



FRIENDS OF THE MIDDLE NEWSLETTER #150 — MAY 31, 2012

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'Bust 'Em Up!'

(posted by Steven W. Baker / SteveB, May 31, 2012)

"Oh, no-no, cry the banking titans, don't even think of looking behind the curtain! Trust us, say these Wall Street alchemists, for we are essential to juicing the economy with our complex abracadabra investment schemes."

"Who Needs Wall Street Giants?" by Jim Hightower, NationofChange

May 30, 2012, (<http://www.nationofchange.org/who-needs-wall-street-giants-1338384110>)



JPMorgan Chase, Goldman Sachs, Bank of America and the handful of other behemoths of Wall Street that dominate American banking — who needs them?

After enduring years of insatiable greed by the slick-fingered hucksters who run these gambling houses; after watching in dismay as their ineptness and avarice drained more than \$19 trillion from America's household wealth since 2007 and plunged our real economy into the worst financial crisis since the 1930s Depression; after

witnessing their shameful demands for trillions of dollars in taxpayer bailouts to save their banks and their jobs; and now after seeing them return immediately to business as usual, including paying multimillion-dollar bonuses to themselves — we have to ask: Huh!?!

Oh, no-no, cry the banking titans, don't even think of looking behind the curtain! Trust us, say these Wall Street alchemists, for we are essential to juicing the economy with our complex abracadabra investment schemes.

In fact, however, those schemes just move money around, spiraling real investment capital from the grassroots up to superrich global profiteers who create nothing but more wealth for themselves. Shell games at carnival sideshows are more honest than big-bank trading houses, for the hustles of such hucksters as JPMorgan, Goldman, B of A, etc. are based on financial illusions, off-the-books accounting, illegally leveraged borrowing, ridiculous tax subsidies and hide-the-pea secrecy.

The obvious truth is that these high-flying, high-tech, high-speed emporiums of high finance serve themselves, not us — so we have no obligation or need to keep serving them. Of course we need banks — to lend to us consumers and our productive businesses, to handle our commercial transactions, to manage our savings and provide financial advice, etc. But that's not what the leviathans of Wall Street do. Rather than keep protecting them, let's decentralize America's capital, reinvesting our public trust in community banks and credit unions that actually deserve it and serve it.

This month has brought us yet another screaming example of a big-shot Wall Street banker who got too big for his britches — a story revealing the inevitable excess that comes from banks that are simply too big.

In April, Jamie Dimon — the swaggering chief of Wall Street's largest financial conglomerate, JPMorgan Chase — had scoffed at critics who warned that his bank's high-flying investment division was dangerously overextended and risking collapse. "A complete tempest in a teapot," scoffed Dimon. On May 10, however, Jamie's teapot exploded, blowing a \$3 billion hole in the nation's largest bank ... and in Dimon's reputation.

Poor Jamie — why didn't someone tell him?

Some tried. As early as 2009, JPMorgan's own internal risk managers raised concerns that this opaque division was pouring billions of dollars into speculative trades that were too large and too complex even to understand, much less manage. But their caution was dismissed, and Dimon himself pushed for more of these wondrous schemes, hailing them as perpetual profit-machines.

OK, the bank's execs were bedazzled by visions of sugary bonuses, but where were the federal regulators, who're supposed to dog banker excess? Shoved aside by Dimon. While the Federal Reserve and Comptroller of Currency had more than 100 inspectors imbedded in JPMorgan, none were in the reckless investment division. The bank's big-shot boss, who is politically wired to the top leaders of both the Republican and Democratic parties in Washington, had aggressively pushed against having regulators hovering around his hot investment profit center, assuring them that nothing was happening in there worth watching.

Dimon had extra clout, for not only was he a Wall Street star sitting atop the biggest bank, but — get this — he also has a seat on the board of the New York branch of the Federal Reserve, which has regulatory authority over Wall Street and will now conduct the inquiry into JPMorgan's disastrous risk-taking. Yes, Jamie the Fed official will investigate Jamie the banker.

This is proof again that these banks are simply too big — too big for managers, regulators and the public interest. We don't need yet another regulatory Band-Aid, we need Teddy Roosevelt to bust 'em up!

