



what is socialism?



what is socialism?

the Chilavert Printing-Press (*Buenos Aires, Argentina*)



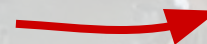
the Chilavert Printing-Press (*Buenos Aires, Argentina*)

raw materials
(ink & paper)

**printing
machines**



books



\$
profit



the Chilavert Printing-Press (*Buenos Aires, Argentina*)



OWNER

makes all the decisions

**means of
production**

goods

**\$
profit**

**\$
profit**



the Chilavert Printing-Press (*Buenos Aires, Argentina*)



CAPITALIST CLASS

makes all the decisions

means of production

\$
profit

goods

sells labor to get a wage
(wage < value produced)
by producing goods
for the owner



WORKING CLASS

2001 Argentine Economic Crisis

Major recession



Run on the banks



All bank accounts frozen for 12 months

- **50% poverty**
- **25% extreme poverty (not enough to eat properly)**
- **70% of children living in poverty**
- **25% Unemployment**
- **20% Monthly Inflation**

2001 Argentine Economic Crisis

Chilavert closes



OWNER

**takes machines
to start another
business**



WORKERS

no income

Workers “reclaim” the printing press



- everyone gets a vote
- everyone gets equal pay

“Reclaimed Factories” movement



Chilavert: Printing Press & Cultural Center

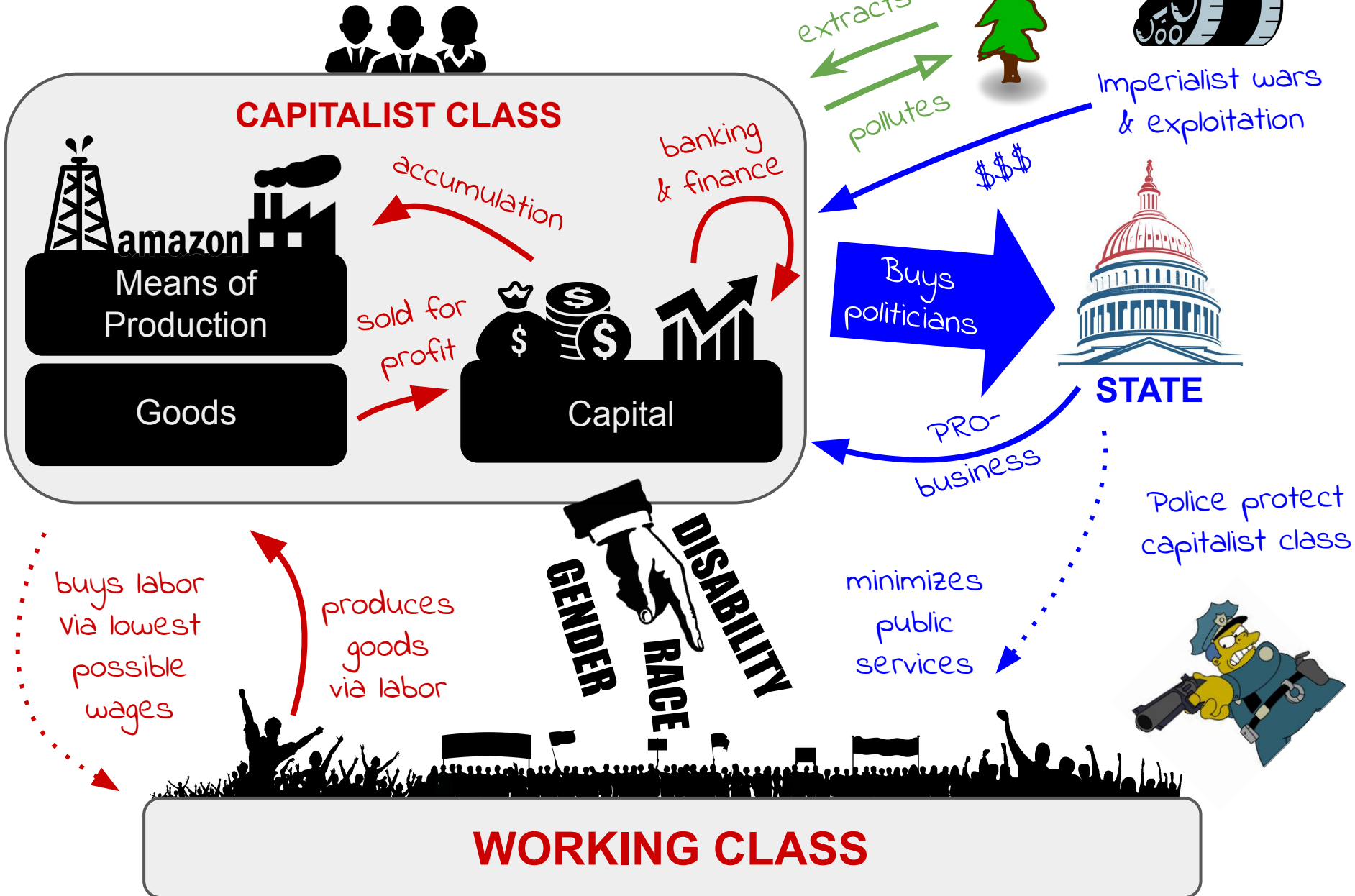


Democratically...

