## **PEOPLE'STRIBUNE DONATION \$1** SEPTEMBER 2012, VOLUME 39, NO. 9



Detroit teachers and other union members protest their new contract. The city's new (non-elected) Emergency Financial Manager imposed 10-percent pay cuts and other concessions. PHOTO/DAYMONJHARTLEY.COM

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# **EDUCATION: THE PEOPLE MUST CONTROL IT**

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Police occupation in Anaheim following the uprising over police murders.

## **FASCISM AND THE FIGHT FOR A NEW SOCIETY**

"Fascism should more properly be called corporatism because it is the merger of state and corporate power.'

EDITORIAL

Benito Mussolini

Around the world, governments are imposing violence on the people, as more and more people suffer the hardships of poverty. Mass impoverishment is expanding in countries around the globe. People are becoming angry about their living standards and overall conditions. In some countries, the government uses the military to attack the people. Others use the police. While these violent government crackdown methods vary, their mission remains the same-to forcefully control the streets, to protect ruling class wealth and property.

The U.S. military has been at constant war in countries around the world for decades. During the war against Iraq, America's armed forces killed more than a million Iraqis. Most were civilians. The expansion of fascist violence in the U.S. today is a reflection of the unspeakable violence America has imposed throughout the entire world – an integral part of the fascist culture that necessarily comes with the building of Empire.

In America, the corporations and all branches of the U.S. government have systematically merged. The construction of a militarized, nationally coordinated fascist police state is underway. In steps toward establishing a national police force, the Office of Operations Coordination of the Department of Homeland Security is training and coordinating local and state police departments across the country. At all levels, our corporate government is preparing for breakouts of civil unrest, as poverty grows across America.

In the poorest communities across the country, police are using lethal force as the first option. It is no longer the choice of last resort. This police terror is another weapon of the ruling class—a psychological weapon-used to scare people and have them submit to power to maintain control. Take the police attacks on the Occupy protests or the Anaheim police shooting of Manuel Diaz this past July. Eyewitness accounts say police shot him in the back of the head as he lay face down on the ground, after falling from a first shot in the leg.

The police are the protectors of the capitalist system of private property and wealth. As the economic crisis worsens, a growing mass of discontented people becomes a bigger threat to the ruling class and their corporations. Under these conditions, police

violence and imprisonment are used against anyone, regardless of color. It shows that no one is safe. If you're unemployed and demanding a job, you're a threat. If you want education, or housing, or an end to poverty, or to stop the home foreclosures, you're a threat. So the real enemy is the system the police protect. While we fight to end police violence we must fight to end the system that creates the violence.

We don't need corporations and their violent police to produce and distribute the goods and services we need to live. In fact, if we are to survive, we the people have to take over the corporations and run them in the interests of society as a whole. All we need is the political will and the organizational wherewithal to do it. Then we can create a just and equal cooperative society, free of the human suffering caused by poverty and want.

### PEOPLE'S**TRIBUNE**

An economic system that doesn't feed, clothe and house its people must be and will be overturned and replaced with a system that meets the needs of the people. To that end, this paper is a tribune of those struggling to create such a new economic system. It is a vehicle to bring the movement together, to create a vision of a better world and a strategy to achieve it.

Labor-replacing electronic technology is permanently eliminating jobs and destroying the foundation of the capitalist system. The people's needs can only be met by building a cooperative society where the socially necessary means of production are owned by society, not by the corporations.

We welcome articles and artwork from those who are engaged in the struggle to build a new society that is of, by and for the people. We rely on readers and contributors to fund and distribute this paper.

The People's Tribune, formerly published by the League of Revolutionaries for a New America, is now an independent newspaper with an editorial board based in Chicago.

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**Deadlines for articles and art: The** deadline for articles, photographs and other art is the first of each month for the issue that comes out at the beginning of the following month. For example, the deadline for the June issue is May 1. Articles should be as short as possible. and no longer than 500 words. We reserve the right to edit articles to conform to space limitations.

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### Why the Movement Needs a Press

#### From the Editors

We are sometimes asked "Why does the movement to build a new America need a press?" The answer has to do with this moment in history. People are struggling just to get the basic necessities of life. Historical forces beyond anyone's control have set the stage for a new society to be built, but from this point on, how things turn out depends on what people think. This means that those of us who are seeking fundamental change are engaged in a battle of ideas, a struggle to win the hearts and minds of the people. If we don't raise the consciousness of the people and unite them around a vision of a better world and a strategy to achieve it, then we'll fail in our effort to build a just and free society. To win the battle of ideas, we need a press.

### Visit us on the web at www.PeoplesTribune.org

## **EDUCATION: THE PEOPLE MUST CONTROL IT**

### **COVER STORY**

More and more states say they no longer have the resources to fund public education. Why is the US-among the first countries to guarantee free, universal public education-now becoming the first to end it? California has eliminated 300,000 students from its community college rolls since 2009. So many courses have been cancelled that students wait in long lines, often in tears, to beg counselors to enroll them in a class. Unprecedented decisions such as charging more for some courses and "prioritizing" who gets an education are being made. College debt is skyrocketing. Added to this shameful situation is the nationwide destruction of K-12 education through budget cuts, school closing, and privatization.

Why was money available for education at one stage of our nation's history but dwindling now? And, how can a country with 412 billionaires, that spends around \$2 Billion a week for the Afghanistan war alone, have no resources for education of its youth?

Here's why. The profit-driven capitalist system has entered its electronic stage, where it has no need to educate those it can't employ. U.S. public education was designed to meet the labor needs of the capitalist class. During the industrial era, public education guaranteed a supply of educated workers to design and operate the sprawling factories of the 20<sup>th</sup> century. Under the electronic (laborless) production methods of today, workers are becoming unnecessary to the global production process and are increasingly useless to the capitalist class.

So the corporations, through the government, are restructuring education to suit their purposes. They are taking virtually everything that used to be public, including education, and put-



### Organize, Dick and Jane! Organize now!

ting it under private (corporate) control. Today, business leaders dominate the boards of public universities, allowing corporations to run some operations, and then privatize whole institutions. Quality education today is being designed to serve the sons and daughters of the privileged few and just a narrow stratum of professionals needed to design and operate the robots and computers that increasingly carry on 21st century production. Step by step, the right to an education for all but the very rich is becoming a thing of the past.