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20120530-01	09:15	Pam	Re: "How the 'Job Creators' REALLY Spend Their Money" (reply to Dennis, FotM Newsletter #149)
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I'd love to hear what you have to say about this, Dale.

20120530-02	09:27	Pam	Re: FotM Newsletter #149
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Interesting info. re. Bolivian wildlife, and a lovely photo of the butterfly.

20120530-03	12:56	SteveB	"The Price of Democracy"
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"The Price of Democracy" by John Feffer, NationofChange

May 30, 2012, (<http://www.nationofchange.org/price-democracy-1338383273>)

We pay a lot of money for health care in the United States, more per capita than anywhere else in the industrialized world. If you point out this inescapable fact to opponents of socialized medicine, they invariably respond that we get high-quality care in return. Exasperated, you might go further and say that spending nearly \$8,000 a year per capita still leaves us with the 8th-lowest average life expectancy among OECD countries, that the Japanese spend \$5,000 less per person per year and live longer. But rich foreigners flock to the United States for operations, your interlocutor insists, so clearly we get what we pay for. The uninsured, alas, would agree with this grim assessment – since they have little to no money, they get little to no care.

Americans also spend more per capita on the military than any other industrialized country (the United Arab Emirates, with a population of only 7 million people, is the only country with a higher rate). The Pentagon and its clients boast that all this money is well spent, that no country comes close to us in terms of quality or quantity of security. Critics, meanwhile, decry the waste, the cost overruns, the systems that work poorly (the F-35) or will never work (missile defense), and of course the enormous opportunity costs.

On health care and the military budget, no one can dispute that the United States spends exorbitantly. Whether we get our money's worth is a matter of considerable debate.

But there is one arena in which the United States is a world-class spender where you'd be hard-pressed to find anyone who would argue that we get world-class results for our money. I'm talking about our electoral system, which has produced a legislature that attracted a historic low of 10 percent public approval this year, an

administration still beholden to Wall Street and the military industrial complex, and (indirectly) a Supreme Court that tilts so far to the right that I'm surprised the building itself hasn't fallen over.

The presidential candidates spent, for instance, over \$1.3 billion on the 2008 campaign, a record. The election cycle in 2008 cost more than \$5 billion, including congressional races and the primaries. We spent, in other words, about \$17 per capita for our last big elections. Sound like a bargain?

Over the border, Canadians spent about \$12 per capita for the last election. Australians spent about \$7 per person in the 2010 parliamentary elections. Cambodians spent over \$45 per person in their first democratic election in 1993, but had brought the cost down considerably to only \$2 a person by 2003.

These per-capita figures run the risk of apple-orange comparisons, since countries have very different financing for elections. In the United States, as in Australia and the United Kingdom, private donors dominate. In Sweden and Mexico, on the other hand, public financing is the norm.

But the overall point holds: we spend lavishly on elections, much of it on campaign ads. Politics is not a game for the faint of wallet. Nearly half of our members of Congress are millionaires. These elected officials spend 30-70 percent of their time fundraising, and they are highly, shall we say, *responsive* when Big Money talks. Indeed, lobbying brings in one of the best returns on investment. In a recent *This American Life* episode, a tax professor estimated what one dollar of lobbying netted on the American Jobs Creation Act of 2004, which provided tax breaks to multinational corporations repatriating their profits. Bernie Madoff offered 10-percent return on investment. These lobbyists got 22,000-percent return. The former went to jail, the latter went to the bank, and we the people were taken to the cleaners.

You'd think that the best political minds of our generation would be focused on how to reduce the hold that money has over our democracy. True, we've had various waves of campaign finance reform, culminating in the McCain-Feingold legislation of 2002. But the cost of campaigning continues to rise. It's quite counterintuitive, then, that we recently changed the rules of the game so that we can pump even more hundreds of millions of dollars into politics.

Actually, "we" is a misnomer. As Jeffrey Toobin points out in *The New Yorker*, the decision to overturn campaign finance reform in the Supreme Court's *Citizens United* decision was largely the work of one man: Chief Justice John Roberts.