- make decisions
- own means of production
- enjoy fruits of their labor



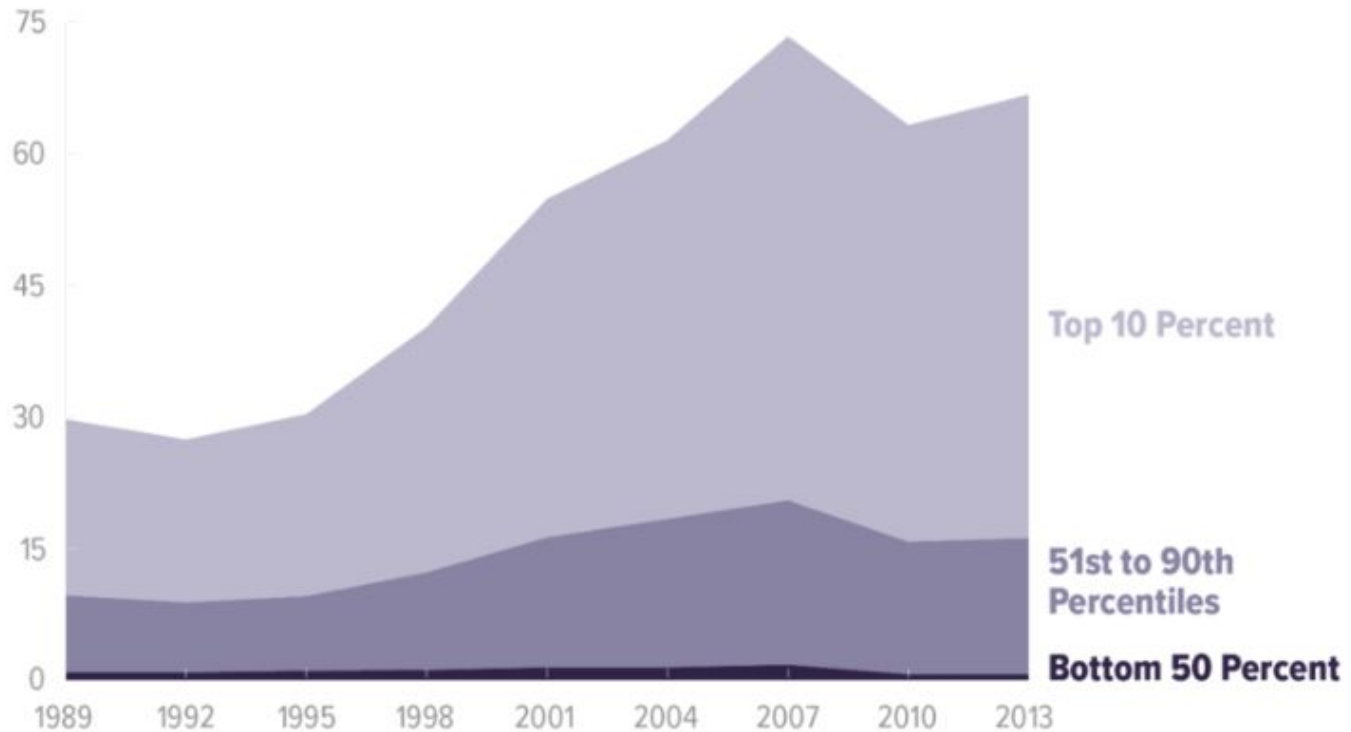
CAPITALISM



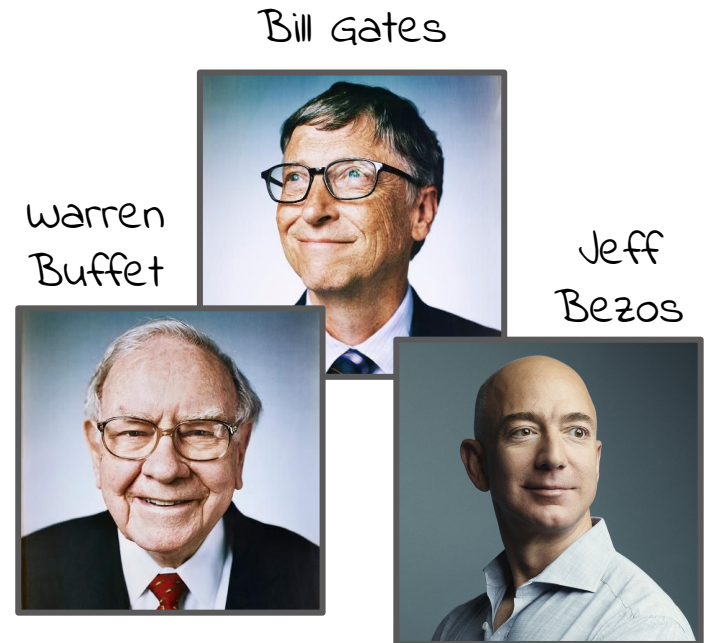
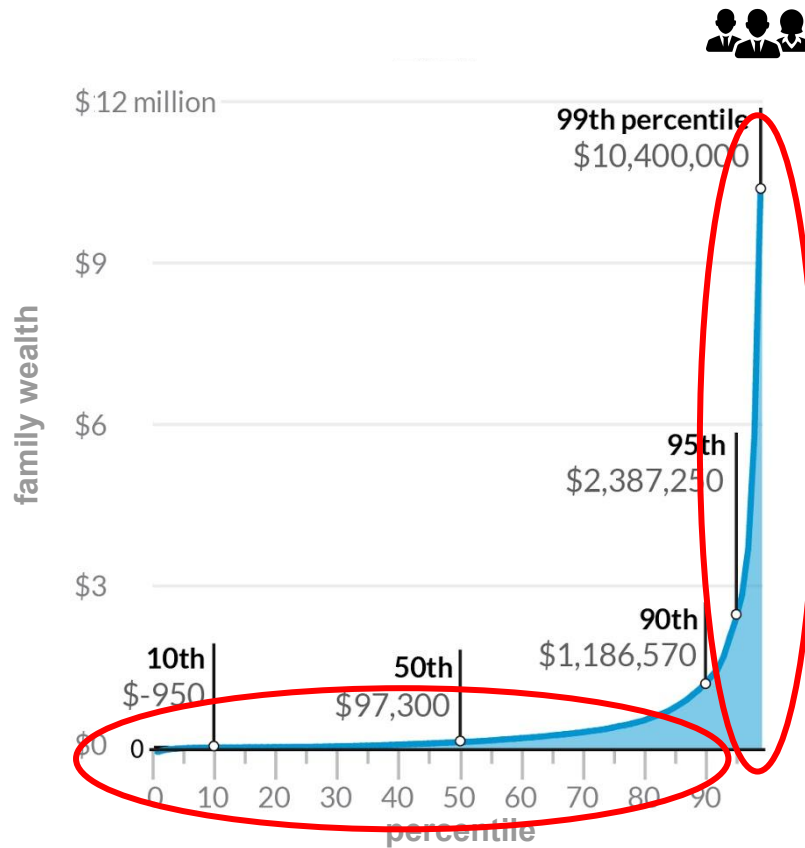
Capitalist class accumulates wealth & power

