As Gingrich started to enjoy the new wave of support, Romney's Super PAC, Restore Our Future, carpet-bombed Iowa with negative ads. This has been Romney's signature move: overwhelm and devastate his opponents with negative

ads aimed not at bolstering his support, but at making the other candidate seem so unelectable that he is the obvious choice. Gingrich finished in Iowa a humiliating fourth. Romney achieved his goal of splitting the wingnut vote and almost winning Iowa, but, in so doing, he also cleared the road for the greatest threat to his campaign, the culture warrior Santorum. Romney lost to Santorum in Iowa by 20 votes.

With favor now focused on Santorum, Gingrich was left nearly electorally lifeless in Iowa, but this also triggered in him the same anger and fighting spirit that he had not shown since the 90s, and he has since transformed himself into a moonbase-advocating, hubris-fueled kamikaze pilot aimed directly at Romney. Romney won New Hampshire easily, but Gingrich pulled out a win in South Carolina, due, in large part, to his ruthless and combative debate performances and blatant race-baiting. Romney stopped his downward spiral by once again fire-bombing Gingrich's hate machine in Florida. Santorum kept it up and won a clean sweep in Colorado, Missouri and Minnesota, further cementing his challenge to Romney and his dominance over Gingrich - setting the stage for Michigan and the Super Tuesday contests.

Can Romney Romance an Unloving Base?

Michigan now gives us a blueprint for the rest of the 2012 election. Romney will win by the numbers, but he will not win the people's hearts. It will be a split decision where he will win not with the affection of the people, but thanks to the two (or more) negative ads he runs for every one ad run on his opponent. Before his win, Romney was forced to deploy Donald Trump and Kid Rock to campaign on his behalf. During his Michigan victory speech, Romney proclaimed, "We didn't win by a lot, but we won by enough, and that's what counts." His subsequent victories on Super Tuesday, while giving him the delegate lead he needs to reach the nomination, underscored his rocky relationship with the base. Shortly thereafter, Gingrich faded back into political irrelevance. Ron Paul never developed the needed traction to win a single contest. Only Santorum continued on his zombie-like death march even after Romney was the clear nominee. After weeks of debate on the subject of birth control, of all things, a Planned Parenthood was firebombed in Wisconsin a day before that state's primary contest. Romney then won Wisconsin and Maryland. Finally with Romney's "Death Star" hovering over Pennsylvania, with an avalanche of negative ads ready to rain down upon him, thereby ensuring a humiliating, career-ending defeat in his home state, Rick Santorum bowed out of the race, handing the nomination over to Romney. On the same day, in Tennessee, home of the famous Scopes Monkey Trial, a bill was passed into law protecting teachers who allowed Creationism to be included in discussions on evolution.

Since the beginning, Romney has been viewed by his own side as the political equivalent of the pop star Lana Del Rey - a child of privilege with little talent but oodles of opportunity bought and paid for by a more accomplished father. Romney now finds himself peddling a bitter pill in an insane asylum to people he used to know. But those people, or Romney, may be so far gone that they can't recognize each other anymore.

He said he didn't support Ohio Gov. John Kasich's union-busting bill, then reversed himself to curry favor in the state. He said he didn't support Senators Roy Blunt (R-Missouri) and Marco Rubio's (R-Florida) radical contraception ban, then hours later said "of course" he supported it. He started his campaign claiming that he thought climate change was caused by humans; several months later, he said he had doubts. He's not only wrong on the issues here, he's wrong on the politics, as SB2 was crushingly defeated in Ohio, the Blunt bill died in the Senate (not before alienating female voters) - and he campaigned through what will be recorded as one of the warmest winters on record.

Romney and the base have been locked in an awkward and dangerous dance on the edge of a cliff. He has twisted himself into rhetorical knots, done and said everything he needs to do and say in order to try to get the right-wing affection to turn his way - and every time, he has been coldly rebuffed. This is all before he will have to change again, leading up to the general election, to woo back the moderates who have left him droves. He has sacrificed his integrity and electability in order to romance a people who do not love him back, trudging toward the general election, always looking over his shoulder to see if they're following or perhaps looking back at him as they walk away. He pushes himself forward with a forced smile and the weary eyes of a salesman who knows he's not quite able to close the deal.

But he has the money, ego and entitlement machine with the power to clench the nomination, if not the base's heart. Their hatred for Obama may be enough to get them to vote for Romney, but it won't be enough to sustain

him, and they will eventually end up hating each other. He can never convince the crazies he's one of them, because deep down (or not so deep down), he's not. He is not a psychopath, though many corporate CEOs with his background are.

He's an empty void. Romney comes off as a freak who knows he's a freak but is desperately and unconvincingly trying to hide it. His problem is, it's voters with some of the strangest beliefs whose support he now needs to in order to feed the power-suction machine that doubles as his heart. His act as a conservative is artificial - as were his many acts of liberalism.

Based on his many strange outbursts when he was challenged on the trail, it can be inferred that Romney is a man used to unchallenged power. He is a church leader and corporate establishment chieftain accountable only to his heavenly father and the memory of an earthly one who was almost president. He's a 1 percent Predator Drone and a corporate establishment zombie and a social cripple. If he understands people, he just doesn't see any value in them. Their views, values, agendas and positions hold no allure or interest to him, only insofar as they serve the mechanical humming inside of him that humans call ambition. If he is able to unseat President Obama, his problems with the base will continue to hobble his presidency and political legacy. If the Supreme Court merely strikes down the individual mandate and doesn't gut all of the Affordable Care Act, Romney would have to repeal President Obama's greatest domestic accomplishment, a law modeled on his own greatest accomplishment as Massachusetts governor. Like his smearing of Gingrich, his greatest political victory in the Republican base's eyes would just so happen to destroy a lot of people's lives and prospects. His only vindication with the people holding down the camp of delusion would lie in handing the people of this country back over to the savage whims of the health insurance companies.

But it still wouldn't be enough. He could privatize Social Security and drastically cut Medicare into virtual nonexistence, but it wouldn't satisfy their hunger. And he would still have to raise the debt ceiling. All of his right-wing pandering would eventually lead to a progressive backlash that the tacit support of the base would be too weak to overcome, leading to a one-term, failed Romney presidency.

Romney's failure to rouse the love and devotion of the GOP base is, has been and will be his eventual undoing: a tragic political love story where the salesman's quest for the insane's approval came at the expense of his very political objective and what remained of his soul.

20120414-33	20:34	Beth	Re: "Mitt Romney: The Salesman Trapped in the GOP Madhouse" (reply to Dennis)
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Great! Thanks!

20120415-01	10:19	Clark	Re: "Mitt Romney: The Salesman Trapped in the GOP Madhouse" (reply to Dennis)
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This is a devastating indictment, should be read by all.

20120415-07	12:34	Art	Re: "Mitt Romney: The Salesman Trapped in the GOP Madhouse" (reply to Dennis)
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Great read!!

20120415-02	10:37	Clark	"Mitt Romney: Mothers Should Be Required to Work Outside Home or Lose Benefits"
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Do not miss, either, this video clip of Romney saying in January of this year that stay at home mothers -- with kids as young as two -- should be forced to work outside the home in order to qualify for public assistance, just as

Massachusetts made them do when he was governor. That it was worth the extra money for the state to provide daycare so that these mothers "could know the dignity of work" (I may be paraphrasing slightly). In other words -- contrary to what he told the NRA on Friday that "stay at home moms are working moms" and contrary to the great rightwing noise machine of the past few days -- Mitt actually believes (or at least bragged about in January) that stay at home moms aren't working at all. Or at least *poor* stay at home moms aren't working. His wife Ann, with all her household help and extra houses and Cadillacs and no worries about money, certainly was a working mom (and I'm not saying she wasn't, by the way).

Let's not forget that the entire premise of welfare reform in 1996 was to get people on welfare onto the "working" roles. Of the 14 ways they could qualify for this, not one was being a stay at home Mom (or Dad). One way to qualify for "work" was to take care of other people's kids -- but not your own. I haven't heard too many of the crying-in-their-beers defenders of Ann Romney denouncing welfare reform. (And yes, Clinton signed it, so this is not a strictly partisan issue.)

If this clip from Romney doesn't anger you, doesn't convince you the guy is a total phony and hypocrite, a panderer and devoid of any true conviction, then it's hopeless. -- Clark

"Mitt Romney: Mothers Should Be Required to Work Outside Home or Lose Benefits" by Ryan Grim, Huffington Post

Apr. 15, 2012, (http://www.huffingtonpost.com/2012/04/15/mitt-romney-mothers-welfare-moms_n_1426113.html)

(WASHINGTON) Poor women who stay at home to raise their children should be given federal assistance for child care so that they can enter the job market and "have the dignity of work," Mitt Romney said in January, undercutting the sense of extreme umbrage he showed when Democratic strategist Hilary Rosen quipped last week that Ann Romney had not "worked a day in her life."

The remark, made to a Manchester, N.H., audience, was unearthed by MSNBC's "Up w/Chris Hayes," and aired during the 8 a.m. hour of his show Sunday.

Ann Romney and her husband's campaign fired back hard at Rosen following her remark. "I made a choice to stay home and raise five boys. Believe me, it was hard work," Romney said on Twitter.

On Sunday, Romney spokeswoman Amanda Henneberg told The Huffington Post in an email, "Moving welfare recipients into work was one of the basic principles of the bipartisan welfare reform legislation that President Clinton signed into law. The sad fact is that under President Obama the poverty rate among women rose to 14.5 percent in 2011, the highest rate in 17 years. The Obama administration's economic policies have been devastating to women and families."

Mitt Romney, however, judging by his January remark, views stay-at-home moms who are supported by federal assistance much differently than those backed by hundreds of millions in private equity income. Poor women, he said, shouldn't be given a choice, but instead should be required to work outside the home to receive Temporary Assistance for Needy Families benefits. "[E]ven if you have a child 2 years of age, you need to go to work," Romney said of moms on TANF.

Recalling his effort as governor to increase the amount of time women on welfare in Massachusetts were required to work, Romney noted that some had considered his proposal "heartless," but he argued that the women would be better off having "the dignity of work" -- a suggestion Ann Romney would likely take issue with.

"I wanted to increase the work requirement," said Romney. "I said, for instance, that even if you have a child 2 years of age, you need to go to work. And people said, 'Well that's heartless.' And I said, 'No, no, I'm willing to spend more giving day care to allow those parents to go back to work. It'll cost the state more providing that daycare, but I want the individuals to have the dignity of work.'"

Regardless of its level of dignity, for Ann Romney, her work raising her children would not have fulfilled her work requirement had she been on TANF benefits. As HuffPost reported Thursday:

As far as Uncle Sam is concerned, if you're poor, deciding to stay at home and rear your children is not an option. Thanks to welfare reform, recipients of federal benefits must prove to a caseworker that they have performed, over the course of a week, a certain number of hours of "work activity." That number changes from state to state, and each state has discretion as to how narrowly work is defined, but federal law lists 12 broad categories that are covered.

Raising children is not among them.

According to a 2006 Congressional Research Service report, the dozen activities that fulfill the work requirement are:

1. Unsubsidized employment.
2. Subsidized private sector employment.
3. Subsidized public sector employment.
4. Work experience.
5. On-the-job training.
6. Job search and job readiness assistance.
7. Community services programs.
8. Vocational educational training.
9. Job skills training directly related to employment.
10. Education directly related to employment (for those without a high school degree or equivalent).
11. Satisfactory attendance at a secondary school.
12. Provision of child care to a participant of a community service program.

The only child-care related activity on the list is the last one, which would allow someone to care for someone else's child if that person were off volunteering. But it does not apply to married couples in some states. Connecticut, for instance, specifically prevents counting as "work" an instance in which one parent watches a child while the other parent volunteers.

The federal government does at least implicitly acknowledge the value of child care, though not for married couples. According to a 2012 Urban Institute study, a single mother is required to work 30 hours a week, but the requirement drops to 20 hours if she has a child under 6. A married woman, such as Romney, would not be entitled to such a reduction in the requirement. If a married couple receives federally funded child care, the work requirement increases by 20 hours, from 35 hours to 55 hours between the two of them, another implicit acknowledgment of the value of stay-at-home work.

Romney's January view echoes a remark he made in 1994 during his failed Senate campaign. "This is a different world than it was in the 1960s when I was growing up, when you used to have Mom at home and Dad at work," Romney said, as shown in a video posted by BuzzFeed's Andrew Kaczynski. "Now Mom and Dad both have to work whether they want to or not, and usually one of them has two jobs."

(This article has been updated to reflect comment from the Romney campaign.)