The *Citizens United* case should have been focused narrowly on one provision of the McCain-Feingold campaign finance reform law that prohibited private funding of TV and radio ads about candidates within a certain period before elections. *Citizens United* produced a documentary slamming Hillary Clinton and planned to show it in the run-up to the 2008 elections. Blocked from broadcasting the documentary during that defined pre-election period, *Citizens United* took the case to court.

Roberts and his conservative cohort on the Court saw an opportunity to interpret the First Amendment on free speech in such a way to open the floodgates for political contributions. The Court determined in its 5-4 decision that corporations and individuals enjoyed equal rights to free speech and so corporate entities should not be restricted in their campaign contributions. The Bill of Rights doesn't, of course, mention corporations at all. It talks about the "people," about soldiers and "the accused," about the federal government and the states. To argue that the First Amendment's provision that "Congress shall make no law... abridging the freedom of speech, or of the press" applies to corporations making campaign contributions is as absurd as asserting that buying a nuclear weapon is protected by the Bill of Rights (I'm just waiting for the NRA to make this argument).

"The Roberts Court," Toobin concludes, "will guarantee moneyed interests the freedom to raise and spend any amount, from any source, at any time, in order to win elections."

As a result of the *Citizens United* decision, political campaigns don't have to disclose the identity of their contributors. "*Citizens United* created an environment in which it is perfectly legal for a shell non-profit corporation to engage in election-related spending on behalf of a hidden interest," writes Lisa Rosenberg of the Sunlight Foundation. "And there is nothing to ensure that the hidden interest is not a foreign national, a foreign company or a foreign government." U.S. subsidiaries of foreign companies can already establish political action committees, and

their contribution levels have been rising. Now, foreign entities have additional ways of illegally masking their influence on American politics.

It would be useful to have a watchdog within Congress who represented the public interest against the moneyed elite. But politicians are simply too busy trying to get reelected to scrutinize the money flow.

Imagine, however, if we had 535 William Proxmires in Washington. Proxmire was the legendary skinflint from Wisconsin. In its obituary for the senator when he died in 2005 at the age of 90, The Washington Times wrote that Proxmire "said most senators could get re-elected without spending a penny, but he didn't take the chance — in his last election, he spent \$145.10, down from the \$178.75 he lavished on his previous bid. Much of it went for postage to return campaign contributions, which he did not accept. Proxmire preferred the cheapest kind of politicking: He would shake hands till his hands bled, then start again the next day with bandaged hands."

The *Citizens United* decision ensures that any potential Proxmire will not have the remotest chance of getting elected — not on less than \$200 in campaign funds.

China is rapidly expanding its economy and creating a new middle class to sustain this growth. Or, at least, that's the story we've been reading in the U.S. press. But Foreign Policy In Focus (FPIF) contributor Nan Chen tells a different story, about a China whose growing inequality looks a lot like the 99-to-1 situation in the United States.

"Rather than a middle class of laborers in the manufacturing industry, China has seen disturbing levels of income inequality and the emergence of a new 'elite' class at the same time that the United States is experiencing similar shifts," she writes in *China's Missing Middle Class*. "This has implications not only for China's growth, but also for U.S. exports that stand to benefit from a healthy Chinese middle class of consumers. Moreover, the growing wealth disparity in China suggests that China's embrace of free-market economics and unfettered globalization may result in the same social ills seen in the United States."

Asia, meanwhile, seems to be following our lead as well on military spending. Writes FPIF columnist Conn Hallinan in *Asia's Mad Arms Race*, "The Philippines is spending almost \$1 billion on new aircraft and radar, and recently held joint war games with the United States. South Korea has just successfully tested a long-range cruise missile. Washington is reviving ties with Indonesia's brutal military because the island nation controls the strategic seaways through which pass most of the region's trade and energy supplies. Australia is also re-orienting its defense to face China, and Australian Defense Minister Stephen Smith has urged 'that India play the role it could and should as an emerging great power in the security and stability of the region.'"