Holdings of Family Wealth

Trillions of 2013 Dollars



Capitalist class accumulates wealth & power



These 3 dudes hold as much wealth as the bottom 50% of Americans

SOCIALISM

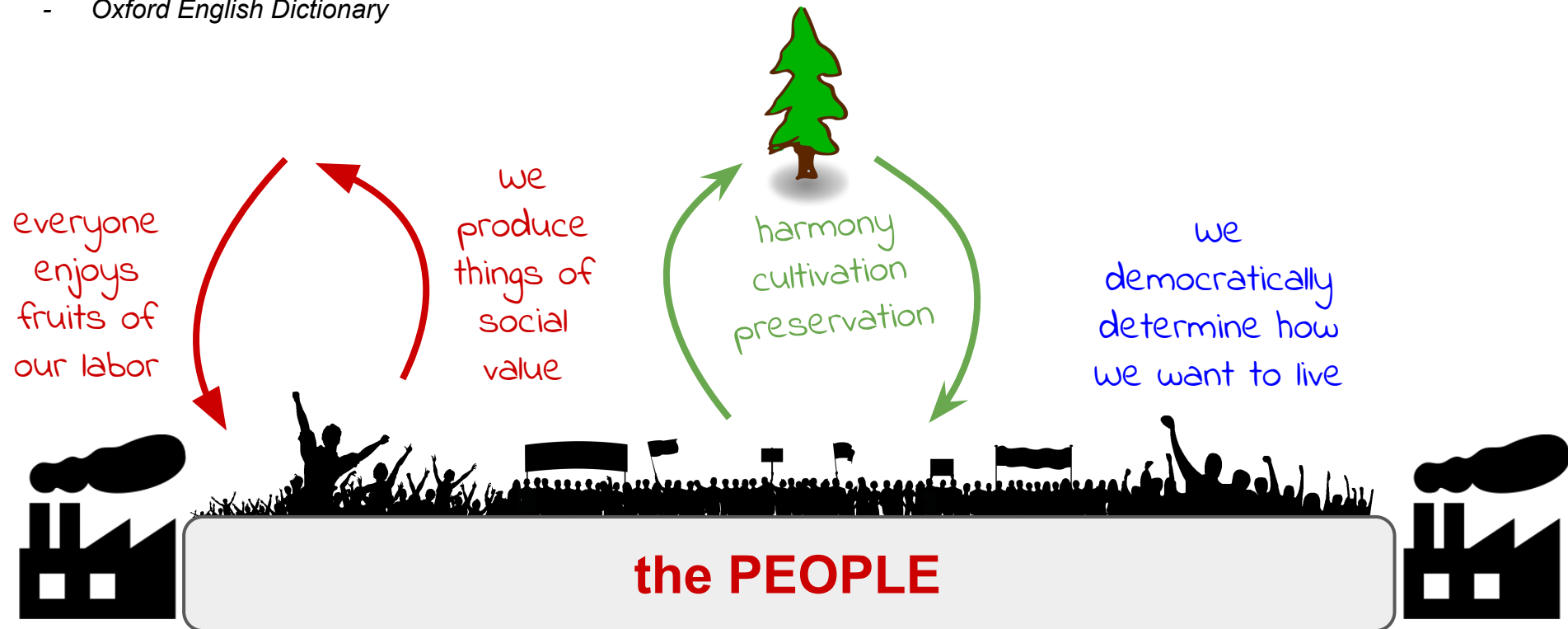
**DISABILITY
GENDER
RACE**



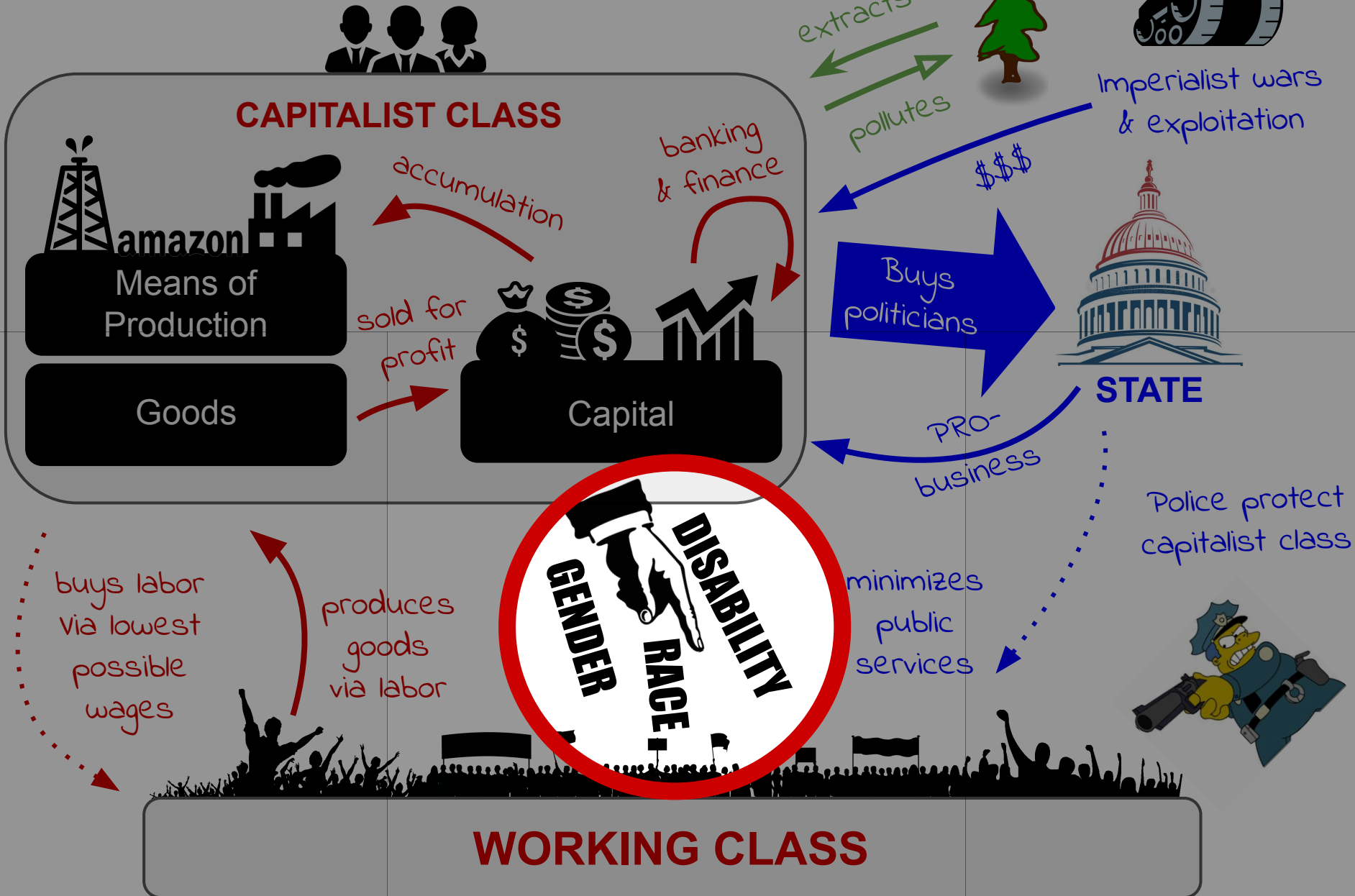
Capitalism: An economic and political system in which a country's trade and industry are **controlled by private owners for profit**, rather than by the state.

Socialism: A political and economic theory of social organization which advocates that the means of production, distribution, and exchange should be **owned or regulated by the community as a whole**.