The only solution is a new cooperative society where the socially necessary means of production become public property. Such a society would provide everyone with a high-quality public education. Education would not have to be tied to seeking a job (in the traditional sense) since robots and computers are eliminating jobs. Everyone could make their contribution to society based on their talents and skills. Everyone's needs would be taken care of.

The next step in the struggle for the new society is to move the education fight into the arena of nationalization. Education needs to be nationalized under the leadership and control of the working class, not the corporations. Nationalization in our interests means the federal government would support and fund education, but education would be shaped by the entire community. National standards would guarantee that every student receives a free, quality education. Corporations would have no role in such a system. Public education would guarantee the greatest maximization of each individual's abilities.

But nationalizing education still will not create a cooperative society. The fight for nationalization will open up a broader discussion about who controls the government and whose interests the government serves-the people or the corporations. This is fundamental to educating the public about their true interests and the new society that is possible. If we are going to have a government-and an educational system-of, by and for the people, we are going to have to wage a political fight for it.

CARTOON/ANDY WILLIS

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The People's Tribune brings clarity to the growing movement. It unites the movement around a vision of a better world and a strategy to achieve it. It has no paid staff and gets no corporate grants. The paper is financed solely by our readers. We need your support to continue telling the truth.

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Green Party presidential nominee Jill Stein is arrested after a sit-in at a downtown Philadelphia bank over housing foreclosures. PHOTO/BRYNN ANDERSON. ASSOCIATED PRESS

## **INTERVIEW WITH GREEN PARTY PRESIDENTIAL CANDIDATE JILL STEIN**

#### **By Sandy Reid**

The People's Tribune interviewed the Green Party Presidential Candidate, Jill Stein.

People's Tribune: Jill, what is the most important issue facing the American people?

Jill Stein: The economy is in meltdown. People don't have jobs. The wealth has all gone to the top. The ranks of the impoverished are growing by the millions every year. The economy serves bankers and hedge fund managers very well; it's a disaster for ordinary people. The predators are running the political show and have bought out the establishment political parties.

The key thing is transforming the economy so that it serves every day people and provides jobs.

### *PT: What is the Green Party program for jobs?*

**JS**: We propose a comprehensive solution called the Green New Deal. It would provide 15 million jobs and end unemployment; it would jumpstart a Green economy that we need for the future and put a halt to climate change.

The president's stimulus package of 2009 used several hundred billion dollars, but most

of it was tax breaks for the corporations—and that doesn't create jobs.

So we're talking about using a model of the New Deal—directly created community based jobs. It also provides for financial reform. It calls for a fairer tax system that asks the wealthy to pay their fair share.

### *PT: What is the cause of the problems we face?*

**JS**: We have a predatory capitalist economy in which the economic elite hijacked our political system. We need an economy that works for people not for the wealthy powerful few. This is a very special moment and you have to use it.

In the 70s there was a lot of talk about how we were heading for a true leisure society. There were new technological developments. You could see we were heading for a future of plenty, but then, the benefits of the New Deal and the Great Society started coming under attack.

When they say there's not enough money, they mean there's none for you. There's plenty for war, Wall Street bailouts and tax breaks for the rich.

*PT: How do we get to your vision of a new society?* 

**JS**: We've been told to vote for the lesser evil. This effort to silence independent political parties has not been effective. Bush bailed out banks to the tune of \$700 billion. Under Obama it has been over 4 <sup>1</sup>/<sub>2</sub> trillion plus another 16 trillion in free loans. So the politics of fear has delivered everything we were afraid of.

We need to rise up with a politics of courage. That is how we have always moved forward throughout our history. It takes a social movement on the ground together with an independent political party. To go into the voting booth to vote for either Wall Street candidate gives them a mandate to do what they are doing for another four years and we may not survive that.

So it is so important to stand up with a politics of courage for the real solutions that can solve this life crisis that we face and insist on taking our future back. However far we get, if we turn the White House into a Green House, if don't get all the way there, but we begin to emerge as a real political force for the long haul, that is a critical step towards the victory that lies ahead.

For more information about the Green Party campaign, please visit www.greenparty.org

## SIGN OF THE TIMES: **PRESIDENTIAL CANDIDATE ARRESTED**

By Sandy Perry

PHILADELPHIA, PA — Green Party candidates for President and Vice President of the United States, Jill Stein and Cheri Honkala, were arrested here with three others on August 1. They were protesting at the Fannie Mae office on Market Street against the seizure of homes of Ms. Fran, Rhonda Lancaster, and millions of other Americans caught by the collapse of the predatory housing bubble.

Only one day before, Federal Housing Finance Agency Director Edward J. DeMarco had announced that Fannie Mae would refuse to write down principle on the loans of America's 11 million underwater borrowers, even though to do so would save taxpayers up to an estimated \$1 billion. Supported by the banks and mortgage insurers, DeMarco instead vowed to continue Fannie Mae's draconian policy of mass foreclosures.

"Over my dead body," said Ms. Honkala. "We are here to show the American people that the foreclosure crisis is not the fault of the homeowners and not the fault of the American people. It is the fault of criminal, deadbeat banks that rob and cheat hard-working people out of their homes, then demand bailouts from the government and refuse to pay their taxes."

Honkala vowed to organize a million foreclosed homeowners to refuse to leave their homes. "Stay put," she said. "These homes belong to you, they are yours, they are your right, you deserve them. Don't let the banks get away with stealing your homes."

The times are changing. The August 1 arrests demonstrate a commitment to the dispossessed that is virtually non-existent in the history of American political campaigns. The Jill Stein for President office released a "Green New Deal" that calls for establishment of a federal bank with local branches to take over homes with distressed mortgages, and turn them over to their original owners. The plan goes on to call for restoration of the nation's housing supply "until all people can obtain decent housing at no more than 25% of their income."

Some have accused the Stein-Honkala campaign of being spoilers. But one of the protesters, Galen Tyler, disagreed. "If we keep electing the same old same old, then all we're going to get is the same old same old. When you have tens of thousands of people thrown out of their homes every day, and millions of people not having access to decent affordable health care, then our country is already spoiled. If we don't start now to plant the seeds for the future, then nothing is ever going to grow."

The participants in the protest at Fannie Mae are part of a growing movement in America demanding action on the burning economic issues confronting our people. They don't care about popularity contests, or how the candidates walk, or talk, or blow dry their hair. They want to know: who will rise up for the American people against the wicked? Who will take a stand against the banks? Who will lead a movement to save our country?