20120415-04	11:50	Pam	Re: Mitt Romney, Republican Primaries, President Obama, 2012 Election (reply to Clark)
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I was mightily entertained by the Republican primaries. They were infuriating, but in an amusing, amazing sort of way. Now that it's down to Romney and Obama, things have gotten very serious, and I am no longer amused. Obama must hit home again and again all he's accomplished to counter Romney's charges that his tenure as Pres. has been a "failure." I imagine there will be at least one debate, perhaps more, between Obama and Romney. I hope Obama comes armed with a barrage of Romney quotes that expose his inconsistencies. I know Obama is a strict father (I've seen hints here and there), but a loving one who defers to his wife when it comes to the kids. I'm only guessing, but I imagine Romney is a domestic tyrant who expects to bounce quarters off his kids' beds. Just guessing, but that's my impression. And the wife says, "Yes, Dear," to every immortal utterance. Again, just a

guess. I bet we could take the measure of each man by the way he parents. (I hate using "parent" as a verb, but it's in the zeitgeist.)

20120415-10	13:08	Art	Re: Mitt Romney, Republican Primaries, President Obama, 2012 Election (reply to Pam)
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Well, I could certainly support the "Yes Dear" part.

20120415-09	13:01	Art	Re: Mitt Romney, Republican Primaries, President Obama, 2012 Election (reply to Clark)
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Goodness! Flip-flop. flip-flop, flip-flop. Does this guy stand for anything?

We do tend to get lost in trivia during elections, and accusations fly as to who is the meanest but I thought this quote from a Tweet by the Catholic League, whoever they are, on the issue was about as low as you can get:

"Lesbian Dem Hilary Rosen tells Ann Romney she never worked a day in her life. Unlike Rosen, who had to adopt kids, Ann raised 5 of her own."

So now Catholics are saying people who adopt are second class parents???

20120413-03	11:05	SteveB	Hypertext Index in Today's Newsletter(#116)
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Hello Everyone,

Sorry to bother you again today, but I thought you might be interested in a little experiment I'm trying.

Today's FotM Newsletter was rather small and I had a little extra time, so I added a hypertext INDEX to today's online Newsletter (#116).

<http://www.friendsofthemiddle.org/2012-newsletters/20120413-0116.pdf>

It works much like the index in the FotM Archive.

Jump to the index by clicking on the date and my name (which is the top link in the index). Then you can jump back and forth between the index and headers because all the headers are now active hyperlinks.

I'll try to do this from now on, now that I have a system concocted. Even the copy you receive in your email will be indexed. Later, I'll try to get the back issues and compilations updated.

If you read the PDF file with Acrobat Reader, links can seem to work a little weird. They only jump you to the page with the header (link), not to the precise spot you intend to go to. You can already be on a page, try to jump to a header, and seem to go nowhere. This is because the header (destination link) is on the same page, but not on your screen. Browsers seem to handle these links better.

Any questions? Have a great weekend, y'all!

20120413-06	12:56	Art	Re: Hypertext Index in Today's Newsletter(#116)
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Neat!!

20120413-04 11:51 J. Biden They Don't Really Care

Dear SteveB:

This is what's happening now that Mitt Romney has essentially wrapped up the nomination:

- Even the holdouts are starting to line up behind him.
- And the special interests are lining up their cash.

The only thing that matters to them is trashing and ultimately beating Barack. They don't really care how much money they have to spend to do it.

We're different. More than 1.8 million people have chipped in to own a piece of our campaign. If you've been waiting around, it's time to join them.

Can you donate \$3 or more today?

<https://donate.barackobama.com/Starts-With-You>

Thanks, Joe

20120413-05 11:51 B Obama Now We Know

Dear SteveB:

We now know who our opponent is.

But what we're really fighting against is what our opponent has pledged to do if elected.

He would shower billionaires with more huge tax breaks, oppose setting a timeline to bring our troops home from Afghanistan, starve investments in clean energy research, and make it harder for students to afford to go to college. He'd outlaw a woman's right to choose and completely cut funding for Planned Parenthood.

We can't afford an endless war in Afghanistan, a return to policies that hurt the middle class, and a social agenda from the 1950s.

The stakes and the differences are profound. The outcome of this election will determine the course of this country for decades to come.

I need you by my side.

Make a donation of \$3 or more today:

<https://donate.barackobama.com/Ready>

Thank you, Barack

20120413-08 13:21 SteveB Fw: MoveOn Request for Donation

from MoveOn:

The whole ballgame. The whole kit and kaboodle. **Game over for progressives.**

That's what December 31 could be. On that date, 1.1 trillion dollars in tax breaks for the rich will expire and force a major re-jiggering of our tax code.¹

Unless we all mobilize, the wealthiest 1% will get yet another round of tax breaks, which will basically bankrupt our country and likely lead to HUGE cuts to schools, Social Security, health care, clean energy, or environmental protection.

But if we fight hard enough, the expiring tax breaks can be our leverage to finally win fair taxes on the very rich—enough to fund better schools, Head Start, clean water, and everything else we care about.

This end-of-the-year fight is one we have to win. But right now progressives are barely even talking about it.

We need to get on the ball, and make fair taxes an issue every day between now and November. We need to make sure the election is a referendum on taxing the 1%—and that it goes our direction.

Now is the time to launch this campaign. The Senate will vote Monday on the "Buffet Rule" to make millionaires and billionaires pay fair taxes, Tuesday is Tax Day, and Mitt Romney, who wants even lower taxes for himself and other millionaires, just clinched the Republican nomination.²

MoveOn's creative team is putting together a very funny, memorable ad campaign highlighting the insanity of a tax system that makes secretaries pay higher taxes than their billionaire bosses. **And if we raise \$200,000 today, we can get it on air by Tax Day. Can you help?**

Yes, I can contribute \$5 to make sure millionaires pay their fair share:

https://pol.moveon.org/donate/tax_fairly.html?bg_id=hpc5&id=39271-20195165-jDKV_gx&t=2.

If progressives play our cards right, we have a real chance to make sure not just that the Bush tax cuts for the rich expire, but that we close all the other loopholes that allow giant corporations and millionaires like Mitt to pay lower taxes than the rest of us. That's because all the expiring tax cuts, plus automatic defense cuts required by the debt ceiling deal, give us a lot of leverage. So it's a huge opportunity.

But it's also a moment of enormous peril. Republicans are pushing to extend all the tax breaks for the rich and even add new ones, using their normal hostage tactics.³ They did the same thing two years ago, and even with Democrats in charge of Congress, they won.

And on top of that, the debt ceiling deal triggers massive new cuts to vital programs, right at that same time. If those automatic new cuts kick in, and the rich get new tax breaks, good-bye American Dream. Every program the middle class and the poor depend on, from student loans to Medicare, will see the axe. **There. Will. Be. No. Money. Left.**

That's why we need a major campaign to expose how the system is tilted to benefit the 1%, and to get the 99% fired up and fighting back.

This is the moment to launch this fight! The media and the public will be focused on taxes over the next week. If we can raise \$200,000 to launch this campaign, we'll make it MoveOn's top priority, and starting raising a ruckus for fair taxes. **Can you help?**

If we're going to get the 1% to pay their fair share again, we have to expose the system they've created to benefit themselves. **It starts now.**

Thanks for all you do. –Justin, Milan, Wes, Elena, and the rest of the team

Sources:

¹"Decision Time: The Fiscal Effects of Extending the 2001 and 2003 Tax Cuts," Pew Charitable Trusts, June 24, 2010:

http://www.moveon.org/r?r=274321&id=&id=39271-20195165-jDkV_gx&t=5.

²"Buffett Rule Set To Fail In Senate Vote Despite Obama's Campaign," Policymic, April 11, 2012:

http://www.moveon.org/r?r=274318&id=39271-20195165-jDkV_gx&t=6.

"Wealthy would cash in under Romney tax plan," CNN Money, March 1, 2012:

http://www.moveon.org/r?r=274314&id=39271-20195165-jDkV_gx&t=7.

³"Buffett Rule Set To Fail In Senate Vote Despite Obama's Campaign," Policymic, April 11, 2012:

http://www.moveon.org/r?r=274318&id=39271-20195165-jDkV_gx&t=8.

"GOP weighs tax vote push," Politico, March 29, 2012:

http://www.moveon.org/r?r=274322&id=39271-20195165-jDkV_gx&t=9.

"Statement of Robert Greenstein, President, on Chairman Ryan's Budget Plan," Center on Budget and Policy Priorities, March 21, 2012:

<http://www.cbpp.org/cms/index.cfm?fa=view&id=3712>.

Want to support our work? We're entirely funded by our 7 million members—no corporate contributions, no big checks from CEOs. And our tiny staff ensures that small contributions go a long way.

20120413-10	17:18	SteveB	"The UN Embraces the Economics of Happiness"
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"The UN Embraces the Economics of Happiness" by Laura Musikanski, NationofChange

Apr. 13, 2012, (<http://www.nationofchange.org/un-embraces-economics-happiness-1334331113>)

Imagine you open the paper tomorrow, and the headlines are not about the "sluggish economy," but our nation's quality of life. You turn to the business section, and find not just information about a certain company's profitability, but also about its impact on community health and employee well-being.

Imagine, in short, a world where the metric that guides our decisions is not money, but happiness.

That is the future that 650 political, academic, and civic leaders from around the world came together to promote on April 2, 2012. Encouraged by the government of Bhutan, the United Nations held a High Level Meeting for Wellbeing and Happiness: Defining a New Economic Paradigm. The meeting marks the launch of a global movement to shift our focus away from measuring and promoting economic growth as a goal in its own right, and toward the goal of measuring—and increasing—human happiness and quality of life.

Not just for dreamers

Some may say these 650 world leaders are dreamers, but they are the sort that can make dreams come true. The meeting began with an address by Prime Minister Jigmi Thinley of Bhutan, where the government tracks the nation's "Gross National Happiness":

The time has come for global action to build a new world economic system that is no longer based on the illusion that limitless growth is possible on our precious and finite planet or that endless material gain promotes well-being. Instead, it will be a system that promotes harmony and respect for nature and for each other; that respects our ancient wisdom traditions and protects our most vulnerable people as our own family, and that gives us time to live and enjoy our lives and to appreciate rather than destroy our world. It will be an economic system, in short, that is fully sustainable and that is rooted in true, abiding well-being and happiness.

UN Secretary-General Ban Ki-moon cited Aristotle and Buddha in calling for the replacement of our current economic system with one based on happiness, well-being, and compassion. "Social, economic, and environmental well-being are indivisible" he said.

President Laura Chinchilla of Costa Rica followed with a keynote speech that provided an explanation of why her country is one of the world's most eco-friendly and happy nations, despite its relative poverty. Decades ago, Costa Rica eliminated its army, prioritizing spending on a strong education program, support for social security, and the protection of national parks that spur tourism.

From Finland to France, Israel to India, speakers of parliament, ministers of the environment, and other high-level officials followed with brief speeches about the need for a new economic paradigm to replace the current economy. The afternoon featured Vandana Shiva, Martin Seligman, John Helliwell, Lord Richard Layard, Jeffrey Sachs and other luminaries.

Helliwell, Layard and Sachs introduced the World Happiness Report, a study they prepared for the conference. The report found that money and economic growth have a relatively weak correlation to happiness; happiness is much more strongly associated with things like community engagement, having lots of friends, doing work you love, and feeling a sense of trust in others. Altruism, too, is essential; a world that makes equity, care, and compassion more possible will be a happier world. As the authors write:

The realities of poverty, anxiety, environmental degradation, and unhappiness in the midst of great plenty should not be regarded as mere curiosities. They require our urgent attention, and especially so at this juncture in human history. ...if we act wisely, we can protect the Earth while raising quality of life broadly around the world. We can do this by adopting lifestyles and technologies that improve happiness (or life satisfaction) while reducing human damage to the environment.

Over the next two days, more than 200 people stayed to participate in working groups to discuss turning global happiness metrics into a reality. They presented their recommendations on the third day. These included plans for an inclusive movement, forging communication material for all audiences, collaborative development of the metrics for happiness, the formation of a UN happiness commission, and the inclusion of happiness and well-being as a UN Millennium Development Goal.

The meeting ended with a presentation by Susan Andrews, who is developing a metric for measuring well-being in Brazil. Brazilian youth, she explained, had been trained to conduct happiness surveys and taught to practice altruism and compassion. Neighbors had at first rejected the youth, but later embraced their efforts to measure the happiness of their community. The project culminated in the creation of community-based activities that are changing neighborhoods for the better.

Noticeably absent from the meeting were high-level officials from the United States. But that does not mean that nothing is happening here.

The Department of Housing and Human Services has convened a panel of experts in psychology and economics to figure out ways to reliably measure subjective well-being—a move toward government tracking and analysis of happiness statistics.