- Oxford English Dictionary



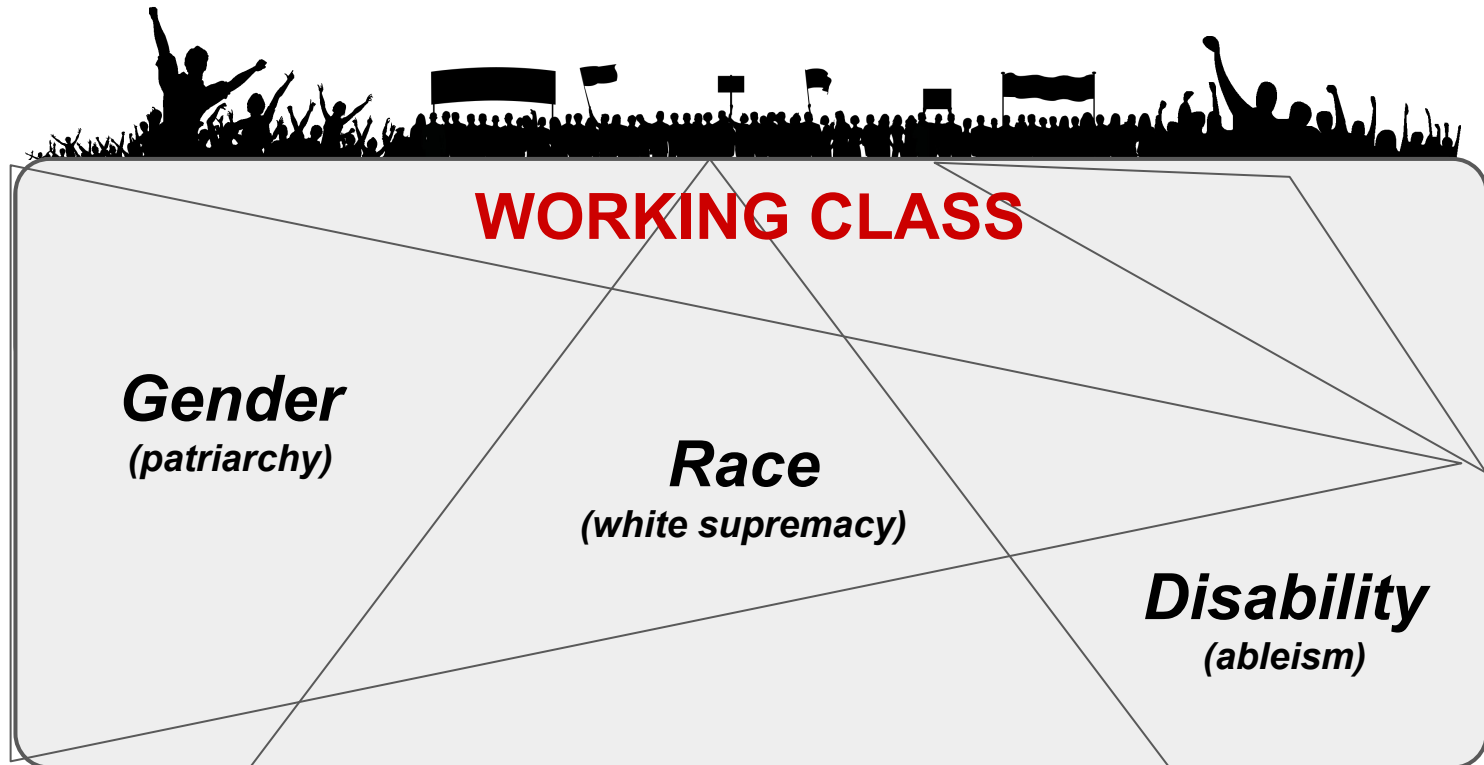
CAPITALISM



What about “identity politics”?

The working class is not homogenous!

Why does capitalism require categorisation and power differentials *within* the working class? How does the capitalist class perpetuate them?



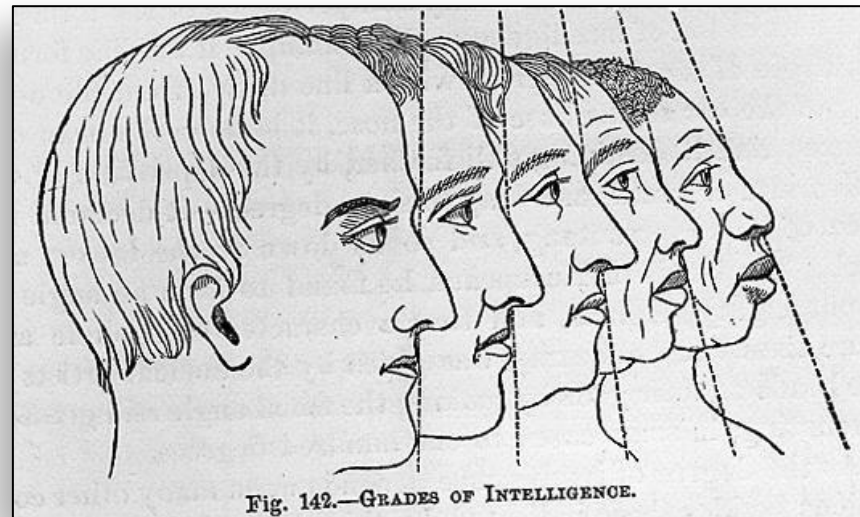
White Supremacy, Colonialism and the Beginning of Capitalism

Preconditions for capitalism in America (16th-18th c):

Genocide of native populations → **theft of land and resources**

Enslavement and forcible transport of Africans → **free labor**

To justify and enforce this, needed a hierarchy of races with whites at the top and (most) others classified as subhuman.