### PEOPLE'S TRIBUNE READING GROUPS!

The *People's Tribune* encourages our readers to form groups to study and discuss, especially our cover stories and editorials. Call or email us to find out if there is a *People's Tribune* reading group in your area. (800) 691-6888 info@peoplestribune.org

## THE HOMELESS NEED HOMES **MCKINNEY-VENTO: 25 YEARS OF FAILURE!**



WRAP frequently protests government housing policies. Shown here is a Housekeys not Handcuffs march in Califonia in 2010. PHOTO/SANDY PEERY

#### **By WRAP** Western Regional Advocacy Project

SAN FRANCISCO, CA — Passed in 1987, McKinny-Vento was intended to address the emergency needs of homeless people while the federal government worked to restore the

from HUD's affordable housing programs But it didn't work that way.

McKinney-Vento has spawned an endless array of continuumof-care plans, 5-year plans, 10year plans-an endless system of writing, planning, and researching which "best practices" funding which had been cut should be used to end homelessness. At the same time, the fed-

eral government has continued to defund, dismantle, and selloff affordable housing units, thus ensuring that more and more people become homeless. A total of 360.000 Section 8 and 210,000 Public Housing units have been lost since 1995. It is a shameful trade that robs Peter

to pay Paul.

And to add insult to injury, we are seeing a massive PR campaign by HUD and the Interagency Council on Homelessness to convince everyone that with just the right coordination, facilitation, and cooperation, they will actually end homelessness. This is self-deception.

In the 25 years since McKinney-Vento passed in July 1987, two major events stand out. The first was the 1998 Contract with America during the Clinton Administration when the Housing Act of 1937 was changed from aiming to "remedy...acute shortage of decent, safe and sanitary dwellings" to declaring that "the federal government cannot ... provide housing of every American, or even the majority of its citizens."

The second was in 2009, the last time McKinney-Vento was reauthorized in Congress. Renamed the HEARTH Act, it instructed HUD to create a new bureaucratic definition of who is homeless. Implicitly admitting that McKinney-Vento has no chance of stopping homelessness, the HEARTH Act instead redefined "homelessness" out of existence for thousands of families and people without homes. A 105-page HUD memorandum describes who is homeless and particularly excludes families who live doubled up, tripled up, or in SROs (single room occupancys).

Advocacy organizations-be they local, statewide or national-that continue to focus on McKinney-Vento will never be catalysts of the change we need. Their funding is too contingent upon being seen as legitimate by whatever administration is in power, a dependence that moves those in power even further away from the actual lives and experiences of poor and homeless people.

Consulting and research firms have probably benefited the most from McKinney-Vento funding, because HUD likes to justify their proposals by paying researchers. We need no further consulting or research to understand the direct and obvious correlation between massive affordable housing cuts since 1978, the opening of emergency shelters in the early 80s, and the continued and growing existence of homelessness today.

No amount of coordination or redefinition is going to end homelessness. McKinney-Vento was created to address the *effects* of homelessness, and it is time to step up and address the *cause* of homelessness.

If the past 25 years have taught us anything at all, it is that nothing ends homelessness like a home

WRAP can be reached at www.wraphome.org

### *Poor people's justice – where is it?* **HUMAN RIGHTS VIOLATIONS IN AMERICA**

**By Simuel Ramey** 

LITTLE ROCK, AR — It seems that some of the policies in the State of Arkansas allow any person with legal knowledge and the resources to move a legal matter forward to confiscate property and assets such as real estate, life savings, pension funds, and insurance policies without the due process of the judicial system. These parties can unjustly enrich themselves without the right to such entitlements.

While trying to settle my father's estate, I have experienced specific events related to the aforementioned policies and unjust enrichments. I went so far as to retain an attorney to establish my rightful claims and inheritance. Despite having an advocate to represent me, I have yet to receive proper representation despite nearly three years of supposed advocacy on my behalf.

It seems to me that this situation is not about human rights anymore, but about money rights. Justice is not part of the equation. It does not appear to have ever been.

#### Psalm 14:6 (KJV)

Ye have shamed the counsel of the poor, because the LORD is his refuge.

Proverbs 25:19 (KJV) Confidence in an unfaithful man in time of trouble is like a broken tooth, and a foot out of joint.

#### Proverbs 25:26 (KJV)

A righteous man falling down before the wicked is as a troubled fountain and a corrupt spring.

Matthew Perry is a contributor to this article.

## Fine Wind, Clear Morning

some day after the wind and the rain and gravity have flattened Fuji and all the woodblock prints are eaten

a dream will still remember and 10,000 children will pile on top of one another to imitate its shape

not ever afraid of silence above the tree line my hat and red bandana the only shade there is until a cloud comes by

as if out of nowhere like a friend to lay a hand on my sad shoulder

or a stranger not walking when the sign says WALK to lay a dollar in a stranger's paper cup

- John Landry

### THE STRUGGLE FOR PUBLIC **CHICAGO SCHOOLS:** DEMOCRACY DENIE



Chicago Teachers Union protests Chicago mayor's proposed changes to Chicago Public Schools, including a proposal to extend the school day by more than two hours without additional funding. PHOTO/SARAH JANE RHEE

### By William H. Watkins Ph.D.

CHICAGO, IL - Chicago Public Schools (CPS) is a vast network of pre-school, elementary, secondary, military, charter and disability schools, where 92% of its students are of color. Beyond education, it feeds, nurses and counsels children. It is the second largest employer in Chicago. It is the third largest school system in the United States. It has a budget exceeding \$5.7 billion. It employs over 43,000 people. It is like a small city.

In this city, nobody gets to VOTE. It is a dictatorship.

For well over 100 years, the people have elected local school boards in America. In the 1980s corporate sponsored reports like. "Nation at Risk," began blaming public schools for America's economic problems. Instead of looking at corporate greed, mortgage schemes and derivative gambling, big business has deflected the spotlight to "declining" schools and waning test scores, which they claim threaten to place America at a competitive disadvantage.

Illinois has 879 school districts wherein nearly all have elected boards. The Illinois Association of School Boards website says:

'With few exceptions, Illinois school boards consist of seven has ruthlessly closed and pun-

members elected to serve terms of four years. Elections are held at the Consolidated Election on the first Tuesday in April of each odd-numbered year."

In 1995 the devilish mayor, Richard M. Daley, collaborating with the state General Assembly passed legislation allowing Chicago to become the only city in Illinois with an appointed school board. Mayor Daley was GIVEN control over the system.