But some cities are beating HHS to the punch, using a survey developed by The Happiness Initiative, a U.S.-based nonprofit, which offers a subjective metric for happiness that can be used at a personal or community level.

In Nevada City, California, the city council is using the happiness index to gather data about people's needs and preferences for a land development decision. In Eau Claire, Wisconsin, the city government is working with a local chamber of commerce, state university, boys and girls club, library, and other organizations to gather data and convene town meetings where residents can discuss ways to promote quality of life.

In Seattle, Wash., more than 2,500 people have taken the survey, providing data for a city report card—including many members of the city's Oromo, Somali, Filipino, and Vietnamese communities, thanks to local immigrant organizations working to measure the well-being of their people. The results, they hope, will help the city think

more strategically about promoting social justice; the community organizations are also using them to identify and ameliorate problems within immigrant populations. Vietnamese youth, for example, scored low on sense of community and trust in government, so the Vietnamese Friendship Association (VFA) helped them host a "Spring Off," bringing people together to make spring rolls—but also to reduce isolation and create a feeling of empowerment.

"The project was wonderful in the context of working with our youth council," says James Hong, Director of Youth and Community Engagement for VFA. It gave them the opportunity to get them involved at every level, which is rare. They were able to conduct the survey, reflect upon the results, decide on a project and then coordinate it all themselves. We want to continue using this model for youth council. There was so much learning and it was all very valuable."

Nationally, more than 40,000 people have taken the happiness survey and received their own personal assessments of well-being. One woman, a New Yorker, said, "I thought my life was going pretty well. After all, I make a lot of money. But after taking the survey, I saw my low scores in community and culture, and this led me to think about what really matters to me."

The global happiness movement may seem like a dream today, but it is a dream that is becoming reality.

(Laura Musikanski wrote this article for *YES! Magazine*, a national, nonprofit media organization that fuses powerful ideas with practical actions. Laura is co-founder and director of the Happiness Initiative and the former director of Sustainable Seattle. She is a lawyer with an MBA and certificates in Environmental Management and Environmental Law and Regulations from the University of Washington.)

20120414-01	07:36	MarthaH	Re: Here We Go Again! Please Pass the Ketchup, Sen. McCarthy. ("Congressman Says 80 Fellow Lawmakers Are Communists") (reply to Art, Apr. 11, 2012)
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Here's quite a dude, pandering for \$\$\$\$ and God only knows what else. Could he define Marxism or would he know it if it smacked him in the head. Throwing around words of "fear" need NOT to be in a fundraiser...YIKES:

Allen West has been thrust into the spotlight after a number of notable Republicans listed him as a possible running-mate for Mitt Romney in the general election. Of those who have called for West to be considered is Sarah Palin, Senator Lindsay Graham (R-SC), and Herman Cain. (from "Congressman Says 80 Fellow Lawmakers Are Communists")

HOW WONDERFUL....NOT. IT's another one who needs to read Howard Zinn's *A People's History of the United States*. There is a chapter or two on each one of us in the whole picture. Denial is pandering to those haven't a clue on the BIG picture.

20120414-04	08:31	Pam	Re: Here We Go Again! Please Pass the Ketchup, Sen. McCarthy. (reply to MarthaH)
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I'm reading Zinn's *History* as we speak. It's great. I know it shows a degree of bias--all history does--but facts are facts, and his are pretty damning.

20120414-02	07:39	MarthaH	What We Want? ("Republicans: Drill More, Regulate Less")
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"Republicans: Drill More, Regulate Less" by Richard Wolf, *USA Today*

Apr. 14, 2012, (<http://www.freep.com/usatoday/article/671752>)

Republicans are pressing President Obama and Senate Democrats to drill more for domestic energy while freezing regulations on refineries.

The two-prong approach will be put before the GOP-controlled House Energy and Commerce Committee in the next few days as Republicans continue to criticize Obama for blocking new energy production -- particularly the Keystone pipeline.

"In many ways, this administration's policies are moving us backwards, and making gas prices even worse," committee chairman Fred Upton said today in the GOP's weekly address.

[Here's Rep. Upton's full address:](#)

Hey, I'm Fred Upton. I proudly represent Southwest Michigan in the U.S. House of Representatives, where I serve as chairman of the Committee on Energy and Commerce.

Our committee oversees national energy policy, a topic on the minds of millions of Americans grappling with high gasoline prices.

Vice President Biden recently said that 'our energy policy's the best it's ever been.' But the facts say otherwise. Last year we produced 100 million barrels less on federal lands than we did the year before. The president rejected the Keystone XL pipeline, which would have decreased our dependence on oil from unstable regions of the world. And heavy-handed federal agencies are adding new layers of regulations on the energy sector, pushing prices only higher.

In many ways this administration's policies are moving us backwards, and making gas prices even worse.

For families and small businesses here in Michigan and around the country, higher energy prices have real consequences. Everything from their daily commute to the grocery bill is getting more expensive. And higher energy prices mean fewer jobs.

In a few days, our committee will consider two bills that are part of our American Energy Initiative, a bipartisan alternative to this administration's failed energy policy.

In the House, Republicans have already passed a number of common-sense bills to address rising energy prices and create the jobs that we need. So far, these bills are being blocked by the Democratic-controlled Senate, but we're not going to stop until they start listening to the American people.

I recently toured a Michigan oil refinery where I heard firsthand how layers of red tape are making it harder and more expensive to refine and sell fuel here in America.

The first of our committee's measures pushes the pause button on costly new regs affecting refineries until we study them all to determine how much they're driving up the price at the pump.

Cutting through the red tape is part of the equation, but we have to address supply. President Obama tapped into our emergency oil supply -- known as the Strategic Petroleum Reserve -- last year, and he's thinking about doing it again. But that is not a real solution to rising gas prices. If we deplete our reserves, it indeed is a real threat to our energy security.

The second bill we'll soon consider says that if the president releases oil from our emergency reserves, he must open up more federal land for energy development.

Energy could be a great American success story. We are a land of abundant resources and unparalleled human creativity. Technological breakthroughs are helping us unlock vast energy resources that were previously inaccessible -- and we're doing it in an environmentally safe way.

Today we're knocking at the door of a brighter energy future; one that promises abundant, secure, and cheaper North American supplies, as long as Washington doesn't create artificial obstacles. That is what Republicans are working toward, and we invite the president to join us. If he won't lead, we will.

Affordable energy is essential to job creation and economic recovery. We need it to fuel our vehicles, power our homes, and rev up our economic engine. The American Energy Initiative captures that spirit of optimism. It's a better solution to power our future.

Thanks for listening, and have a great weekend.

20120414-09	09:41	Jim	Fw: Native American Wisdom
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[Source of original email unknown. –SteveB]

Native American Wisdom

1. Rise with the sun to pray. Pray alone. Pray often. The Great Spirit will listen, if you only speak.
2. Be tolerant of those who are lost on their path. Ignorance, conceit, anger, jealousy – and greed stem from a lost soul. Pray that they will find guidance.
3. Search for yourself, by yourself. Do not allow others to make your path for you. It is your road, and yours alone. Others may walk it with you, but no one can walk it for you.
4. Treat the guests in your home with much consideration. Serve them the best food, give them the best bed and treat them with respect and honor.
5. Do not take what is not yours whether from a person, a community, the wilderness or from a culture. It was not earned nor given. It is not yours.
6. Respect all things that are placed upon this earth – whether it be people or plant.
7. Honor other people's thoughts, wishes and words. Never interrupt another or mock or rudely mimic them. Allow each person the right to personal expression.
8. Never speak of others in a bad way. The negative energy that you put out into the universe will multiply when it returns to you.
9. All persons make mistakes. And all mistakes can be forgiven.
10. Bad thoughts cause illness of the mind, body and spirit. Practice optimism.
11. Nature is not FOR us, it is a PART of us. They are part of your worldly family.
12. Children are the seeds of our future. Plant love in their hearts and water them with wisdom and life's lessons. When they are grown, give them space to grow.
13. Avoid hurting the hearts of others. The poison of your pain will return to you.
14. Be truthful at all times. Honesty is the test of ones will within this universe.
15. Keep yourself balanced. Your Mental self, Spiritual self, Emotional self, and Physical self – all need to be strong, pure and healthy. Work out the body to strengthen the mind. Grow rich in spirit to cure emotional ails.

16. Make conscious decisions as to who you will be and how you will react. Be responsible for your own actions.

17. Respect the privacy and personal space of others. Do not touch the personal property of others – especially sacred and religious objects. This is forbidden.

18. Be true to yourself first. You cannot nurture and help others if you cannot nurture and help yourself first.

19. Respect others religious beliefs. Do not force your belief on others.

20. Share your good fortune with others. Participate in charity.

20120414-12	10:40	SteveB	Fw: Attend the "Tax the 1% Tax Day protest in Sarasota"
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from MoveOn:

You've heard it by now: Warren Buffett's secretary pays a HIGHER tax rate than he does.¹

It's not right—Buffett says so himself.²

Tax Day is on Tuesday, and progressives have a unique chance to amplify a simple message—"Tax the 1%"—through hundreds of coordinated protests across the nation. Taxing billionaires and companies like GE and Wells Fargo their fair share has to be a big issue in the fall election if we're going to see change—and this is the day of the year when the media is most likely to cover the story of our unfair tax system.

So MoveOn and dozens of allies have organized more than 200 bold, highly visible "Tax the 1%" protests to express our outrage that the super-rich and tax-dodging corporations are paying less in taxes than the rest of us. There's a Tax Day protest on Tuesday in Sarasota at 12:00 PM.

Can you attend?

Yes, count me in! http://moveon.org/event/events/event.html?event_id=129184&id=39335-20195165-ZhYhcJx&t=2

No, I can't make it. http://civic.moveon.org/mobile/event_no.html?id=39335-20195165-ZhYhcJx&t=3

Last year on Tax Day, progressives took to the streets to say that it's more than time for the 1% to pay their fair share. Protestors delivered giant-sized "tax bills" to tax-dodging corporations and got major media coverage: more than 200 TV stations, newspapers, and online media sources let millions of Americans know how unfair our tax system is. We can have an even bigger impact this year because the elections can shine a spotlight on issues like this.

Taxing the 1% is the quickest way to rebuild our economy so that it works for ALL of us. Sign up to stand up for the 99% this Tax Day. Let's show the 1% that the 99% won't accept this raw deal. Click here to RSVP for a Tax the 1% protest in Sarasota.

Thanks for all you do, --Garlin, Elena, Stephen, Robin, and the rest of the team

Sources:

¹"Buffett Pays Lower Tax Than His Secretary..It's Unfair" *Business Standard*, April 11, 2012
<http://www.moveon.org/r?r=274407&id=39335-20195165-ZhYhcJx&t=5>.

²"Stop Coddling the Super-Rich" *The New York Times*, August 14, 2011
<http://www.moveon.org/r?r=263130&id=39335-20195165-ZhYhcJx&t=6>.

20120414-13	10:54	Pam	Birth Surrogacy
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I just listened to a piece on NPR about surrogacy--women carrying and giving birth to babies they're not genetically related to. The law, as per usual, is scrambling to catch up with the incredible changes in parenthood. It's harder than it used to be to determine who the "real" parent is. Having just said in an earlier post that experience counts for a very great deal, I put myself out there as experienced in parental matters. I have no experience with surrogacy, and that's my point.

I won't go over my thoughts on adoption again, but for what it's worth, here's what I think about surrogacy. When a woman gives birth, her body does amazing things. Hormones are released that affect everything from weight to emotion and mood. Even a surrogate is going to experience those changes, so I would expect any woman who has just given birth to be flooded with oxytocin, the hormone that releases instant feelings of love and attachment. She may go ahead and hand the baby over to the expectant parents, but I believe she should have a chance to change her mind, and some accommodation should be made. There is no one-size-fits-all when it comes to families; therefore, people should be free to form their families in a way that best suits them. It's not for me to say what others should do. I know how it feels to give up a baby, to have babies, to adopt a baby, which gives me, I believe, some credence on this subject. That is why I feel so strongly that individuals should be free to make their own decisions.

My ambivalence about surrogacy (I could never do it) is not a reason to prevent others from pursuing it. This relates to gay marriage as well. I wouldn't want to marry a woman, but I do enjoy my marriage to my husband. Who am I to tell anyone else what they may or may not do in their most intimate relationship? Marriage is a civil contract, as well as a religious sacrament for believers. Either one will work. Let religions decide what they will or won't accept, but allow everyone who wants to to marry. We don't force people to marry; we shouldn't prevent them either.