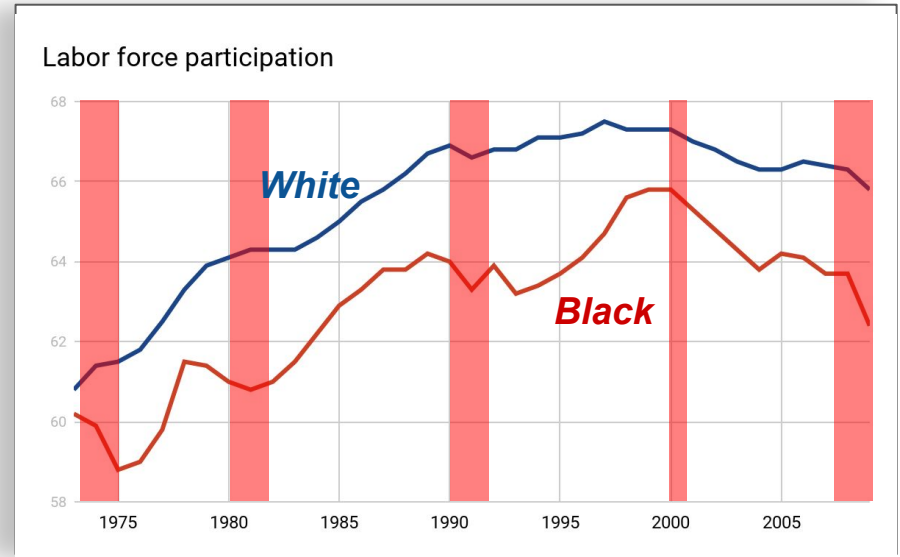


Racism still serves the capitalist class

Divides the working class
geographically and politically

Last hired, first fired

Cheap labor through the prison
industrial complex



13th Amendment

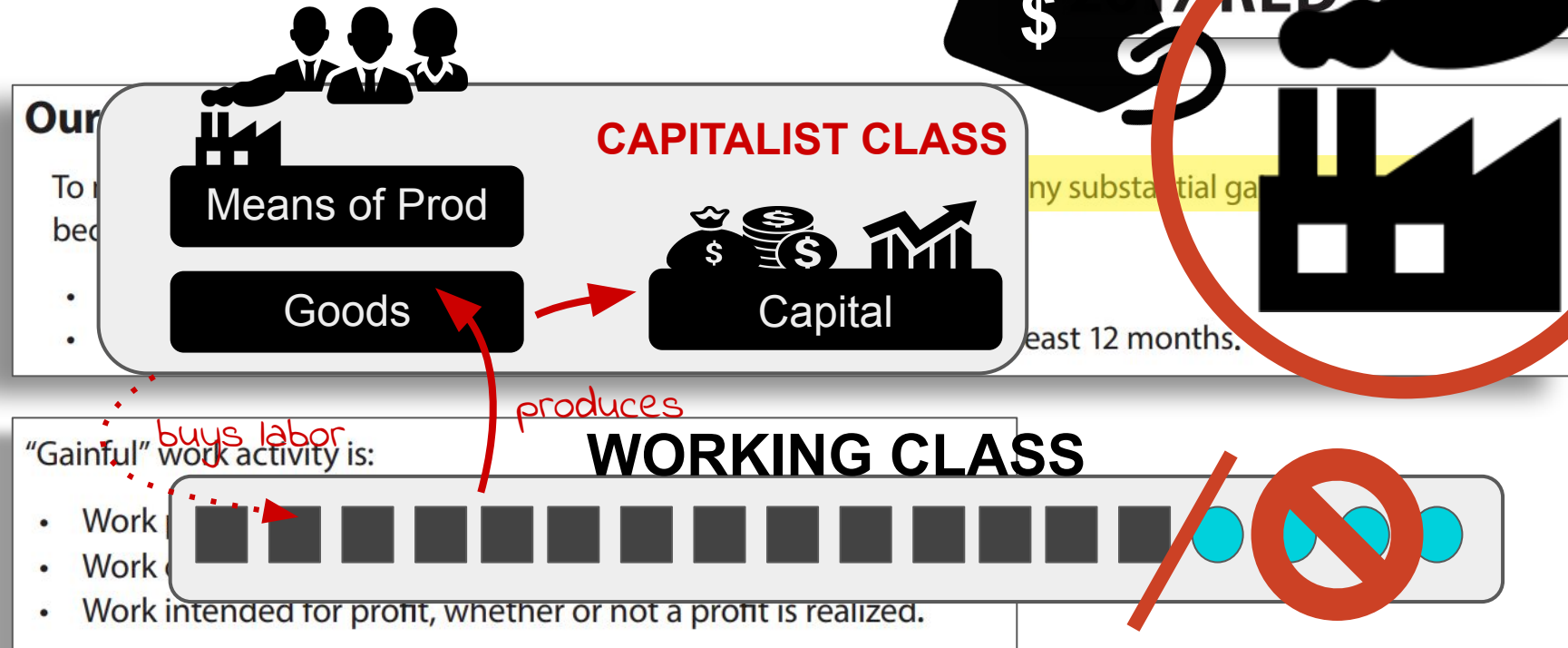
Section 1. Neither slavery nor involuntary servitude, except as a punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.