The appointed school board is now a rag tag collection of millionaires, charlatans, grifters and miscreants. Among them are President David Vitale, Executive Chairman of Urban Partnership Bank and Chair of the Academy of Urban School Leadership: Jesse Ruiz, a Chicago attorney; Henry Bienen, a political scientist and author; Mahalia Hines, former teacher, principal and mother of rapper, Common; billionaire Penny Pritzker of the Hyatt Hotel Pritzkers; Rod Sierra. Chief Marketing Officer of Johnson Publishing Company and former deputy press secretary to Mayor Richard Daley and Andrea Zopp, CEO of the Chicago Urban League and former general counsel for Exelon and Sears Holdings Corporation.

The appointed school board

ished many schools, while excluding the participation and desires of parents, teachers and the community at large.

A recent University of Chicago study concluded that under the appointed school board the achievement results between black and white students widened and the expansion of charter schools has had little impact on achievement. A television poll conducted by WGN in 2011 found over 70% of Chicagoans want an elected school board.

The appointed school board is unresponsive and an affront to democracy and the will of the people. Local ministers have been paid off to provide phony support.

Many community groups are circulating petitions demanding an elected school board. The petition drive has been so successful that 10 aldermen on the city council were prepared to introduce a resolution for a citywide referendum on the question.

Mayor Rahm Emanuel and his henchmen are fighting to maintain his dictatorship. This fight will continue, as public education is part of our civil rights.

TOWARD AN ELECTED SCHOOL BOARD.

TOWARD A WORLD CLASS SCHOOL IN EVERY NEIGHBORHOOD.

## **Chicago Teachers:** Contract fight for quality education

By Lew Rosenbaum

CHICAGO, IL - On July 16, 2012 an independent fact-finder announced that the Chicago Public Schools (CPS) had no right to make teachers work increased hours without paying them. He recommended a 15% wage increase. State legislation, designed to shove a contract down teachers' throats, in the end surprised evervone.

The Chicago Teachers' Union (CTU) and CPS are negotiating again during a 30 day "cooling off" period. CPS has refused to honor the fact-finder's recommended increase, which covers a 20% longer day and a cost of living increase. But in the last week, CPS and CTU did work out an interim and partial agreement to hire 500 more teachers to cover the longer day. CPS must hire from a recall list maintained from the many teachers fired in the last 3 years through no fault of their own. In essence, CPS has



Chicago Teachers Union fights for a contract that promotes quality education.

therefore agreed to place items on the bargaining table that were not permissible before.

The CTU has held to the position that it is fighting for the learning conditions of the students as much as anything else, because learning conditions are the teachers' working conditions. The simplest example of this is class size. CPS refuses to negotiate this even in the case of serious overcrowding, CTU can't write it up as a grievance. Teachers routinely face more than 35 children in a classroom, a number that is bad enough in the upper grades

but impossible in kindergarten or first grade. Other things CPS refuses to bargain about: 160 schools have no library: social worker caseloads border on 1100 students per worker in a school system riddled by violence; and whether there will be full time art and music teachers placed in everv school.

Teachers' demands, therefore, go far beyond the compensation package on which the fact-finder was required to limit his ruling. CTU is carrying out its pledge, begun in the fight against school closures, school "turn-arounds,"

and the expansion of privatizing public education through charter schools. The teachers are going beyond a tactical fight to gain community support to win a decent contract. The real lesson is that the interests of parents, students and teachers - all from the working class – are the same; the same forces driving parents out of their jobs and depriving students of a better future are also trying to wreck the teachers' unions.

For the CPS and their corporate School Board, education is a commodity, parents are consumers. But education is more than

PHOTO/LEW ROSENBAUM

a commodity: education can be window toward critical thinking. In the hands of the School Board, it is a method of control. What's at stake in these contract negotiations? A bridge from organized workers to parents and to students, with an opportunity to envision what a world-class school in every neighborhood means. No less important is what kind of society is needed to achieve and guarantee that. The contract battle can set the conditions to expand the understanding of all the combatants and to carry the battle on to the next level.

### EDUCATION **APOCALYPSE NOW FOR COMMUNITY COLLEGES?** There are many challenges. clear. State government cuts



Machine Technology students at Laney Community College. Over 1/3 of these students would be excluded from classes by new restrictions. PHOTO/CONNAL HUGHES

#### **By Peter Brown**

OAKLAND. CA—California's community colleges are experiencing an apocalyptic moment. There is an attack on the Community College system; a complex plan for privatization is being implemented, and we can now see some of its features.

We know it is an attack because cuts to community colleges were delayed, until after the political and fiscal attacks on K-12 and public universities were well established, and because the changes forced on them do not save money and make no sense from an educational point of view.

Cuts began in earnest in 2007 and have since accelerated. Recent developments show privatization will not be as simple as hanging a University of Phoenix shingle on the door.

Millions are systematically driven out of public higher education, into for-profit colleges and debt. Budgets and programs

are slashed, maintaining only features the corporate world desires for some to remain "public," while for-profit colleges absorb the profitable sections. "Disposable" programs are cut or made available to only those who can pay market rates. Administration becomes larger and more dominant, reducing the role of shared governance. Privatization means alignment with corporate needs of giant investment banks.

The role of government is

budgets, allows banks to bleed colleges, increases student fees, reduces per-student funding for colleges and tightens rules to reduce enrollment, classes and faculty. It uses governing bodies to force schools into alignment with budget cuts and limit access for students. City governments "help" their local colleges comply with State requirements.

All of this is devastating to students, who are already suffering from the economic crisis. Last semester, we began to see drastic increases in homeless students living in their cars, leaving them severely stressed.

Our strengths are that campus organizations are shifting from business-as-usual, as they absorb the seriousness of the situation. The Peralta Federation of Teachers formed a coalition to challenge interest rate swaps. City College of San Francisco faculty, staff and students called mass meetings in response to the Accrediting Commission's "Show-Cause" letter. Students led massive protest actions each March over the past 3 years and they are organizing a statewide student union.

Faculty, classified employees and administrators are terrified of a loss of accreditation, which can force colleges out of existence. The undeniable truth that accreditation issues usually involve genuine dysfunctionality on campuses makes it difficult to move beyond campus or district issues

However, complying with accreditation demands will not limit or slow down the attack on community colleges, because the attack is investment driven. The LIBOR/Swap scandal reveals how banks sold interest rate swaps to public institutions and then conspired globally to control interest rates at their expense.