20120414-15	13:07	SteveB	"The Latest SEC/Goldman Sachs Sweetheart Deal is the Worst One Yet"
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"The Latest SEC/Goldman Sachs Sweetheart Deal is the Worst One Yet" by Richard (RJ) Eskow, NationofChange

Apr. 14, 2012, (<http://www.nationofchange.org/latest-secgoldman-sachs-sweetheart-deal-worst-one-yet-1334413159>)

("The SEC has the power to shut Goldman Sachs down for what it did, and the offenses it describes are felonies. But they just gave out another slap on the wrist - no, make that a pat on the wrist - with today's announcement.")

The sweetheart deals just keep coming. Lawbreakers at one bank after another are let off the hook as their shareholders write a check. And then they go out and repeat the illegal behavior they promised not to do in the last settlement.

It shouldn't be surprising that this keeps happening over at the SEC - especially as long as Robert Khuzami continues to serve as Director of the Commission's Division of Enforcement.

But while each of these deals has been shameful, destructive, and outrageous, the \$22 million agreement with Goldman Sachs which the SEC announced today - another one in which the guilty party "neither confirms nor denies wrongdoing" - looks like the worst one yet.

The SEC has the power to shut Goldman Sachs down for what it did, and the offenses it describes are felonies. But they just gave out another slap on the wrist - no, make that a pat on the wrist - with today's announcement.

The Worst Thing

It's not just the fact that the SEC continues to ignore the public's outrage by letting bankers off scott-free. And it's not just that this kind of irresponsible behavior ensures that the law breaking will continue. Its not just that crooked bank executives are allowed to "neither admit nor deny wrongdoing."

It's not even the fact that this time around the SEC has worded its announcement in a clumsy attempt to obscure the criminal behavior of Goldman's employees - although that's one of this agreement's worst features.

No, what makes this deal the worst we've seen in a long while is the timing. Most of the other recent sweetheart deals dealt with crimes that led up to - and created - the 2008 financial crisis. But this time Goldman Sachs is walking away from crimes its bankers committed as recently as *last year*.

That's been the SEC's pattern under both the last President and the current one. The number of repeat offenses compiled by the *New York Times* for these SEC deals is mind-blowing.

No wonder the SEC didn't appear before reporters to announce this latest settlement, choosing instead to announce in an email. Cowardly - but then, would you want to show your face in public after signing a deal like this?

The Crime

What crimes did Goldman Sachs employees commit this time around? They pressured their top analysts to share confidential information in meetings called "huddles," exchanging "high conviction" rating changes the analysts planned to make but hadn't announced yet. These changes were then shared with what the SEC called "a select group of Goldman's top clients" under a program called the "Asymmetric Service Initiative," or "ASI."

Goldman Sachs had "means, motive, and opportunity":

Means. From the SEC: "Between January 2007 and August 2009, there were hundreds of instances when a ratings change occurred within five business days after the stock was discussed at a huddle, referenced in a huddle script ..."

They leaned on their guys to get it done. The SEC's report says that "Analysts' contributions to huddles and ASI, such as increased commissions generated from ASI clients, were discussed in analysts' written performance reviews and in other documents used in connection with analyst evaluations."

Anybody who's worked on Wall Street knows what that means: Come up with information and get results with it - or else.

Motive. From the SEC again: "The huddle and ASI program was part of a concerted effort ... to improve or maintain the broker votes of Goldman's highest priority clients, including ASI clients, and accordingly, generate greater trading commissions."

Opportunity. How useful could it be to know in advance what Goldman Sachs analysts think? Consider this headline from Bloomberg News: "Staples Falls after Goldman Sachs downgrades stock." Then read the first sentence of the article: "Staples Inc., the world's largest office-supply retailer, fell the most in more than two months after Goldman Sachs Group Inc. downgraded the shares to 'sell' from 'neutral.'"

Then look up some similar articles about stock prices for Whole Foods. Or Patriot Coal. Or Intel. Or Meritage Homes. Or Colruyt.

Patriot Coal stocks fell by six percent the day after Goldman's announcement, and Staples fell by nearly as much that morning. An "asymmetrical" client could execute a quick \$1,000,000 trade and walk away with sixty grand before lunchtime. That kind of information is very lucrative ...

The Punishment

... and very illegal. It's a violation of Section 15(b) of the Securities and Exchange Act and is punishable as a felony. It's so illegal, in fact, that Goldman Sachs could be closed down entirely, either temporarily or permanently, "in the public interest."

That sounds right. But everybody on Wall Street knows that's not going to happen.

And as long as there's no real downside - no prosecutions, no big fines coming out of a banker's personal pockets - there's no reason to stop.

The Perp

But then, that's Goldman's way of doing business - sleazy, preferential, and highly illegal. These charges resemble "spinning," the practice of letting preferred clients buy into an IPO at inside-the-deal prices so they could immediately sell them off - usually at a big profit.

(It was that corrupt practice that eventually ended Meg Whitman's membership on Goldman's board and led to a lawsuit from shareholders of eBay. That's the company whose CEO chair made Whitman a desirable client at the time. The suit was settled for \$3 million.)

The Cover-Up

In the SEC's words, the "huddle" and "ASi" processes "created a serious and substantial risk that analysts would share material, nonpublic information...Goldman did not establish, maintain, and enforce adequate policies and procedures to prevent such misuse."

But those are weasel words. If you read the SEC brief in detail, it's clear that Goldman didn't just "create a serious and substantial risk" that insider information would be illegally shared. The SEC's records make it pretty clear that information was illegally shared.

And they tried to cover it up. Ideas from the huddles were tracked on spreadsheets called "Records of Ideas," but they were later withheld from Goldman's own surveillance analysts. The SEC report then notes that "Even when alerts regarding trading ahead of research changes were triggered by Goldman's surveillance system, all but one were closed with no further action after only a limited review."

And even when the surveillance system showed evidence of insider trading, despite the cover-ups - activity like a big buy or sell right before a major announcement - Goldman did nothing to follow up. Senior Goldman officials knew what was going on and did nothing, as you can tell from sentences in the SEC's report like this one: "During 2007, members of Goldman's Compliance Division drafted a proposed insert concerning huddles for the ... Global Policies and Procedures Manual, but no such policy was ever implemented."

The "Enforcer"

And yet the strongest words we heard from Director of Investigations Khuzami was that "Higher-risk trading and business strategies require higher-order controls."

He added (in writing, of course; he didn't face reporters) that "despite being on notice from the SEC about the importance of such controls, Goldman failed to implement policies and procedures that adequately controlled the risk that research analysts could preview upcoming ratings changes with select traders and clients."

In other words, they promised not to commit this crime anymore so we let them off with a warning. Now they've done it again - and we're letting them off with a warning.

But don't worry. "Respondent (Goldman) has agreed that "it shall cease and desist from committing or causing any violations and any future violations of Section 15(g) of the Exchange Act."

Well, alrighty then!

Asymmetrical Warfare

You know who got screwed in this deal? Pension funds and other groups of "ordinary" investors who have placed their assets with Goldman Sachs, but weren't considered part of that "select group of top clients" that were given access to this "asymmetrical" information - even though in many cases they were investing far more through Goldman than most individual clients.

That was probably prudent on Goldman's part, since institutional investors might have blown the whistle on their illegal activity.

The net effect of Goldman's "asymmetrical" illegality is to further enrich the already-wealthy while playing the rest of us for suckers. Our money - whether it's our pension, our IRA, or any other institutional funds the most fortunate among us are clinging to - loses value in this game, while others profit from insider trading.

The Evidence

Fortunately there are some promising leads. Those "Record of Ideas" spreadsheets look like a goldmine. It shouldn't be difficult for diligent criminal investigators to tie these spreadsheets to subsequent Goldman-managed trades. And those internal surveillance reports - the ones that were ignored by Goldman's senior management - could be extremely useful in identifying potentially criminal acts by individual Goldman Sachs employees.

A thorough review of the email traffic among Goldman's executives, starting at the very top, should tell investigators who in senior management might also be a candidate for prosecution. While they're doing that they can contrast the public and private communications conducted by Goldman's CEO and CFO while they were affirming under Sarbanes-Oxley that they've personally reviewed the company's procedures for identifying and preventing fraud.

But we haven't heard word one from the Justice Department about any pending criminal investigation. But then they're not answering our media inquiries down there nowadays, so citizens will have to ask them - or the White House - themselves: Where are the indictments?

20120414-22	15:34	Jim	Fw: Political Flow Chart
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The picture did not come through to me but sender describes it as a triangular bird perch with one bird on the top rung, two on the one below then three, four, five. Etc and more bird poop on each rung as you go down.

[Source of original email unknown. -SteveB]

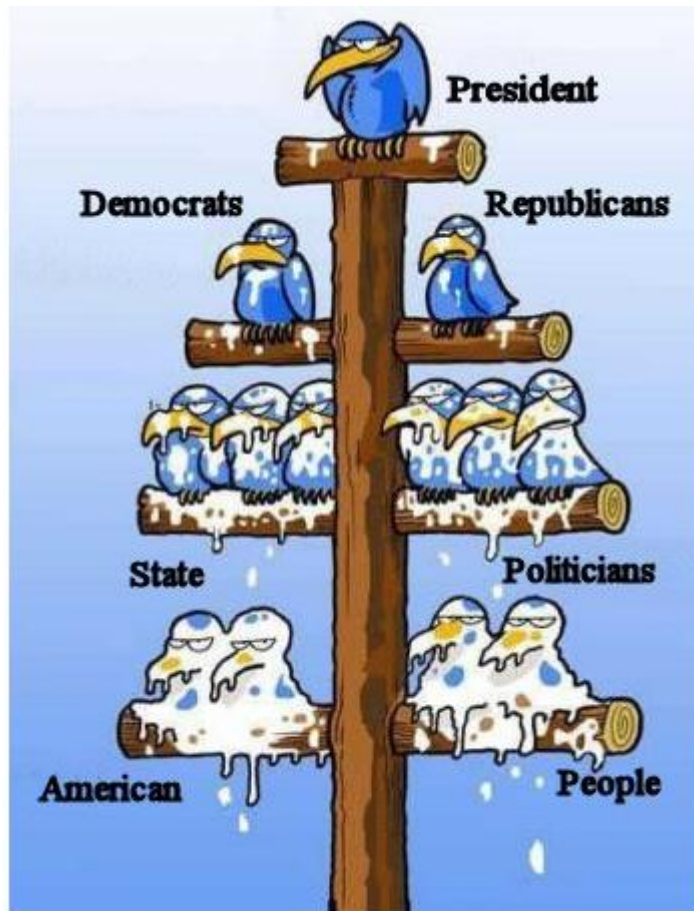
Politics FLOW chart...

Right or left, it doesn't matter. It is really only up or down in politics.

When top level people look down, they see only sh*t-heads.

When the bottom level people look up, they see only a*s-holes.

You will never see another Flow Chart that describes politics so clearly.



<http://www.sodahead.com/united-states/does-this-political-flow-chart-look-right-to-you/question-2001831/>

[Yep! –SteveB]

20120414-24 16:09 Dennis "100 Things You Can Say to Irritate a Republican"



"100 Things You Can Say to Irritate a Republican, by Stephen D. Foster Jr., Addicting Info

Apr. 14, 2012, (<http://www.addictinginfo.org/2012/04/14/100-things-you-can-say-to-irritate-a-republican/>)

Conservatives are so easy to anger these days. Even the most insignificant statement can set off their tempers. If you want to enrage a conservative, I suggest saying the following:

1. A Socialist wrote the Pledge of Allegiance.

2. Jesus healed the sick and helped the poor, for free.
3. Joseph McCarthy was an un-American, witch hunting sissy.
4. Jefferson Davis and Robert E. Lee were traitors.
5. The South lost the Civil War, get over it.
6. The Founding Fathers were liberals.
7. Fascism is a right-wing trait.
8. Sarah Palin is an idiot.
9. The Earth is round.
10. Reagan raised taxes eleven times as President.
11. Reagan legalized abortion as Governor of California.
12. Nixon created the Environmental Protection Agency.
13. Ronald Reagan supported gun control.
14. Global warming is real.
15. Republicans hate illegal immigrants, unless they need their lawns mowed or their houses cleaned.
16. The military is a government-run institution, so why do Republicans approve the defense budget?
17. The Cold War is over and the Soviet Union no longer exists.
18. Paying taxes is patriotic.
19. Republicans: Peddling the same failed economic policies since 1880.
20. The Republican Party began as a liberal party.
21. The Presidents' full name is Barack Hussein Obama and he was born in the United States of America.
22. George W. Bush held hands with the King of Saudi Arabia.
23. President Obama saved the American auto industry, while Republicans wanted to destroy it.
24. Hate is not a Christian virtue.
25. Jesus was a liberal.
26. Republicans spend MORE money than Democrats.
27. Tea parties are for little girls.
28. Public schools educate all children; private schools are for indoctrinating children.
29. The Constitution is the law, NOT the Bible.
30. Sharia law doesn't exist in America.
31. The President is NOT a Muslim.
32. Corporations are NOT people. People are people.
33. Fox News isn't real news, it's just a racist, sexist, hateful, right-wing propaganda machine.
34. The Federal Reserve was a Republican idea.
35. Women are equal citizens who deserve equal rights.
36. Women control their own bodies.
37. Abortion is a relevant medical procedure, just ask Rick Santorum.
38. Please use spell-check.
39. It's "pundit", not "pundint".
40. Social Security is solvent through 2038.
41. Health care is a right, not a product.
42. Roe v. Wade was a bipartisan ruling made by a conservative leaning Supreme Court.
43. G.O.P also stands for Gross Old Perverts.
44. The donkey shouldn't be the Democratic mascot because Republicans are the real jackasses.
45. Barack Obama ordered the killing of Osama Bin Laden. It took him two and half years to do what Bush couldn't do in eight.
46. Waterboarding IS torture.
47. 9/11 happened on George W. Bush's watch, therefore he did NOT keep America safe.
48. Republicans invaded Iraq for oil, so Iraq should be allowed to invade Texas to get it back.
49. Separation of church and state is in the Constitution, it's called the First Amendment.
50. Muslims are protected by the Constitution, just as much as Christians.
51. Barack Obama is the first African-American President, get over it.
52. The Oval Office is NOT a "whites only" office.
53. America is a nation of immigrants, therefore we are all anchor babies.
54. The white race isn't disappearing, it's evolving.
55. God is a particle.
56. Evolution is real.