Disability & Industrial Efficiency

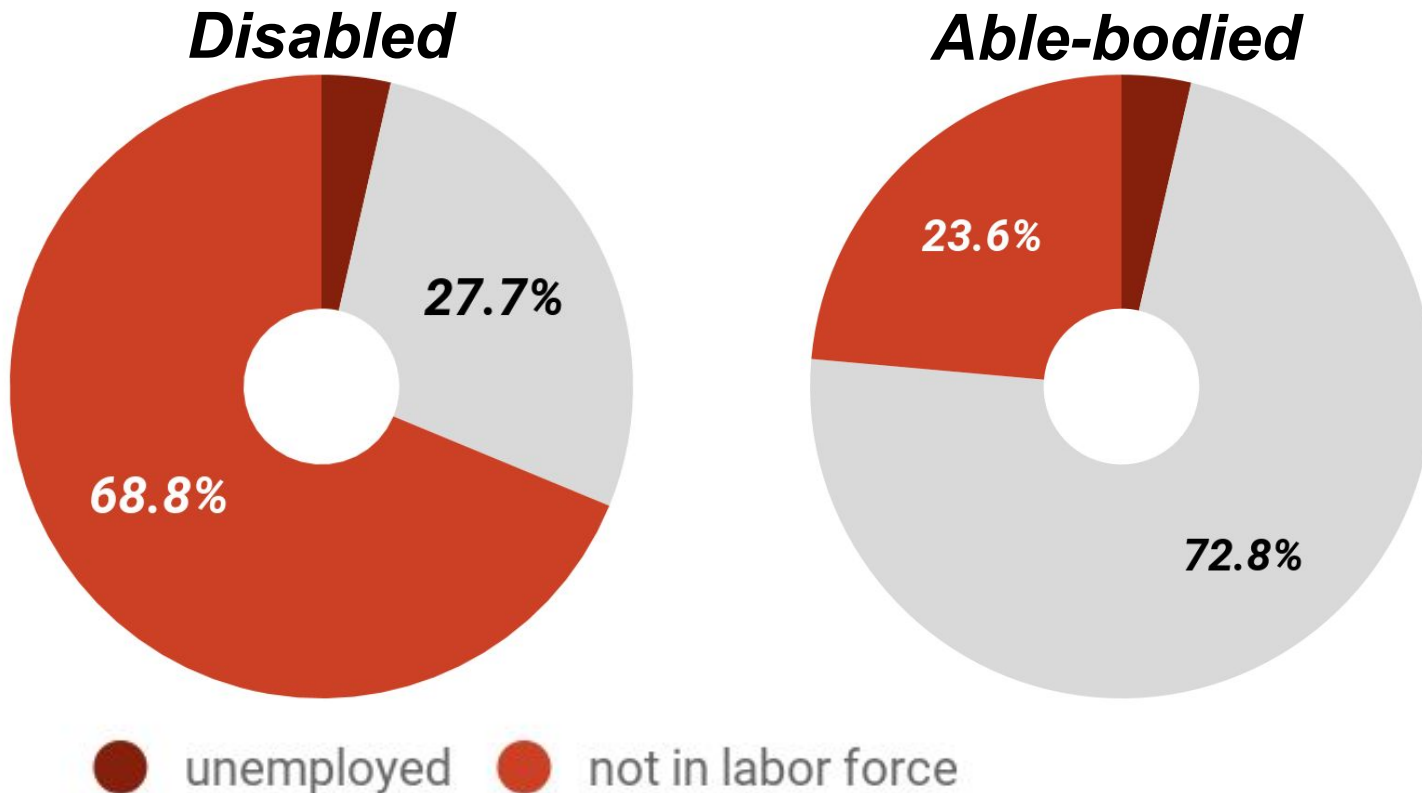
It is not profitable to make sure means of production are navigable by all bodies.

Machines, facilities and workspace protocol are designed - so as to minimise their cost - to be navigated by a standard or "average" body.



Disabled people are excluded from selling their labor power

Employment status for Americans ages 16-64, Bureau of Labor Statistics, 2016



Gender & Reproductive

Workers are human beings who are **maintained** in “good work”

Women's prison - early 1900s



SPECIAL CLASS IN COOKING

buys labor
via wages

produces
via labor

WORKING CLASS

“Wives Legal Rights” - 1965

WIVES RIGHTS & RESPONSIBILITIES

Marriage is an emotional relationship, but it is also a legal arrangement; a valid contract between a man and a woman, granting certain rights to each, demanding certain responsibilities of each. In this chapter are answers to the questions wives most often ask about marital rights and obligations. These answers are of a general nature, applicable to most couples, but somewhat flexible from state to state, and in specific cases.