The growing anti-swap movement may prove instrumental in taking the offensive to advance public education. The 99% has the potential to stop the corporate assault and turn it around to transform not just education, but also the world if we do not let ourselves be diverted.

Peter Brown is a community college professor in Oakland, California.

## **STUDENT LOANS ARE DEBT SLAVERY!**



Students protest college loan debts on OWS Trillion Dollar PHOTO/TIM SCHREIER Day.

### **By Steve Miller**

Francisco Reynoso is a gardener who lives near Los Angeles. In 2005, his son, Freddy, started attending Berklee College of Music – the first in his family to go to college. When Freddy died accidently, the collection agencies started hounding his father to pay off his student loans. Unlike a mortgage, student loans, by law cannot be avoided with bankruptcy protection.

Just like mortgages, Reynoso discovered nobody knows who owns the loan. Nor could he find out how much he supposedly owed. But the collection corporations still demand that he pay them off

Thirty six million Americans have student debts; 94% of students getting degrees have become indebted. States increase student fees, which further increase debts and feeds private profits. Student debt was only \$100 billion in 2010, incredibly just two years ago! Today it is over a trillion dollars, greater than credit card debt. It is growing faster today than sub-prime mortgages did during the housing bubble.

Students go into debt so that corporations can profit. This is the inevitable result of turning a social good into a commercial process. Federal law guarantees these profits to Wall Street, since students cannot discharge student loan debt through bankruptcy. Further, the Department of Education underwrites this debt as a guarantee to the speculators. The student loan bubble may be the next hit to the economy.

Student debt is "securitized" (turned into a financial security like a sub-prime mortgage) into SLABS - Student Loan Asset Backed Securities. Like mortgages. SLABS are sliced and diced. sold and re-sold daily to turn students into an ATM for Wall Street. The speculative market on the trillion dollar student debt is estimated to be over \$2.67 trillion.

Colleges at all levels are eliminating classes, making it harder to get a degree. Increasingly schools are denying students the chance to make-up a course they fail. Turning people away from

## Michigan city outsources its schools

As we go to print, a Michigan city, Highland Park, has outsourced all of its schools to a private, for profit charter school company. The company will receive \$7,110 per pupil and a \$780,000 annual management fee. In whose interest will these schools be run? This example shows how critical it is that people fight for the federal government to fund public education and run it in the interests of the working class, not the corporations.

public higher education "creates the market", commercializing education to benefit for-profit corporations that get most of their funding from student loans.

Forms of debt slavery have been essential to the US economy for most of the history of this country. Most of the first European settlers were indentured servants, who worked for their masters for at least 7 years. Debt slavery was the economic weapon during the Jim Crow era. The famous words "I owe my soul to the company store," from the song "Sixteen Tons," reflect this reality.

Wall Street, with the open assistance of government, is in the process of financializing everything they possibly can sell as speculative financial products. Once you are in debt, the state enters the picture to use its coercive police powers to criminalize the debtors. Entire cities, school districts, water boards are now indebted. This puts entire communities under a form of debt slavery

In 2008, Americans bought out Wall Street's debt for at least \$16 trillion dollars. We paid off all debts with this money! Paying off any debt – state, local or individual - means that we are paying twice! All debts should be abolished! Nationalize all student debt! Higher education should be free!

## Cal State union contracts don't solve crisis

#### **By Steve Teixeira**

LOS ANGELES, CA - As August began, California State University (CSU) agreed on a contract with the California Faculty Association, whose members had voted to strike in the Fall. Agreement with other unions was expected to follow. But don't think either the economic or the political struggle at CSU is resolved.

The economic struggle, over what share of resources goes to working people, will now focus on how CSU executives spend CSU's budget. The labor contracts all continue to freeze employee salaries, but campus presidents recently received salary increases up to 33%. And students' economic struggle also continues, as 23 campuses raise fees on housing or parking, or create new ones like the "academic success fee." Protests will continue against all these abuses.

Meanwhile, the focus of attention is becoming the political arena, with CSU leaders warning that they will take drastic steps

if Governor Brown's tax plan Proposition 30, is voted down in November. They announced that cuts to student admissions, employee wages, and various departments are likely. Their first "budget alternatives" list also includes a new idea: charter campuses, funded and run by the private sector

When that type of privatization was not on the final list of actions, people assumed the threat was over. However, at K-12 schools, executives first raised the "remote possibility" of creating privately run charter schools and then ultimately handed over whole schools to private companies. If you think that won't happen to colleges, be warned that in June faculty in the graduate business school at UCLA voted to give back their government funding if UCLA let corporate leaders take charge of their financing.

This all reveals the real political struggle that's underway. Not just the *electoral struggle* over elections and ballot initiatives,

but a truly political contest over who the government serves. Corporate leaders, who created a new high-tech global capitalism at the expense of American industrial

workers and their families aim to following up with a new, smaller and privatized public sector. As university students and employees who work in elections and

as unions who are up against the immediate threat of cuts and fees, we have to start discussing this larger political battle over the future of our society.



Occupy LA Peoples Collective University/Freedom School 3.

PHOT0/ROSEMARY LEE





Los Angeles demonstration for education.

#### By Gloria M. Sandoval

On June 15, 2012 President Obama announced a deferred action that would temporarily suspend deportation for undocumented youth known as DREAMERs if they meet specific requirements. The undocu- But, for what jobs? High unem-

mented and unafraid campaigns and supporters are seeing the fruits of their labor. However, for those 800,000 that may qualify, pay the fees, and present proof, this two-year opportunity will not lead to legalization though it will provide work permits.

PHOTO/PAUL BAILEY

ployment is affecting everybody. In addition, arrests for lacking documents is supposedly reserved for violent, serious criminals and not DREAMERs, but the government is still deporting the same people it promises not to deport. In fact, private correction detention centers are mak-

ing money in unjustly detaining DREAMERs and low-priority detainees. There is excitement, suspicion and fear within the immigrant community.

We are seeing contradictory laws and treatment. States like California, Illinois and Hawaii are improving the ability of undocumented students to have access and more opportunity to study after high school. On the other hand, states like Arizona, Alabama and Georgia are taking away access to higher education. Arizona banned Ethnic Studies in Tucson by passing a law-never mind that students were motivated to stav in school by the program. Can a society be improved by getting less education? Restricted enrollment and prohibitive education costs are now the norm. There are also more police shootings and outright charges of young people being gang members, such as the killing of 25-year-old unarmed Manuel Diaz in Anaheim, CA. Police shootings in Anaheim total eight this year.