Finally, FPIF contributor Anya Barry looks at how the Arab Spring has contributed to the immigration debate in Europe. "Much of the West voiced great support for the Arab Spring," she writes in *Europe's Dilemma: Immigration and the Arab Spring*. "However, the European Union in particular soon curbed its enthusiastic reaction when residents of the Middle East and North Africa (MENA) began streaming into Europe after turmoil from the Arab Spring left many MENA civilians unable to remain in the region. Immigration from the Middle East and North Africa to the European Union surged over the past year, causing the leaders of many EU countries to speak out against the growing influx of Arab immigrants seeking refuge within their borders."

20120530-04	13:06	SteveB	"Money Man Pulls Even with Black Guy in Latest Poll"
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"Money Man Pulls Even with Black Guy in Latest Poll" *The Onion*

May 30, 2012, (<http://www.theonion.com/articles/money-man-pulls-even-with-black-guy-in-latest-poll,28377/>)

(WASHINGTON) With the election less than six months away, a nationwide Gallup poll released Wednesday found that Money Man has now pulled even with Black Guy in the 2012 presidential race.

Citing Money Man's significant appeal among veterans—as well as his narrow lead in Florida, a crucial swing state that went to Black Guy in 2008—experts said Money Man is closing the gap on a race that, until quite recently, seemed to be firmly under Black Guy's control.

"I have to say, Money Man has really impressed me lately," said poll respondent Mike Hargett, who is among the 45 percent of independent voters planning to cast a ballot for Money Man in November. "I voted for Black Guy in the last election, but I've been fairly disappointed with the job he's done. As much as I admire Black Guy and his historic achievement, it just seems like the time is right for someone new with fresh ideas to come in and shake things up a bit."

"Someone like Money Man," Hargett added.

Still, Money Man's current one-point lead over Black Guy is within the Gallup poll's margin of error, and Washington insiders have pointed to several encouraging signs for Black Guy, who maintains strong ratings on foreign policy and a double-digit lead in favorability among middle-class voters—two areas in which Money Man typically hasn't polled very well.

Further highlighting the closeness of the race, the poll revealed there are a significant number of undecided voters still weighing the merits of a Money Man presidency vs. a Black Guy presidency.

"It's a tough choice, because both Money Man and Black Guy have strong qualities," said 47-year-old voter Albert Dorin, adding that he may not make up his mind until he sees Money Man and Black Guy next to each other on a stage, debating. "I like Money Man's views on the economy and on money. However, you have to hand it to Black Guy for finally tracking down and killing bin Laden. And I like his wife, Black Lady, too."

"I like her more than Money Man's wife, Blonde Lady," Dorin added.

Despite Money Man's rise in the polls, surveys have found that a majority of Republican voters would have preferred to see Food Man from New Jersey on the ballot, had he chosen to run, and that there also would have been strong support for The Woman, especially among the conservative base.

"Food Man from New Jersey or The Woman would have been more in line with my sensibilities, but there's still a good chance Money Man will pick one of the two as his running mate," Ohio voter Margaret Yaster told reporters. "Besides, for me, pretty much any Republican would be better than Black Guy. Even Pizza Black Guy."

"Not Ron Paul, though," Yaster continued. "That guy's out of his goddamn mind."

20120530-05	13:16	SteveB	From the Right: This Intelligent Man Must Be the Stupidest or Most Deluded Person in the World!
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So wrong on so many levels! Whay do you think?

"Improving Life for Workers" by John Stossel, *Human Events*

May 30, 2012, (<http://www.humanevents.com/article.php?id=51814>)

It seems intuitive that a free market would lead to a "race to the bottom." In a global marketplace, profit-chasing employers will cut costs by paying workers less and less, and shipping jobs to China.

It's a reason that progressives say government must step in.

So America now has thousands of rules that outlaw wages below \$7.25 an hour, restrict unpaid internships and compel people to pay union dues. These rules appear to help workers. But they don't.

"Collective bargaining" sounds good. Collective bargaining "rights" even better. Employers are more sophisticated about job negotiations than individual employees, so why shouldn't workers be able to join together to bargain?

They should be. But in 27 states, labor laws force workers to join unions. When CBS offered me a job, I had to join AFTRA, the American Federation of Television and Radio Artists. I didn't want to. I don't consider myself an artist. I didn't want to pay dues to a union that didn't appear to do much. But I had no choice.