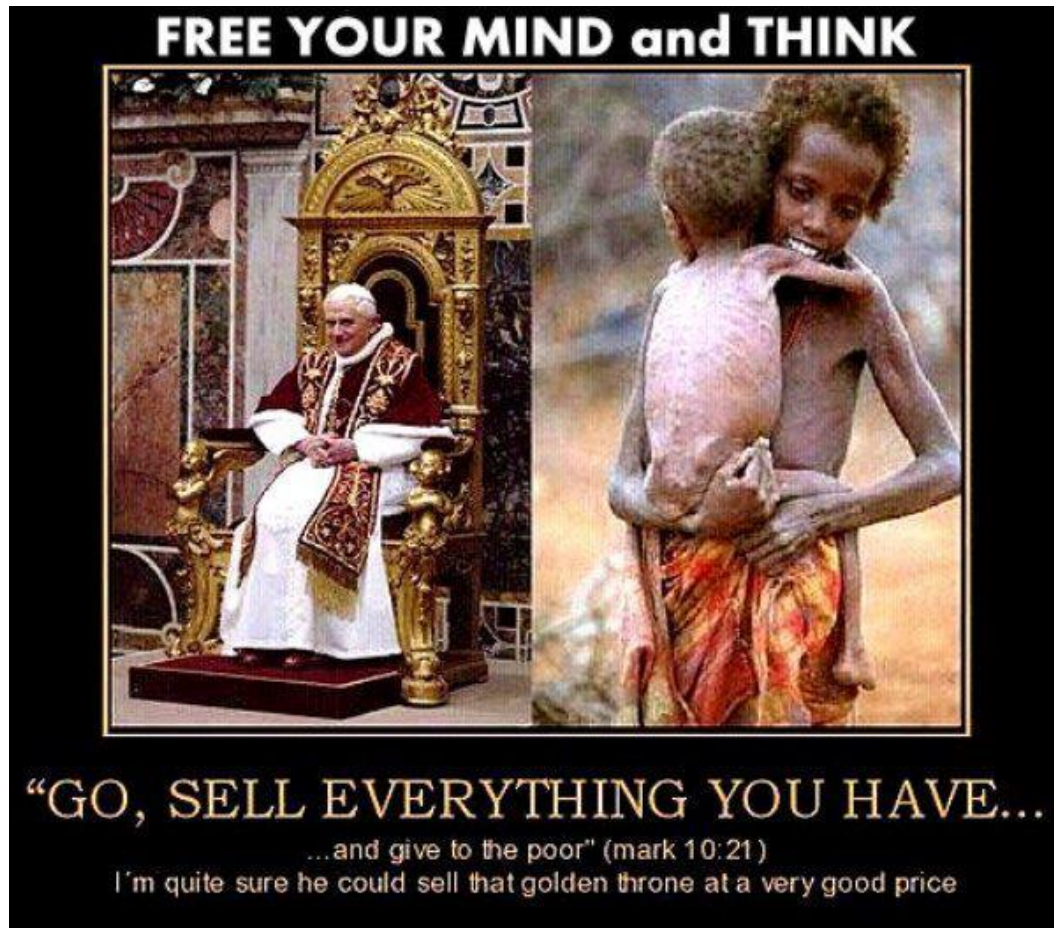
57. The Earth is 4.54 billion years old, not 6,000.
58. The Founding Fathers did not free the slaves.
59. The Revolution was NOT fought over slavery.
60. Paul Revere warned the Americans, NOT the British.
61. Federal law trumps state law.
62. The Civil War was about slavery, NOT state's rights.
63. Corporations care more about profits than they do about people.
64. Getting out of a recession requires government spending.
65. Glenn Beck is a nut-job.
66. Republicans: Paranoid since 1932.
67. Republicans don't want to pay for your birth control, but they want you to pay for their Viagra.
68. Republicans actually NEED Viagra.
69. Fox News is owned by an Australian and has a Saudi prince as an investor.
70. Republicans complain about immigrants taking American jobs, then freely give American jobs to foreigners overseas.
71. Republicans hate communism, so why do they refer to themselves as red states?
72. Labor unions built this country.
73. Republicans hold America hostage as a political strategy; the temper tantrum throwing kind of political strategy.
74. Jesus was a Jew, not a Christian.
75. When Republicans see black, they attack.
76. Inside every Republican is a Klansman or a Nazi waiting to bloom.
77. Republicans only care about children BEFORE they are born.
78. Republicans are hypocrites, they're just too stupid to know it.
79. The Christian-Right boycotts movies that have violence, and then promotes guns and insurrection.
80. I think therefore I am NOT a Republican.
81. Republicans that oppose gay marriage are most likely in the closet themselves.
82. Churches should stay out of politics, or be taxed.
83. People are too poor to vote Republican.
84. Democrats think for themselves, Republicans form think tanks to do it for them.
85. Republicans hate education because they couldn't hack it in school.
86. Greed is one of the seven deadly sins and Republicans wallow in it.
87. A little socialism on the Left is better than a little fascism on the Right.
88. The current corporate tax rate is the lowest in 60 years, so stop whining about it being too high.
89. Republicans: Anti-Gay Marriage, Pro-Lesbian sex.
90. Republicans: Terrorizing the American people since 1981.
91. Republicans have their own terrorists, just look up Timothy McVeigh.
92. Republicans love outsourcing, just ask the Chinese Communists.
93. The Republican answer to the oil spill was to apologize to BP, a foreign oil company.
94. Democrats will be working hard to bring jobs to Americans, while the Republicans tea bag each other in the middle of the aisles.
95. Voter disenfranchisement is immoral and un-American, that's why Republicans do it.
96. Republicans would let your house burn down unless you pay them to put it out.
97. Democrats want to take care of the sick. Republicans take their credit cards and then deny them medical attention.
98. Republicans say teachers are union thugs, then proceed to rape and mug the entire middle class on behalf of corporations.
99. Republicans think rape isn't a crime, but miscarriages are.
100. Republicans are idiots and arguing with them is a waste of time!

Bottom line? If you want to anger a conservative, tell them the truth.

I love these. It seems like, in these pages, we have found many more and probably will continue to, but some of them are not this funny.

Yet somehow the Right seems insensitive even to paradox.

[20120414-34](#) 20:42 SteveG Interesting Thoughts [More to come. -SteveB]



[20120414-35](#) 20:48 Beth Re: Interesting Thoughts (reply to SteveG)

Lots to think about!

[20120415-03](#) 11:37 Pam Re: Interesting Thoughts (reply to SteveG)

These are terrific quotes.

[20120415-05](#) 12:06 Dale “Obama Relies On Debt Collectors Profiting from Student Loan Woe”

“Obama Relies On Debt Collectors Profiting from Student Loan Woe” by John Hechinger, Bloomberg

Mar. 26, 2012, (<http://www.bloomberg.com/news/2012-03-26/obama-relies-on-debt-collectors-profiting-from-student-loan-woe.html>)

The debt collector on the other end of the phone gave Oswaldo Campos an ultimatum:

Pay \$219 a month toward his more than \$20,000 in defaulted student loans, or Pioneer Credit Recovery, a contractor with the U.S. Education Department, would confiscate his pay. Campos, disabled from liver disease, makes about \$20,000 a year.

A debt collector for the U.S. Education Department insisted that Oswaldo Campos pay \$219 a month on his more than \$20,000 in student loans -- even though he was entitled to pay less under federal student-loan rules.

Campos holds a letter from the U.S. Department of Education confirming that he is considered disabled. He contracted liver disease from a blood transfusion.

"We're not playing here," Campos recalled the collector telling him in December. "You're dealing with the federal government. You have no other options."

Campos agreed to have the money deducted each month from his bank account, even though federal student-loan rules would let him pay less and become eligible for a plan -- approved by Congress and touted by President Barack Obama -- requiring him to lay out about \$50 a month. To satisfy Pioneer, Campos borrowed from friends, cut meat from his diet and stopped buying gas to drive his 82-year-old mother to doctor's visits for her Parkinson's Disease.

With \$67 billion of student loans in default, the Education Department is turning to an army of private debt-collection companies to put the squeeze on borrowers. Working on commissions that totaled about \$1 billion last year, these government contractors face growing complaints that they are violating federal laws by insisting on stiff payments, even when borrowers' incomes make them eligible for leniency.

'Boiler Room'

Education Department contracts -- featuring commissions of as much as 20 percent of recoveries -- encourage collectors to insist on high payments. Former debt collectors said they worked in a "boiler-room" environment, where they could earn bonuses of thousands of dollars a month, restaurant gift cards and even trips to foreign resorts if they collected enough from borrowers.

In failing health, after contracting hepatitis from a blood transfusion, Campos pleaded with Pioneer, owned by SLM Corp. (SLM), the nation's largest student-loan company better known as Sallie Mae. He left a \$40,000-a-year job at the Massachusetts health department when he got too sick to work and waited for a liver transplant. The 52-year-old former busboy, a naturalized U.S. citizen from El Salvador, earned bachelor's and master's degrees in the 1990s from Cambridge College in Massachusetts.

"I know I owe this money and I want to pay it back -- I just can't," Campos said, his eyes filled with tears, during an interview at the Boston social-services agency where he works six hours a week leading court-ordered classes for drunk drivers.

181,000 Complaints

Debt collectors are the subject of more complaints to the Federal Trade Commission than any other industry -- almost 181,000 last year. Within the past 17 months, three companies working for the Education Department -- including one that is majority owned by JPMorgan Chase & Co. (JPM)'s private-equity arm -- settled federal or state allegations of abusive debt collections. The companies didn't acknowledge wrongdoing, and Chase declined to comment. The Education Department said the government investigations didn't involve the companies' work for the agency.

The U.S. Consumer Financial Protection Bureau, created in 2010 in the wake of the credit crisis, has proposed supervising the largest debt collectors to ensure they are complying with laws such as the Fair Debt Collection Practices Act. About 5 million federal education-loan borrowers are in default, generally meaning they have failed to make payments for 270 days or more.

"With student-loan defaults rising, we want to make sure borrowers clearly understand their loan-repayment options and debt collectors are following the law," Rohit Chopra, the agency's student-loan ombudsman, said in an e-mail.

'Reasonable and Affordable'

Federal-aid law requires collectors to offer "reasonable and affordable" payments, so debtors can "rehabilitate" their loans, repairing their credit and making good on what they owe taxpayers.

The law mandates no minimum payment for a borrower to enter a rehabilitation program, and collection companies may take borrowers' finances into account. The fair debt act forbids collectors from making "any false, deceptive or misleading representation."

Insisting that cash-strapped borrowers make minimum payments and then failing to disclose lower-cost options violates both federal-aid and fair debt-collection laws, according to Deanne Loonin, an attorney with the Boston-based National Consumer Law Center.

Debt collectors said they follow federal laws and use all available tools to recover money for taxpayers. The companies are helping to make sure that future college students have access to financial aid, said Mark Schiffman, spokesman for ACA International, a Minneapolis-based industry trade association.