Last year in London, over one thousand people rioted after a 29-year-old father of four was gunned down. Mass protests targeted the tripling of tuition fees and cuts to public sector pensions. Some 50,000 people demonstrated, 215 were arrested, and 35 police were injured. In Canada, just a proposal to cut education or tuition increases in Quebec's universities resulted in hundreds of thousands taking to the streets. (A law has been proposed that will limit protest rights-causing further frustrations with the government's willingness to bail-out businesses but not help the average student or person.)

Everywhere, youth and the communities they live in are under attack. Youth are not to blame for their situation. Joblessness spells economic disaster and divided communities. The governments' response around the world is to criminalize and beat the very victims of depressed economies.

Migration is one avenue to seek better opportunities, but an average person cannot always migrate where they want. Yet the billionaires have their pick of which country they wish to live in. They don't care what happens to the majority as long as their profits continue.

The lines are being drawn to determine who gets an opportunity to a future, and who does not. How can some human beings be more deserving than others? Students will continue to join with others to voice their needs. We must demand our future!



CHALLENGE TO THE MAYOR: YOU TRY LIVING ON \$8.50 AN HOUR

Editor's note: Students and young workers in San Jose, California have initiated a measure to raise the minimum wage from \$8/hour to \$10/hour. The Mayor, Chuck Reed, and the City Council declined to pass the measure outright, but enough signatures were gathered to put it on the November ballot.

### Hello Mayor Reed,

I am Ookie, your every day San Jose individual, who writes and produces music, who worked at a 9 to 5, which did not pay him what he needed to survive, even though I busted my ass for such a small check. I worked at a convenience store and a pizza spot known as Pizza Hut. Both places were horrible experiences. They were jobs I think any politician who voted against the minimum wage increase should work and try to live off of. Mayor Reed, I feel you would gladly, and quickly, support the minimum wage increase of \$8.25 an hour to \$10 an hour if you had to provide for your family on those jobs' wages.

Things were so tight for me, I couldn't even pay the Light Rail ticket that took me to work. It just doesn't make sense. How does anyone expect young people to become independent and self-reliant if we don't make the wages to make that possible?

That's why I am amazed at you Mayor Reed. You pushed against the wage increase when you could have helped make it a reality. How does it feel to be in a position of power and not want to help the working class people, when gas prices have gone up? When tuition for school has gone up? When VTA tickets have gone up?

I'm 22 right now, and how in the Hell am I supposed to pay for all that, plus rent? And I know what you're thinking, "Why don't you go and get a second job?" How am I supposed to get a job when graduates aren't getting jobs? How am I supposed to get a job when I can't afford to even *get* to my job? How would you feel if your choice was eating dinner at night or being able to buy a ticket for the bus in the morning? You and me both know that you are making a hefty amount of money.

Mayor Reed, you put yourself out there as a fiscally responsible person. Well so am I. And so are the other thousands of working class residents of San Jose who need a pay increase to survive, the ones who have to constantly strategize ways to come up with that extra bit of money. I want to see you raise a family on \$8.50 an hour. I want to see you work at Burger King and KFC, and other jobs like that with today's cost of living. Do you think you can do that?

> One and Only, Ookie Robinson a.k.a Daniel Zapien

This letter is reprinted from www.siliconvalleydebug.org, with permission of the author and illustrator.

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### 2084-The Abridged Version

In a dystopian future I am given a modest birthday cake An expression of hope amidst ashes and dust What is there to celebrate?

#### I was born in 1984

A year predicted by George Orwell To bring about the age of Big Brother With cameras to document your every move And lives as unknowing prisoners Under the tyranny of the Thought Police I am sure some would love the luxury now... Of having a house Something to eat and drink No one told us One day they wouldn't need us That one day the power would be cut off Water would stop flowing from pipes We would all be evicted Services would be decommissioned Most things of value Taken from the earth and soil Most things of value Stripped from our backs Most things of value No longer included our mouths Our heads Our hands We should have known The day the factories Were closed The day the schools and universities Were closed The day the markets Were closed When offshore tax havens Became offshore fortresses And fences appeared everywhere We should have known That something was changing This thing we had called society and civilization Had been a lie A cruel joke With a punchline developed over the millennia George Orwell had been correct The end goal had been control But not over what the masses thought What workers and soldiers thought Had only been important In a time of technological underdevelopment When the ruling class had both something to gain And to fear by using other people in its service Rather, it was control Over how much control the people had Over the very things that had enabled us to live our lives Every source of food Clothing Shelter And weapons We once had produced in their service Once bought and sold Now merely kept Behind fences Walls And drones That is what they had achieved in my lifetime. We have lost it all

I struggle to remember it all In 2084 One hundred years from the day I was born I blow the pathetic candle out atop my birthday cake How lucky am I to have survived to have seen this day.

Wishing for a better world...

By David A. Romero

## **CONFRONTING OUR GOVERNMENT TOGETHER** STOP CUTS TO **HOMELESS SERVICES**

#### **By Eric Sheptock**

WASHINGTON, D.C. — DC homeless advocates are not getting the concessions that we used to get from government. Unless additional funds are found during September or December budget forecasts, the Mayor's \$7 million cut to homeless services will not be reversed. The Dept. of Human Services has already issued a list of homeless services that will be cut, including half the funding for feeding programs and transitional housing, as well as the majority of shelters for single people outside of hypothermia season. The family shelter has already stopped accepting new intakes and homeless parents have been threatened with having their children taken away.

Over the past few years, the city has drastically reduced funding to all human services that assist the poor-including the trust fund that creates affordable housing. The advocacy community has begun to talk about shifting the fight from demanding social services such as shelters and government-subsidized housing,

to demanding affordable rentals on the open market. It need not be "either-or"; but rather, "bothand". However, the "rent cap" was recently removed by the DC Council and replaced with a "rent control" law that merely slows the rate at which rents can be increased

Until now the government has tended to create social programs to address the problems created by capitalism. These both assisted the poor and served as subsidies for corporations and other employers who don't pay a living wage to all of their employees. However, DC's Housing Authority now houses only 200 new families a year and has a waiting list with at least 45,000 people on it. Social programs with inadequate funding do not work.