Laws that force workers to join unions treat millions of diverse people, most of whom want very different things, as undifferentiated collectives. That means that good workers get punished.

When I was at ABC and CBS, union culture slowed us down. Sometimes a camera crew took five minutes just to get out of the car.

[How wasteful! How long would Wonder Boy take to unpack his equipment? Maybe an hour, if he could even do it.—SteveB]

But without a minimum wage or union protection, wouldn't employers abuse workers? In a real free market, no, they can't. Because workers have choices. Employers have an incentive to maintain a good relationship with employees -- one that keeps them reasonably loyal -- because workers can quit and go work for a rival.

[This is such total BS and history proves it. In my own life, in the 1970's, I had two separate non-union employers who essentially attempted to have me killed on the job, or at least, did their best to put me into incredibly dangerous situation no union shop would have permitted. They cared not one whit about my "good will". Ya, I had a choice alright and quit, but others couldn't. —SteveB]

If globalism leads to a "race to the bottom," why do 95 percent of American workers make more than minimum wage? It's not because companies are generous, but because competition forces them to offer higher wages to attract good workers. Companies may move jobs overseas to escape high U.S. wages (or U.S. taxes and regulations), but they clearly prefer to keep jobs here, close to their headquarters, suppliers and customers.

[Ya, but the "race to the bottom" is a race to the bottom of the economic scale, while all the money flows to the top. —SteveB]

Unions once helped advance working conditions, but now union rules hurt workers because they stifle growth by making companies less flexible. When I arrived at CBS, I was stunned to discover that I couldn't even watch a video in a tape player without risking a grievance being filed by a union editor, saying I'd encroached on his job. Work ground to a halt while we waited for a union specialist to press the "on" button. ABC and CBS, being private businesses that had to compete, eventually got rid of those rules. But it took years.

Unions eventually hurt union workers because unionized companies atrophy. Non-union Toyota grew, while GM shrank. JetBlue Airlines blossomed, while unionized TWA and Pan Am went out of business. Unions "protect" workers all the way to the unemployment line.

[Maybe, such as in the case of health care, the protections and benefits derived from unions should be simply instituted as the law of the land for all citizens and the middle man eliminated. --SteveB]

When I criticize compulsory unions and regulations, it's not because I want rich employers to get fat off the labor of workers. It's because I've learned that markets are fluid -- and the best way for more workers to find good jobs is to leave everyone free to make any contract they wish.

Outlawing the low-wage job that taught a teenager skills or the internship that gave a kid a foot in the door doesn't insulate people from hardships of the market. It insulates them from knowledge about how to function in an ever-changing economy.

That's not compassion. That's a denial of reality.

Advocates of "kind" central planning overlook the gradual, piecemeal improvement that markets make. Focused on government's promise of once-and-for-all solutions (promises that rarely lead to actual solutions), people miss how free markets gradually help humanity solve problems.

Economic historian Robert Higgs joked that it will always be easier to rally politically inclined people behind unrealistic, revolutionary causes than to rally them around subtle economic progress, because no crowd marches behind a banner proclaiming, "Toward a Marginally Improved Society!"

The best way to help workers is to get the government to butt out and let competitive markets work.

20120530-06 14:10 Art Fw: Proof That the World Is Nuts

The one about Bolivia has me just a little concerned. [Ya, we've very reluctantly given that one up! Otherwise, everyone would be moving here instead of Guam. We like it better not that crowded. -SteveB]

[Source of original email unknown. -SteveB]

Proof That The World Is Nuts!

In Lebanon, men are legally allowed to have sex with animals, but the animals must be female. Having sexual relations with a male animal is punishable by death.

(Like THAT makes sense!)

In Bahrain, a male doctor may legally examine a woman's genitals, but is prohibited from looking directly at them during the examination. He may only see their reflection in a mirror.

(Do they look different in reverse?)

Muslims are banned from looking at the genitals of a corpse. This also applies to undertakers. The sex organs of the deceased must be covered with a brick or piece of wood at all times.

(A brick?)

The penalty for masturbation in Indonesia is decapitation.

(Much worse than "going blind!")