\$1 Billion Commissions

Debt-collection companies helped the Education Department recover \$11.3 billion in defaulted loans during the year ended Sept. 30. The agency projects it will collect 85 cents on every dollar that defaults, factoring in collection costs and the time-value of money.

The debt collectors made out well, too. Based on a review of government contracts and Education Department data, the private companies -- working directly for the government and through state agencies -- received commissions of about \$1 billion in the year through September.

Sallie Mae and the Education Department declined to answer questions about Campos's comments. The company cited privacy rules and the terms of its government contracts. Newark, Delaware-based Sallie Mae said it works with borrowers in financial difficulty and offers lower payments when appropriate.

"We have helped thousands of student-loan customers in default get back on track to fulfill their obligations, giving consumers the opportunity to improve their credit and providing cost savings for the American taxpayer," Patricia Nash Christel, a Sallie Mae spokeswoman, said in an e-mail.

New Rules?

The Education Department this week will hold meetings with industry, government and consumer representatives to consider requiring that debt collectors automatically offer payments based on income to defaulted borrowers who qualify. If approved, the rules could take effect in July 2013.

"We want to make sure we are striking the right balance between helping borrowers who have hit hard times and honoring our responsibility to be good stewards of taxpayer dollars," Justin Hamilton, an Education Department spokesman, said in a phone interview.

To protect customers, the department randomly monitors tape recordings of student-loan debt-collection calls, Hamilton said. The department is also considering changing the commission structure in its debt-collection contracts, he said.

The agency encourages students to file reports if they feel mistreated, Hamilton said. In the year ended in September, the department received 1,406 complaints against the debt collectors it hires, up 41 percent from the year before.

Collectors' Power

Under U.S. law, student loans can rarely be discharged, even in bankruptcy, making them more difficult to shake than credit cards or past-due mortgages. The government can also confiscate tax refunds and Social Security payments, as well as paychecks.

"Student-loan debt collectors have power that would make a mobster envious," Harvard Law Professor Elizabeth Warren, who helped establish the Consumer Financial Protection Bureau and is now running for a U.S. Senate seat from Massachusetts, said in 2005.

Under Education Department contracts, collection companies "rehabilitate" a defaulted loan by getting a borrower to make nine payments in 10 months. If they succeed, they reap a jackpot: a commission equal to as much as 16 percent of the entire loan amount, or \$3,200 on a \$20,000 loan.

Incentive Pressure

These companies receive that fee only if borrowers make a minimum payment of 0.75 percent to 1.25 percent of the loan each month, depending on its size. For example, a \$20,000 loan would require payments of about \$200 a month. If the payment falls below that figure, the collector receives an administrative fee of \$150.

That differential provides an incentive for collectors to insist on the minimum payment and fail to reveal when borrowers are eligible for a more affordable schedule, according to Loonin, the attorney at the National Consumer Law Center, which is representing borrowers in the Washington talks with the Education Department.

Customers benefit from successfully rehabilitating a loan, because they repair their credit, and the government removes thousands of dollars in fees and collection costs, the Education Department and Sallie Mae said. Taxpayers, rather than borrowers, pay the rehabilitation commission, according to the agency. Students who immediately sign up for income-based plans, through a program called consolidation, don't get those benefits, Sallie Mae and the Education Department said.

Automatic Dialers

Debt collectors are under pressure to extract as much money as they can up front, or lose their jobs, said J.C. Cournan, who worked for Pioneer Credit Recovery from 2004 through 2007.

Collectors, then paid about minimum wage, could earn thousands of dollars a month in bonuses, based on the money that borrowers repaid, said Cournan, who took the upstate New York job out of high school. Pioneer set monthly goals for wage garnishments and loan rehabilitations, he said.

Using automatic dialers to track down borrowers, Cournan would figure out where they worked, then contact their employers. He would tell borrowers that he was going to seize part of their wages if they didn't make the payments. Using a company loan calculator, Cournan would insist on the minimum payment, he said.

"When you're making 8 bucks an hour, it's all about the bonuses. You're starving," said Cournan, 26, now an auto mechanic.

Gift Cards, TVs

Pioneer maintained a "boiler room" environment, with high turnover among those who didn't perform, said Joshua Kehoe, a former collector. Kehoe worked in Batavia, New York, from July 2006 through October 2008 after managing a pizza stand at a theme park.

Pioneer rewarded collectors with \$100 restaurant gift cards, a \$500 mahogany jewelry box, televisions and a trip to the Dominican Republic, according to Kehoe, who said he earned \$9.60 an hour before the incentives.

It would be "a cold day in Hades" before collectors would tell borrowers about options with lower payments, according to Kehoe, who said "rehab cash was king." The company pushed collectors to sign borrowers up for the rehabilitation plans, which often required payments equal to 1.25 percent of their loan amount monthly, he said.

Heavy Heart

"It was hard on my mind -- it was hard on my heart," said Kehoe, 25, who now works as a welder in Akron, New York. "There was the guy with one leg or the single mom with five children."

Under pressure to meet collection goals, Kehoe falsified documents for verifying the employment of borrowers who were subject to wage garnishment, he said. Pioneer discovered the violation and dismissed him, Kehoe said.

Sallie Mae declined to discuss the former employees' comments. The company uses a mix of hourly pay "substantially above minimum wage" and performance-based incentives, said Sallie Mae's Christel.

Like other debt collectors, "we design a compensation system that pays for good performance," Christel said. "We take compliance seriously and design our policies and practices to meet all applicable fair debt collections laws and federal government service contract requirements."

The Internal Revenue Service in 2009 stopped using private debt collectors, saying its own employees were more cost effective and flexible for taxpayers facing economic hardship.

'IRS Was Better'

The IRS let Campos, the Boston student-loan debtor, set up a payment plan he could afford when he fell behind on his taxes, he said.

"The IRS was better," Campos said. "They bent over backwards to help you."

The Education Department will "definitely want to take a look" at IRS collections to see "what their experience has been," Hamilton, the Education Department spokesman, said.

Twenty-three collection companies work directly for the Education Department. Most of the same outfits have contracts with state guarantee agencies that also chase student-loan borrowers on the government's behalf.

In the past 17 months, three companies have run afoul of federal and state investigators, though the Education Department said their inquiries didn't involve their government student-loan business.

Wrong Numbers

During this period, Minneapolis-based Allied Interstate Inc. and Atlanta-based West Asset Management Inc. paid \$1.75 million and \$2.8 million, respectively, to settle lawsuits alleging abusive debt collection filed by the Federal Trade Commission. The companies admitted no wrongdoing. In February, to resolve an investigation by 19 state attorneys general, NCO Group, majority-owned by JPMorgan Chase, agreed to pay \$575,000 and provide up to \$50,000 per state for consumers who can show wrongful collections. The companies admitted no wrongdoing.

Allied has taken steps to correct mistakes -- primarily repeated phone calls to wrong numbers -- and complaints have fallen, Robert Burke, vice president for marketing of iQor Inc., the company's parent, said in an e-mail.

West disagreed with the FTC's findings, Deputy General Counsel Greg Hogenmiller said in an e-mail. Consumers haven't made claims to NCO since the attorneys general settlement, and no wrongdoing was found, Ronald Rittenmeyer, chief executive officer of Horsham, Pennsylvania-based NCO, said in an e-mail.

Defaults Surge

The collection business is booming as defaults more than doubled since 2003, along with outstanding federal student loans, which totaled \$848 billion as of Sept. 30, surpassing credit-card debt.

The U.S. loan program was born in 1965 as a "Great Society" initiative for lower-income students under President Lyndon Johnson. Today, with tuition soaring, two-thirds of college seniors graduate with loans, which average \$25,000, according to the Institute for College Access & Success, an Oakland, California, nonprofit education and advocacy group.

Obama -- supported by Congress -- has pledged to give borrowers a break and make college more affordable.

In 2009, Congress expanded a program that lets lower-income students tie payments to their incomes. It's a sliding scale, based on their debt, salaries and family obligations. Married borrowers with two children, \$30,000 in income and \$30,000 in student loans wouldn't have to make any payments, according to a government loan calculator. If circumstances don't improve, the loans can be canceled after 25 years.

In October, Obama proposed making payments even lower and forgiving loans after two decades for some borrowers, as soon as this year.

Disabled Mom

Kimberly Noland could have used that kind of help.

Noland, 44, lives in Fayetteville, Arkansas, with her husband, a laid-off factory worker now employed at a Wal-Mart store, and their seven-year-old daughter.

Noland injured her leg while working in a day-care center. She started collecting \$828 a month in Social Security disability payments in 2010.

Shortly after she qualified, Collection Technology Inc., an Education Department debt collector, called about Noland's roughly \$30,000 in defaulted student loans from attending the University of Arkansas.

A collector told her she had to pay \$325 a month, almost as much as her rent, Noland said in a phone interview. She couldn't afford it on her family's \$20,000 annual income, she said.

"I have a child," Noland remembered telling the collector. "I can't give you every bit of money in my house."

'Final Number'

"This is our final number," the collector replied, saying her boss wanted even more, according to Noland. The phone conversation lasted more than an hour, she said. She was given three days to decide, or Collection Technology would seize part of her disability check "forever," and she would never have another chance to rehabilitate her loan, Noland said.

She bought a prepaid debit card at Wal-Mart, authorizing Collection Technology to make the \$325 monthly withdrawals. She visited churches to collect free bread and canned goods.

"I didn't know why it had to be such a high dollar amount," Noland said. "They have the power, I guess. You do what you have to do to make them happy."

Chris Van Dellen, CEO of Collection Technology in Monterey Park, California, referred questions about Noland's comments to the Education Department, which declined to discuss her case.

In October, Noland and her husband filed for bankruptcy. Last year, she qualified for the Education Department's income-based plan. Her monthly student-loan payment: zero.

[And how is it that President Obama is personally responsible for the Student Loan Bubble? Why is he headlined and not the do-nothing Republican House? Oh, ya, it's Bloomberg! But still, lots of good information! –SteveB]

[20120415-11](#)

13:34

Art

Re: "Obama Relies On Debt Collectors Profiting from Student Loan Woe"
(reply to Dale)

Interesting article but think there are more sides to this story. I had a student loan when I went to college, Think it was called the National Defense Student Loan Program???? I think I had a year or two grace period after graduation and then I paid it back over the next 10 years. It wasn't fun but that was the deal. I was amazed to learn about the time I finally paid the loan off how many people had blown off the payback and as a result had virtually bankrupt the program. What was even more amazing is that most of these people were not like those illustrated in the article, they were army officers, policemen, government workers etc., just like me. In other words in my opinion, if I could pay it off, no fun that it was, so could they. They didn't just because they could get away with it. Personally, if I were the Government, I'd have fired them all.

Today according to the article, apparently the Government has contracted out the debt collection to private commercial concerns. We all know a commercial corporation has one mission and one mission only, to make money. So not too surprisingly, the private firms are doing what they do best, make money for themselves by collecting and who cares about the sad stories. The weakest and sick ones are the easiest to hunt down in any event, so they'll go after them first.

I don't know what the answer is but, as usual, it probably lies somewhere in the middle. I suspect for every one of these sad stories there are a bunch of people just like last time, who simply think they can get away without paying, even though they could. I have no sympathy for them. For special cases such as those mentioned there should be a government office of appeal that could remove the profit motive and look at the overall situation. Oddly enough my last job pretty much had me in one of those type positions and in the overall I think that worked pretty well. Just a thought.

[20120415-12](#)

14:00

Dennis

Re: "Obama Relies On Debt Collectors Profiting from Student Loan Woe"
(reply to Dale)

I also borrowed from the National Defense Student Loan Program in the 60s and owed about \$3000 upon graduation. There was a one-year grace period and then 3% interest kicked in. I had the loan repaid within 5 years as I recall.

My stepson is now in a 4-year architecture program paying out-of-state tuition (2 as an undergrad and 2 as a grad student) at the University of Illinois Champaign-Urbana after 4 years at Eastern Michigan when he lived at home, worked part-time, and borrowed nothing. AT UICU he has had to borrow \$30,000 per year. The first year he had a government subsidized loan at 8% and private bank loan at 14. Since the 14% loan was a rip-off my wife and I loaned him the money to pay this off. But even with borrowing part of his annual cost for the final 3 years at 8% and the rest from us, he will end up owing over \$120,000 when he graduates (my son only owed \$80K when he completed his PharmD degree). He'll then have to hope to get a really high-paid job as an architect in the U.S., but more likely will take a lesser paid job in China where jobs are plentiful, especially for a bilingual speaker. I don't think this is atypical of the situation faced by many students in the U.S. now. I imagine there will be plenty of defaults on college loans in the future if drastic reforms are not made since job prospects for many graduates (except PharmDs) are not so good.