Advocates in some locales like DC operate in silos with those who are fighting for affordable healthcare, affordable housing, youth programs, employment programs, assistance for those living with AIDS, and the like, not talking to each other. Government actually creates animosity between these groups by decreas-

ing the funding for social services as needs increase. This causes a greater number of people to fight over a smaller pot of money. Cities like Chicago and Springfield, Massachusetts have gotten it right in that they have developed umbrella organizations that deal with all "quality of life" issues and they confront their local govern-



CARTOON/NILI YOSHA, WWW.WRAPHOME.ORG

#### ments TOGETHER.

As the economic crisis is deepening, more and more advocates realize that we are losing the fight for people's right to survive. But at the end of the day, people will to do all they can to survive—even if the government abandons them. The lingering threat of having their livelihood

cut off is serving as a wake-up call to the poor and homeless, while the ineffectiveness of old tactics is pushing people to be open to new ideas and solutions. If the existing government refuses to meet our needs, the people will fight for one that does. Our job is to show them it is possible, and how to do it.

### THE AFFAIRS OF MEN... THERE IS A TIDE IN was ever upon such a "Full Sea;"

By Mary Anne Morrow Barbour<sup>©</sup>

"There is a tide in the af-

- fairs of men. Which, taken at the flood,
- *leads on to fortune;* Omitted, all the voyage of
- their life
- Is bound in shallows and in miseries.
- On such a full sea are we now afloat.
- And we must take the current when it serves.
- Or lose our ventures.'

JACKSON, TN - These immortal words, written by William Shakespeare, are from his play Julius Caesar; Act IV Scene 3 (believed to have been written in 1599). Brutus and Cassius are discussing the final phase of their civil war with the forces of Octavian and Marcus Antonius. It portrays the 44 BC conspiracy against Caesar, his assassination and the defeat of the conspirators at the Battle of Philippi.

us today about the same psychological dramas that most Americans' are currently facing. I believe that we would all be wise to revisit these passages.

We know what we're fighting. We've named the dragons that need to be slain: poverty, violation of our civil liberties, greed and corruption by our government and the one percent, homelessness, healthcare obstacles for all Americans, etc.

So, the question becomes what can we do on a proactive basis, both locally and all across America to unite our efforts and our forces? I've gathered some thoughts and comments from several of my fellow Tennesseans for your contemplation.

Judy, former small business owner, said: "We, the people, have become complacent. We have become programmed into thinking we don't have power. Our elected officials have forgotten that we put them in office. We, the people, have forgotten These verses speak to all of we can take them out of office."

Tennessee Agricultural Center, said: "My family makes careful, conscious choices as to what we buy and where we buy it. We recycle, support local businesses, buy locally grown produce and meat and work with our church on community outreach programs."

Eve, a disabled woman, said: "I am occasionally able to cook and share meals. This helps me stretch my food budget, enables me to do something to help others and reminds me to count my blessings."

David, President of NexTek, said: "In a few months we have the freedom to make a single choice amongst a sea of thousands of bad decisions that are made supposedly on our behalf to run our nation. We get to choose which already boughtout puppet we would like to run America. Wouldn't it be better to change the puppeteer rather than the puppet? Thinking that getting an Elephant versus a

John, from the University of Jack Ass will make a difference is like being concerned with the scratchings on a casing from a bullet as it lunges toward your head. Insignificant! Our dollar chooses more than our vote ever could."

I cannot recall when America

### what can we do? If you have comments or ideas about this issue, please e-mail me at maryannebarbour@gmail.com. To be continued...

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-From the Editorial Board of the People's Tribune

## What is Libor and why should we care about it?

#### **By Jack Gerson**

OAKLAND, CA — The scandal involving big banks manipulating Libor (London Interbank Offered Rate) has been headline news. It's not easy to find a clear explanation, though. Many of the stories say it's a "victimless crime" that benefited the public by lowering mortgage and credit card interest rates. But cut through the spin, and this is another rip-off of working people and public institutions by the big banks.

lic by lowering mortgage and Libor is supposed to be the credit card interest rates. But cut average rate at which banks bor-



Occupy Wall Street anti-bank protest, Detroit.

PHOTO/DAYMONJHARTLEY.COM

row from one another. The British Bankers Association, a group of more than 250 banks in 50 countries, sets Libor rates. There are ten Libor panels, one per currency. The panels do not use actual market rates to estimate Libor -- they make them up. That is a recipe for manipulation.

In calculating the Libor rate, several of the highest and lowest estimates are discarded before averaging the rest, to prevent one or two banks from manipulating the rates. This means the rates couldn't be manipulated without many banks being involved. They were all in on it! This exposes the financial industry's claims that it regulates itself, and it exposes the state's claim that it monitors banking in the public's interest.

The banks rigged Libor up more frequently they rigged Libor down. The International Swaps and Derivatives Association wrote \$350 trillion worth of contracts tied to Libor (compare this with "only" \$10 trillion in total credit card and mortgage debt). Even a tiny rigging of interest rates can lead to tens or even hundreds of billions of dollars of gains.

Investment banks can issue fixed rate bonds slightly below market rates. Public entities (like cities) can issue variable rate bonds slightly below market rates. Years ago, big investment banks like Goldman Sachs convinced public entities that swapping bonds was a "win-win" scenario. After the swap contracts were written, interest rates fell to near-zero, leaving public entities paying fixed interest rates much higher than adjustable rates paid by the banks. They could not get out of their contracts without huge penalties. So rigging Libor rates low added to the siphoning of public wealth to the big banks.

The "interest rate swap" ripoff is an emerging scandal. California's Water Resources Department lost \$305 million to Morgan Stanley on rigged interest rate bets. The state of North Carolina lost \$60 million. Jefferson County Alabama (the home county of Birmingham) became the biggest municipal bankruptcy on record, and much of its crisis stemmed from losses on interest rate swaps.

But change is in the air. Baltimore is suing several big banks over Libor rate rigging. The Oakland city council voted to stop doing business with Goldman Sachs if the city isn't released from a costly interest rate swap. Oakland community college school worker unions have organized mass protests against Morgan Stanley's holding the community college district hostage. The anger around Libor rate-rigging rip-off is combining with anger at the bank bailout bringing home foreclosures, layoffs, closing down public schools, and cuts to essential services. This is just beginning.