There are men in Guam whose full-time job is to travel the countryside and deflower young virgins, who pay them for the privilege of having sex for the first time.

Reason: under Guam law, it is expressly forbidden for virgins to marry.

(Let's just think for a minute; is there any job anywhere else in the world that even comes close to this?)

In Hong Kong, a betrayed wife is legally allowed to kill her adulterous husband, but may only do so with her bare hands.

(No golf clubs....but I hear a 3 iron works well.)

The husband's illicit lover, on the other hand, may be killed in any manner desired.

(Ah! Justice!)

Topless saleswomen are legal in Liverpool, England - but only in tropical fish stores.

(But of course!)

In Cali, Colombia, a woman may only have sex with her husband, and the first time this happens, her mother must be in the room to witness the act.

(Makes one shudder at the thought!)

In Santa Cruz, Bolivia, it is illegal for a man to have sex with a woman and her daughter at the same time.

(I presume this was a big enough problem that they had to pass this law?)

In Maryland, it is illegal to sell condoms from vending machines with one exception: Prophylactics may be dispensed from a vending machine only in places where alcoholic beverages are sold for consumption on the premises.

(Is this a great country or what?)

(Well, not as great as Guam!)

Banging your head against a wall uses 150 calories an hour.

(Who volunteers for these tests?)

The ant can lift 50 times its own weight, can pull 30 times its own weight and always falls over on its right side when intoxicated.

(From drinking little bottles of ???)

(Did our government pay for this research??)

Butterflies taste with their feet.

(Ah, geez.)

An ostrich's eye is bigger than its brain.

(I know some people like that.)

Starfish don't have brains.

(I know some people like that, too.)

And, the best for last?

Turtles can breathe through their butts.

(And I thought I had bad breath in the morning!)

Thank you all for reading this.

If you need to reach me in the future, I will be in ~~Santa Cruz, Bolivia~~ Guam!!

20120530-07	18:11	Ben	"Sh*t My Students Write"
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[This is just a little sampling of the website. -SteveB]

"Sh*t My Students Write" (<http://shitmystudentswrite.tumblr.com/>)

Hores Should Be Free

Hores should not be tamed. Hores should be kept wild and free. If a hore gets caught she will kick you in the face.

Poster Puppies

How hypocritical is it that PETA's poster woman is former, bosomy showgirl, model and actress, Pamela Anderson. Thankfully, the second most abundant element on earth is silicon, but nonetheless, I still wonder how many animals were harmed in the making of those puppies.

To Thrill a Mockingbird

Aunt Alexandra spends a lot of time in the novel trying to rub her femininity onto Scout.

Intentionality? Check!

For example, stripping is a performance (as it has become more embedded into our society) and it fits all of the requirements of a performance. When one goes to a strip club, we expect stripping (intentionality? Check!).

Mind the Gap

Without writing, we would all hopelessly crumple to the bottom of subway station tracks as we collectively failed to 'Mind the Gap.'

No One Can Make Up Maps!

Take lord of the Rings for example, there's a lot of truth to be found within it's pages. Can anyone honestly tell me that there is history to be found in Tolkien's work? Just look at the maps in the back of the books, NO ONE can make that up!

The Great Fashion War

World War Two could have been started by anything. For all we know, it could have been because Hitler didn't like Winston Churchill's shoes that day.

Bloody Show

When reading this, I automatically thought of menstrual shows and how similar they were. No they weren't dressed in a specific way or making fun of themselves, but what they were doing still provided entertainment for their white audiences. These menstrual groups were formed in the 1840s, and became national popular entertainment. At first, menstrual shows were played by white men in black face. Then, when black men were introduced to these shows, they were forced to make their faces darker and mouths wider.

The Feminist Plague

Feminism is an issue plaguing women everywhere across the world. Some people just speak on the issue; others act upon it. Some take it more serious than others; some just don't care that much at all about the issue.

An F for Effort

As you know I also have not been keeping up with my HW assignments, this is due to the fact of not having the course book.

20120530-08 23:59 SteveB Photo: Too Much Snow. Happy Summer!

<http://www.nuffy.net/misc/pics/too-much-snow-pics.html>



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

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