[20120415-16](#)

17:16

Pam

Re: "Obama Relies On Debt Collectors Profiting from Student Loan Woe"
(reply to Dale)

A horrible, horrible problem. Right up there with the housing bubble.

"The Paradox of Taxing the Rich" e21 Staff Editorial

Apr. 2, 2012 (<http://economics21.org/commentary/paradox-taxing-rich>)

The share of income taxes paid by the top 1% of income earners has hovered at around 40% for the past several years. This is the highest share in the history of Internal Revenue Service (IRS) tax statistics and due largely to the progressivity of the tax system rather than income concentration. Since 2004, the pre-tax income share of the top 1% has been around 20%. This means that the share of income taxes paid by the top 1% is about twice as large as their share of income. Even when including all federal taxes, including payroll taxes that are paid back to contributors in the form of Social Security and Medicare benefits, the tax share of the top 1% is still about 50% greater than its income share.

Despite the fact that the top 1% is contributing a disproportionate share of tax revenues (however defined) relative to income, the Occupy Wall Street movement believes that increasing tax rates on the "rich" should be a top domestic policy priority. So, why the disconnect?

First, as e21 explained previously, it partly reflects a mistaken understanding about the "income share" of the top 1%. The share of income captured by the top 1% is somewhat meaningless because "the 1%" is a different collection of 1.2 million (or so) households each year. Treasury data makes clear that a household in the 1% today has less than a coin flip's chance of being in the top 1% ten years from now. The income growth of the top 1% is a statistical illusion because different households (summing to well over 1% of the population) share in those income gains.

Perhaps more significantly, the clamor for higher taxes on the "rich" reflects a paradox of tax policy: the lower the rate, the more income gets reported. The income statistics that analysts use to assess inequality depend critically on the way taxpayers choose to organize their businesses and the types of assets they hold in their portfolios. Income reported on tax returns can tell us very little about wealth or income disparities because it is partly a function of tax policy. When rates on a certain form of income are punitively high, the value of tax-planning services increases. Tax planning is the use of legal and accounting advice to structure businesses or investments in such a way as to minimize total tax liability. The effect of tax planning is to reduce the amount of income that gets reported in high tax brackets or income categories.

Income disparities today are attributable, in part, to lower tax rates, which have reduced the marginal benefit of tax planning. If Congress responds to the large increase in the incomes reported by the rich by increasing tax rates, tax planning services will increase in value, causing measured income inequality to decline because of the reduction in the amount of income that gets reported in higher tax brackets. For this reason, those who seek to dramatically increase taxes on the rich are setting themselves up for a Pyrrhic victory, as the rich respond to the tax increase by relying more on deductions and reducing the share of their income that's received in a taxable (and high rate) form. As Martin Feldstein's research uncovered, the 1993 Clinton tax increases reduced the amount of taxable income reported by high-income taxpayers by 7.8%. The reduction was tied to an increase in "deductible consumption," such as spending more on housing by taking out a larger mortgage or accepting more nontaxable fringe benefits like a more generous health insurance policy at work. The tax increase also caused more investments to be shifted into low-or-no-tax form, like municipal debt.

Average Income, Top 1%:

	1979	2007	Annualized Growth Rate
Wages	\$224,710.49	\$644,718.74	3.8%
Business Income	\$64,714.18	\$328,416.97	6.0%
Dividends	\$47,583.96	\$99,178.36	2.7%
Interest Income	\$30,491.80	\$88,607.26	3.9%
Rents	\$13,171.24	\$26,813.48	2.6%
Capital Gains	\$56,605.88	\$229,119.83	5.1%

TOTAL	\$432,277.55	\$1,416,884.65	4.3%
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(Source: Piketty, Thomas and Saez, Emmanuel (2007). "Income and Wage Inequality in the United States 1913-2002"; in Atkinson, A. B. and Piketty, T. (editors) *Top Incomes over the Twentieth Century. A Contrast Between Continental European and English-Speaking Countries*, Oxford University Press, chapter 5.)

To understand the distinction between forms of income and their impact on measured income disparity, consider the composition of the top 1%'s income in 1979 compared to 2007 (the peak of the most recent business cycle). In percentage terms, the category that witnessed the largest increase was business income, which grew at a compounded annual rate of 6%. Did the top 1% become more entrepreneurial during this period? Probably not. The growth was more likely a function of changes in tax policy that made "flow-through" business income more tax-advantaged.

When forming a business, entrepreneurs can choose to incorporate as a "C" corporation or form a partnership, limited liability corporation (LLC), or S-corporation. A "C" corporation pays taxes at the corporate income tax rate, while the income of the other business entities "flows through" to the owners where it is taxed at the individual rate, whether the income is actually distributed to owners or not (i.e. retained earnings are taxed at the individual level). In 1979, the top individual rate was 70%, while the top corporate tax rate was 46%. The differential in tax rates led business owners to prefer to organize their businesses as "C" corporations, in which case the net income earned by the business would not show up on the owners' individual tax returns. In 1980, C corporations accounted for more than 85% of total business receipts and nearly 80% of total business net income.

The elimination of the tax differential (both top rates are now 35%) made it far more attractive to organize as a flow-through business. Between 1979 and 2007, the share of business income reported by "flow-through" businesses like partnerships and LLCs more than doubled. By 2004, flow-through businesses accounted for over 50% of all business income and this share continued to grow. Nearly all of the increase has come in the top tax brackets, which Treasury estimates to account for over 70% of flow-through business income and more than 80% of the taxes on flow-through business income. In 2007, the Treasury Department estimated that 75% of the taxpayers in the top tax bracket reported business income and 84% of the tax benefits from a top rate of 35% instead of 39.6% that went to flow-through business owners.

Consider the impact of this tax change on income disparity: income inequality has risen because business income once reported at the corporate level is now being reported at the individual level. Consider a hypothetical business worth \$25 million with \$10 million in net income. In 1980, this \$10 million would have been more likely to be reported as the income of a C corporation, which would make the personal income of the owner seem lower than if that income flowed through directly to the owner's tax return, as occurs with LLCs and S corporations. But in both situations, the economic reality is the same: the taxpayer is the owner of a \$25 million business that generates \$10 million in net income.

Had the tax system continued to favor keeping retained earnings inside of C corporations, the reported income of the top 1% in 2007 would have been more than 10% lower, not because of any change in economic reality, but simply because less business income would have been reported at the individual level. (This assumes that reported business income would have grown at the same rate of wages. Although the capital gains on the C corporation stock might be realized and increase capital gains income, such transactions could be avoided by using the stock as collateral for secured loans to finance consumption expenditures.) By incentivizing business income to be reported in "C" corporate form, a large tax increase on the top 1% would also increase the use of internal cash for business investment, which would increase the deferral of personal taxes from dividend and interest income. This means that income that could otherwise have been reallocated by owners for more productive investment gets trapped inside of the corporation because of tax impacts. The net result would be less reported income disparity, less tax revenue from the top 1%, but no material change in the underlying economic circumstance.

The same result could be observed from the reporting of capital gains income. Capital gains are only taxed when realized. The higher the tax rate, the more powerful the incentive to avoid realizations. A "Buffet rule" or similar device to increase the capital gains tax rate on the top 1% would lead to economically damaging "lock-in effect," where capital is not allocated to its most efficient use because of the tax disincentive to liquidate an existing

investment. (A related issue is the elaborate tax-planning schemes where some investors use derivatives to replicate a sale without triggering tax liability.)

Capital gains loom so large in the taxable income of the top 1% that changes to the tax rates on this source of income can swing average income of the top 1% wildly from year-to-year. When the capital gains tax preference was eliminated in 1986 for tax years beginning in 1987, the average income of the top 1% increased by 35% in 1986 and declined by 24% in 1987 as the new tax went into effect. Similarly, when capital gains taxes were reduced to 15% in 2003, the average income of the top 1% increased by 18% the year after the new capital gains tax took effect. There was no change in the wealth of these taxpayers in these circumstances; the only difference is whether that wealth was liquidated and triggered a tax payment. Thus, increasing taxes could meaningfully reduce realizations, capital gains income, and reported income inequality, but lead to reduced revenues without doing anything to change the underlying economic reality.

Finally, consider the impact of the dividend tax reduction in 2003, which the Obama Administration proposed to undo in this year's budget. Bush's proposal earlier in the decade to eliminate the tax on dividends was actively opposed by municipalities because it meant the tax-exempt municipal debt market would face competition from stocks. Even when Congress only agreed to cut the rate down to 15%, there was a dramatic increase in the share of income (on average) of the top 1% reported as dividends from 4.2% in 2002 to more than 8.5% in 2007. This was not likely the result of these taxpayers actually receiving more net income, but simply the product of a shift in the portfolio from municipal debt to dividend-paying stocks. Increasing taxes on dividends now would almost surely cause portfolios to revert back to tax-exempt municipal bonds, which would reduce the average income of the top 1% by nearly 5%, but, again, do nothing to change economic reality.

Low rates on high income earners generate more reported income equality, which, paradoxically, serves as a rationale for higher rates. Proposals to increase tax rates on the income of the top 1% would inevitably lead to a sizeable reduction in income reported in those categories where the tax rate is raised. In response to a tax increase, reported income would be shifted to new categories, investment portfolios would shift to tax-favored assets, and consumption towards tax-deductible items like housing, health care, and renewable energy. This may reduce reported income inequality, but could actually lead to less revenue (depending on the tax rate), and would almost certainly do little to change substantive wealth disparities across households.

20120415-08	12:43	SteveB	"Hey Etch-A-Sketch-Conservatives, Time to Resurrect Some Honesty"
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["Hey Etch-A-Sketch-Conservatives, Time to Resurrect Some Honesty" by Leo Gerard, NationofChange](#)

Apr. 15, 2012, (<http://www.nationofchange.org/hey-etch-sketch-conservatives-time-resurrect-some-honesty-1334499451>)

(A perfect example of this political philosophy is the work of James E. O'Keefe III, a right wing, unsupervised, unaccountable, self-appointed and self-styled "investigative journalist" who has violated federal law, lied about his identity and deceitfully cut and pasted video to destroy what he perceives as liberal institutions.)

A spring awash with Etch A Sketch conservatives, camera-wielding GOP con men and a bogus deficit reduction budget from House Republicans shows that for the right, wrong is justified when it achieves the desired results.

A perfect example of this political philosophy is the work of James E. O'Keefe III, a right wing, unsupervised, unaccountable, self-appointed and self-styled "investigative journalist" who has violated federal law, lied about his identity and deceitfully cut and pasted video to destroy what he perceives as liberal institutions.

Oddly for the party that claims conservative Christians as key constituents, O'Keefe's misbehavior is celebrated by GOP talking heads — the likes of Glenn Beck and Sean Hannity. That encourages copycats. The New York Times last week told the tale of one. John M. Howting, a bungling video scam man, sees himself as an O'Keefe apostle.

Honorable journalists abide by an ethics code forbidding lying to secure a story. For them, the end does not justify the means. By contrast, for O'Keefe and today's Etch A Sketch conservatives, the end they want vindicates any

scheme to secure it. Deliberate lying, cynical deceit, cut-and-paste deception – all of that is rationalized by conservatives to get their way. It's a lovely escape clause they've written for themselves from that annoying Judeo-Christian thou-shalt-not-lie commandment.

O'Keefe wanna-be John M. Howting tried clumsily to trod in his disgraced mentor's footsteps, lying about his name, who he represented and his intentions in a failed effort to discredit a couple of what he perceived to be liberal New York community groups.

O'Keefe had better luck. This right wing rebel without a conscience lied about his name, who he represented and his intentions in successful efforts to manipulate some targets into saying stupid stuff, which he surreptitiously recorded. His deceptive and distorted films destroyed ACORN and damaged other groups he considered progressive. Despite O'Keefe's liberal use of the Commandment escape clause, he became conservatives' golden boy.

Among right-wing talk show hosts who urged their conservative Christian listeners to praise the con was Bill O'Reilly who said O'Keefe should be awarded a Congressional Medal. Not so worshiping were federal prosecutors who charged O'Keefe with misrepresenting himself in an attempted phone hacking at the office of U.S. Sen. Mary Landrieu, D-La. O'Keefe pleaded guilty. And not so revering was the California state attorney general who determined that O'Keefe's sliced-and-diced video misrepresented the actions of ACORN workers.

Conforming to the conservatives' philosophy of wrong-is-right-if-the-right-benefits is GOP Presidential candidate Mitt Romney. Like a Judas, he betrayed his own health insurance program.

Romney contended that requiring everyone to get health insurance – known as the individual mandate -- was good when he was governor of Massachusetts and signed Romney care, which includes it. As Congress considered health care reform, Romney repeatedly said Romney care should be the model for the nation. But later when conservatives blasted the individual mandate in Obama care, Romney sold out his Massachusetts plan, saying an individual mandate was not good for the nation.