## **STOP THE FRACK ATTACK IN ILLINOIS**

#### By Cathy Talbott

CARBONDALE. IL - Southern Illinoisans Against Fracking Our Environment (S.A.F.E.) has called on local governments to implement a ban on 'fracking' in our region. The most recent hearing was at a Williamson County Board sponsored forum, July 25 in Marion, Il. Over 175 people attended the spirited meeting at which county board members listened to statements from community members, activists and lawyers. Two industry spokesmen gave the company line about the practice being safe and appealed to the board to back up the passion expressed by the community members with facts. That drew a disapproval from the audience, many of whom have done extensive study on the damages from fracking in states such as Pennsylvania and Ohio.

Jeff Driver, who has over 20 year's experience in the oil and

gas industry, spoke of why Big Oil has such a big rush. "In my opinion horizontal hydraulic fracturing is an inherently complete and therefore irresponsible engineering methodology to pursue without extensive changes. Period. Why do they want to go so fast? Accessing over 750 trillion cubic feet of natural gas adds up to huge amounts of money. It's cheaper. There's no exploration costs. And there are no federal regulations. Corporations have no conscience. Fracking is neither safe nor clean."

Liz Patula, S.A.F.E. founder and Williamson County resident, spoke of people who have had to abandon their homes due to their contaminated environments. "Do we want industrial centers in our backyards?" she asked the board. "I ask the commissioners to find a way to prevent fracking in Williamson County." Penny Livingston, an attorney with 25 years experience working to clean up old wells and other sites in Illinois, claimed, "Nothing I've done in 25 years of cleaning up the environment will even compare. Please have courage to be the first county in Illinois to ban fracking."

Many speakers cited evidence of contamination of water in other fracked areas, which with drought conditions here would devastate our region. One speaker figured it would cost her family \$8,000 a month to buy bottled water in case of contamination. Louise Cook, attorney from Vienna, researched fracking after clients came to her for advise on leases the gas companies obtained on their property. She stated that there are dozens of cases of water pollution in every state that has fracking. She offered her services free of charge for any county for research on the subject.

Attorney Ron Osman of Marion told the board that there are 13 leasing companies in the Illi-



Protest against fracking in Illinois.

nois Basin and over \$100 million has been spent so far with \$400 million total on just leasing. There are 30 workers renting out 10 duplexes and two other buildings in Williamson County so far. These workers were brought in from other areas.

The movement against fracking must continue the offensive. Palms have been greased.

PHOTO/PAUL BAILEY

We need to draw upon workers' sense of morality—we have a legacy here that we leave our children and grandchildren a safe, clean environment. If we nationalized the oil and gas corporations (in our interests, not the corporations), we could determine how to safely produce affordable energy for all without ruining our health.

## **Fascism in Berrien County has Whirlpool's fingerprints**

By Rev. Edward Pinkney



BENTON HARBOR, MI — Benton Harbor/ St. Joseph power players are doing some finagling and switching of places. Fascism can be a delicate business at times

There is a move by government and corporations (Whirlpool) to oust Benton Harbor's (dictator) Emergency Manager Joseph Harris. The *Herald Palladium* reports that Harris says, "he's in the dark about the state's plan for his job, whether it is to move back to local control or simply to appoint someone new and keep the emergency manager system in place." It appears that Whirlpool and other political forces are now trying to force him out. It appears that Harris, perhaps because of all the publicity about the corruption he has been overseeing, has become a political liability. In fact, for the past two years, Harris has been working *with* Whirlpool against the community.

The Herald Palladium also reported, "Harris told Mlive.com that a meeting of five Benton Harbor area 'community' leaders took place in Lansing and sparked the state's desire for transition." They reported that those in attendance at the meeting were: Benton Harbor Mayor James Hightower, retired Whirlpool Corp. CEO Dave Whitwam, State Rep. Al Pscholka, Whirlpool's vice president of communication and public affairs, Jeff Noel, and then-president of the Consortium for Community Development, Marcus Robinson. (According to word on the street, Robinson was recently fired by Whirlpool.)

Although each of these spokespersons for corporate America gave a slightly different reason for the meeting's purpose, it was itself a stark example of fascism: government and corporate interests making public policy decisions.

Emergency Manager Joe Harris, who said the state hasn't brought him into the discussion, told the *Herald Palladium*, "Rep. Al Pscholka went to Lansing with Jeff Noel and Dave Whitwam and 'Whirlpool's fingerprints are all over this.' (We ask: who does Harris think his boss has been for the past two years?)

Harris apparently wonders why a meeting to transition Benton Harbor back to local government control wouldn't in-

clude him. "I am not accusing anybody of anything," he told the *Herald Palladium*. "I am trying to figure this out." (Right. As if you're just now waking up to what's been going on in Berrien County for decades.)

One would have to be living in a cave for the past fifty years (or more) to be unaware of Whirlpool's control of city and county government. They are one of the major corporate players dominating Berrien County, and they help form state of Michigan policies and laws.

We need to continue the grassroots movement to get the fascist Emergency Manager Law outlawed. The people of Michigan are rallying behind this struggle for a democratic Michigan and America.



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Emergency manager Joe Harris is paid \$11,000 per month by the city of Benton Harbor. The per-capita income in Benton Harbor is approximately \$10,000 annually. PHOTOS/BRETT JELINEK

### MICHIGAN WINS VICTORY AGAINST DICTATOR LAW

By Maureen D. Taylor State Chairperson, Michigan Welfare Rights Organization

### DETROIT, MI —

Colleagues!

The coalition of grassroots activists, welfare recipients, unions and clergy has scored an unprecedented legal victory. The Michigan Supreme Court has rendered a favorable decision in the controversial Public Act #4, "emergency manager"—dictator law, and has voted, 4-3, to order this issue placed on the Nov. ballot. This is a tremendous victory for the 260,000 people who signed the petition and the millions more who have been watching this case wind its way thru every level of Court intervention. We can celebrate a success journey, and start to focus in on the reality of what has happened on Monday. The truth is still the same...the country is not working for the benefit of the 99%. A new world has to be envisioned that addresses homelessness, hunger, illness and want. This triumph over dictatorship is a great step toward the world we need, so let us all be happy and invigorated as we keep on marching!

For all who participated, congratulations! Dare to Fight! Dare To Win! Fight, Fail, Fight Again. Fight on to Victory, Soldiers!!!

### **Correction:**

The photo at the bottom of page nine in the July, 2012 edition of the *People's Tribune* should have been attributed to Margaret Molloy.