Similarly, in 1994 during Romney's failed campaign for U.S. Sen. Ted Kennedy's seat, Romney and his wife attended a Planned Parenthood fundraiser and she donated \$150 to the group. But now, in pursuit of the vote of the anti-abortion Christian right, Romney no longer likes Planned Parenthood so much, promising:

"Planned Parenthood, we're going to get rid of that."

Are those switches adorable little flip-flops or calculated lying? The comments of a chief Romney aide, Eric Fehrnstrom, show they are calculated. A reporter asked Fehrnstrom how Romney would appeal to crucial middle-of-the-road voters in the fall after taking such hard right positions in the spring to win the primary. Fehrnstrom compared the campaign to an Etch A Sketch:

"You can kind of shake it up and restart all over again."

So, basically, tell the conservative Christian primary voters one thing. Then tell the mainstream general election voters something else. This is the campaign of the GOP front-runner, the party's likely standard-bearer. This is who most Republicans voted for.

It makes sense really. Apparently Republicans don't expect the truth. Look at the Ryan budget. He calls it the Path to Prosperity. The nation went down this road of tax cuts for the rich and program cuts for the middle class before, under Bush II, and it was a one-way road to increased income inequality. Voodoo trickledown economics is a path to prosperity only for the already prosperous.

Congressman Paul Ryan contends his budget is a deficit-buster, that it would shrink the deficit to 1.2 percent of the gross domestic product by 2022 – which is exactly the same place where the country would be if it did nothing, according to the non-partisan Congressional Budget Office. In addition, the cumulative 10-year deficits under Ryan's plan would be \$200 billion higher than just doing nothing. No busting going on there.

The GOP wants conservative Christian votes so badly it's willing to break those set-in-stone rules conservative Christians revere. Frankly, it's surprising this behavior doesn't make conservative Christians cross. Republicans might consider resurrecting respect for the 9th Commandment if they want to avoid a Christian right inquisition into their Etch A Sketch positions.

[20120415-13](#) 14:01 DaveY Stop

Please take me off your email list. Now that I am retired, I don't have the time.

[20120415-14](#) 15:58 Norm Slow Down

Hey guys! Slow down with the emails. I can't keep up.

[20120415-17](#) 19:19 SteveB Fw: NationofChange Donation Request — Free Book

from NationofChange:

Seinfeld mocked it. Letterman ranked it in his top ten list. And more than fifteen years later, its infamy continues. Everyone knows the McDonald's coffee case. It has been routinely cited as an example of how citizens have taken advantage of America's legal system, but is that a fair rendition of the facts? Hot Coffee reveals what really happened to Stella Liebeck, the Albuquerque woman who spilled coffee on herself and sued McDonald's, while exploring how and why the case garnered so much media attention, who funded the effort and to what end. After seeing this film, you will decide who really profited from spilling hot coffee.

Click here to support independent journalism and get your copy of Hot Coffee with your monthly tax-deductible donation to NationofChange of \$5 or more!

<https://secure.nationofchange.org/hot-coffee/?ref=email>

[20120415-18](#) 22:13 Tom "Marine's Career Threatened by Controversial Rules of Engagement"

This is how we are fighting this "Limited War." Get these Political Commanders OUT of the Armed Services, STOP making Political "RoE," The "Rules of Engagement" have to be OVERHAULED! (I feel for my brothers in Arms!)

Disgusting! We're telling our servicemen to lay their life on the line, then punishing them for trying to do their jobs.

"Marine's Career Threatened by Controversial Rules of Engagement" by Sara A. Carter, *Washington Examiner*

Jan. 24, 2012, (<http://washingtonexaminer.com/news/world/2012/01/marines-career-threatened-controversial-rules-engagement/167369>)

Joshua Waddell, a first lieutenant in the U.S. Marines, appeared on his way to a stellar career as an American military officer. The son of a retired Navy SEAL commander, Waddell was awarded a Bronze Star during his first tour of duty in Afghanistan and had returned for a second.

Then he made a decision in combat that military experts say has severely jeopardized his future in the corps.

But some military experts say the black mark on Waddell's record was undeserved, that he and other young American officers are being put in a difficult, if not impossible, situation by unreasonable rules of engagement foisted upon the military by politically sensitive commanders in the Pentagon.

The facts in Waddell's case are spelled out in Marine Corps documents. But how those facts should be interpreted is a matter of heated dispute.

On Nov. 1, Waddell, a 25-year-old executive officer with 3rd Battalion, 7th Marine Corps Regiment, was monitoring a surveillance camera in Sangin, Afghanistan, when he spotted a man who had been identified as a bomb maker working with area insurgents. Two days earlier, a sergeant from India Company had lost both legs and a hand when a bomb detonated in their area of operation. The man spotted on the camera was believed to be responsible.

After receiving permission from his battalion commanders, Waddell ordered Marine snipers to open fire on the man, and he was hit. A group of Afghans rushed to the man, put him on a tractor and attempted to flee. Waddell ordered the snipers to hit the engine block of the tractor, disabling it so the man believed to be a bomb maker would not escape. The tractor was hit but no civilians were injured.

Then, about three weeks later, the civilians who helped remove the wounded man from the area were found to be teenagers.

As a result, Waddell was demoted from executive officer, and the battalion commander, Lt. Col. Seth Folsom, determined he had violated rules of engagement that governed when Marines could fire, and at whom. Folsom said Wadell "is not recommended for promotion" and "in violation of [combat rules] during an engagement." The report stated that "noncombatant local nationals" were in the area of direct fire and that "the engagement resulted in a damaged local national vehicle."

A Marine brigadier general who reviewed the case was sympathetic to Waddell, whom he described as a "superb and heroic combat leader. But the general said the decision on whether Waddell should be promoted was "the commander's prerogative," noting that the battalion commander on the scene had lost "confidence in [Waddell's] abilities."

Marine Maj. Shawn Haney, spokesman for Marine Corps Manpower and Reserve Affairs, said Waddell's fitness report will go before a review board at the time of any promotion "and everything is under scrutiny, so Waddell will have a chance to defend himself against the accusations." Still, Haney conceded, Waddell's fitness reports play a "significant role in future promotions."

The upshot is that Waddell's career has been effectively blunted, his chance for promotion blocked.

Waddell is just one of hundreds of cases of troops who have suffered under stringent rules of engagement, said Jeff Addicott, a former senior legal adviser to U.S. Army Special Forces.

"We have hamstrung our military with unrealistic ROEs that do more harm to our soldiers than the enemy, and now a Marine's career is on the line because he disabled a tractor," Addicott said. "In many ways our military is frozen in fear of violating absurd self-imposed rules on the battlefield, How can you tell if it's a teenager or a man, a farmer or an enemy when you're fighting an insurgency?"

A Marine stationed in Afghanistan who does not know Waddell, but who has operated under the same rules, said, "The rules of engagement are meant to placate [President Hamid] Karzai's government at our expense. They say it's about winning the hearts and minds, but it's not working. We're not putting fear into the enemy, only our troops."

Waddell's father, Mark Waddell, who served more than 25 years in the military and retired as a commander of a Navy SEAL team, said his son and other Americans fighting in Afghanistan are being victimized by these rules.

"I feel what's happened to my son is a complete betrayal, and he isn't the only one," said Waddell, of Fort Worth, Texas. "Josh is a hero. We expect them to go out and make instantaneous combat decisions, then we Monday-morning quarterback their decisions. It's an outrage."

Save jobs and make some money at the same time and some people say it was the wrong thing to do. Amazing Chrysler repaid the US government 6 billion dollars 6 years early with 19+% interest – not a bad return on investment.

"U.S. to Make Profit from Bailouts, Treasury Says" by BBC

Apr. 15, 2012, (<http://www.bbc.co.uk/news/business-17720012>)

(Treasury secretary Timothy Geithner believes that the US taxpayer will make a profit.)

The US will make a profit from bailing out the nation's banks and carmakers at the height of the financial crisis, the Treasury Department has said.

The bank bailouts may result in a return of \$2bn (£1.3bn), the Treasury said in its latest projections for the government's response to the crisis.

And the recovering auto industry has added 230,000 jobs as a result.

The recession was the worst since the Great Depression and \$19.2tn of wealth was wiped out, it said.

"Although the economy is getting stronger, we have a long way to go to fully repair the damage the crisis has left behind," the Treasury said.

"We are still living with the broader economic cost of the crisis, which can be seen in high unemployment."

The vast majority of the projected returns - more than \$179bn - come from the Federal Reserve's huge investments and loans to banks.

The Fed and the Treasury together invested \$182bn just to save insurance giant AIG.

In terms of the bank bailouts, the much-maligned Troubled Asset Relief Program (Tarp) that provided money to more than 700 banks has already realised a \$19bn profit.

The bailout of carmakers General Motors and Chrysler - which was also part of Tarp, cost \$22bn, the Treasury said.

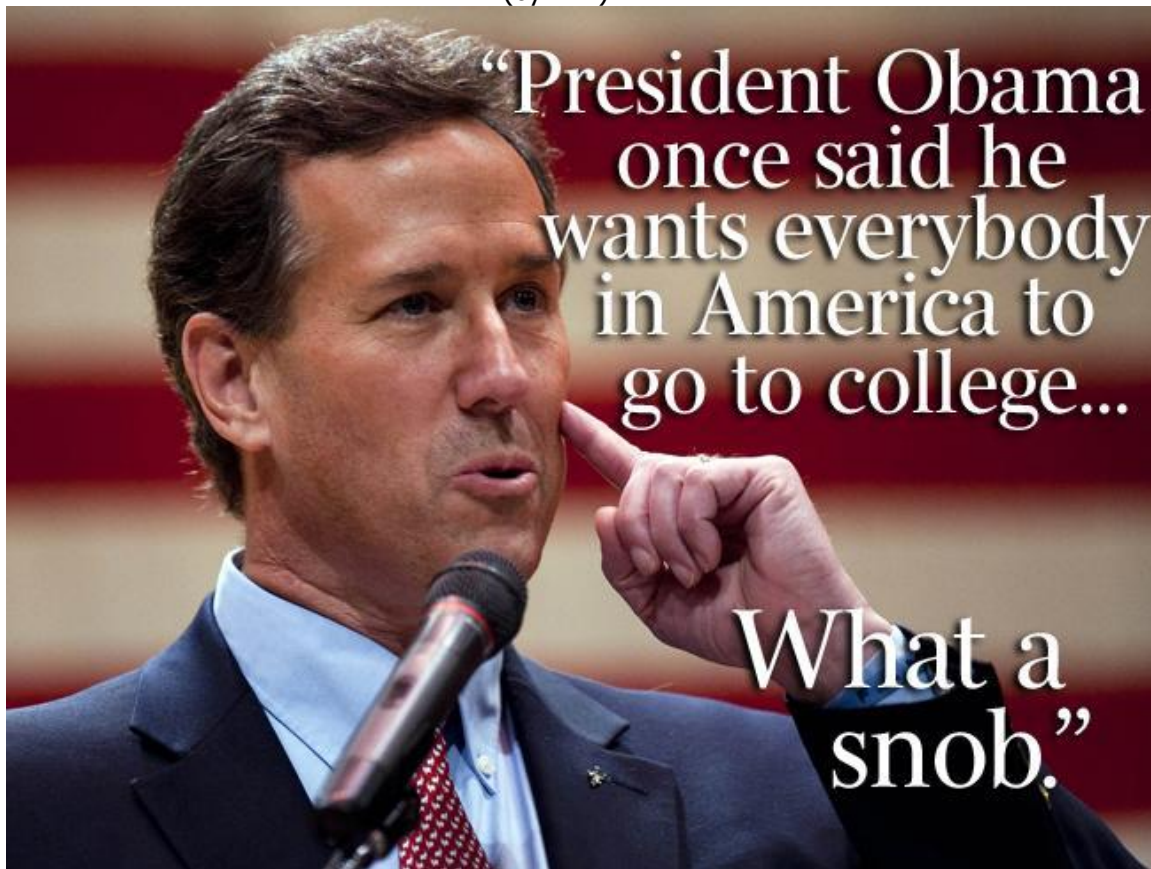
"But the cost of a disorderly liquidation to families and businesses across the country that rely on the auto industry would have been far higher," it added.

The US Treasury still owns more than 30% of GM's ordinary shares.

In the end, the Treasury expects to make \$22bn from Tarp's bank bailouts and \$2bn on Tarp's loans to restart the credit markets, offsetting the auto bailouts.

<http://www.theaustralian.com.au/in-depth/us-election/gallery-fn95xh4y-1226290632082?page=2>

(by AFP)



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

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