What are a wife's legal responsibilities?

The legal responsibilities of a wife are to live in the home established by her husband; to perform the domestic chores (cleaning, cooking, washing, etc.) necessary to help maintain that home; to care for her husband and children.

Who performs this reproductive labor?

Overwhelmingly women - a group that is culturally constructed to be “naturally” inclined to perform reproductive labor and NOT all other types of (waged) labor.

Gendered division of labor is a historically recent development (only forced on workers and colonized people in 18th-19th centuries)

“Cultural” gender norms and the gender binary are equally recent constructions, which justify this and enforce labor discipline



Women working in textiles manufacturing - early 1900s

Women's prison - early 1900s



SPECIAL CLASS IN COOKING

Roots of gender oppression

Let's take a closer look at that “working class” box

Workers are human beings who need to be fed, clothed, sheltered, in a word **reproduced**, from day to day and generation to generation

Who does all that work of cooking, cleaning, child-bearing and -rearing, etc?

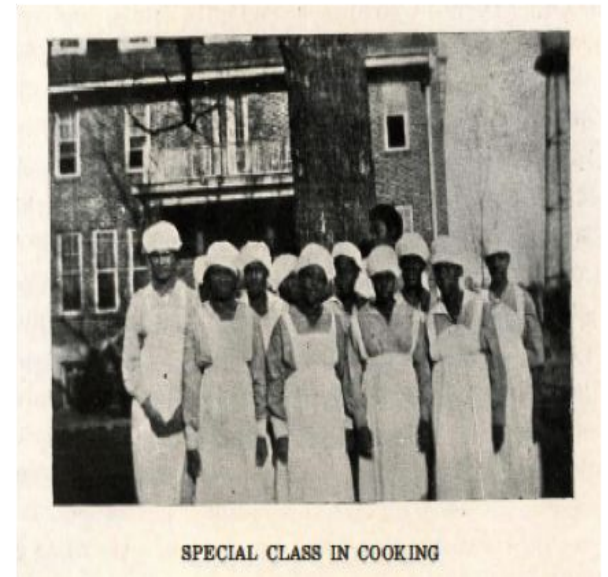


Roots of gender oppression

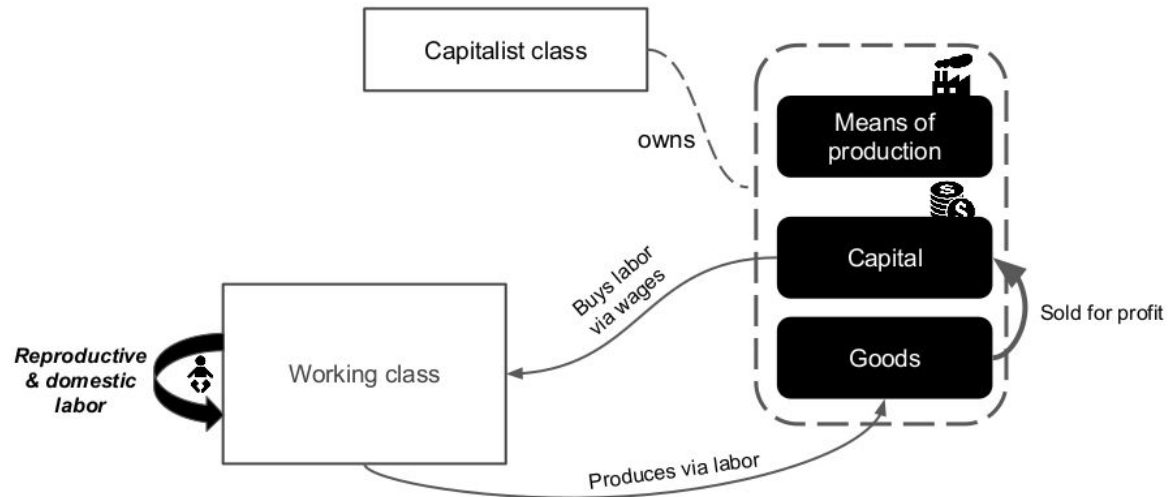
Answer: overwhelmingly **women**, whose unwaged “socially reproductive” labor capitalism depends on

Gendered division of labor is a historically recent development (only forced on workers and colonized people in 18th-19th centuries)

“Cultural” gender norms and the gender binary are equally recent constructions, which justify this and enforce labor discipline



Women's reformatories



Conservative: Real biological differences account for differing circumstances

Liberal: Oppression is rooted in prejudices and individual behavior

Socialist: Race and gender are ideological constructs that perpetuate capitalist class rule

Decentralised

Okay, but ~~as this never worked~~

Land Reform

**Centralised
Industrialisation**

Process
Commun

he
012

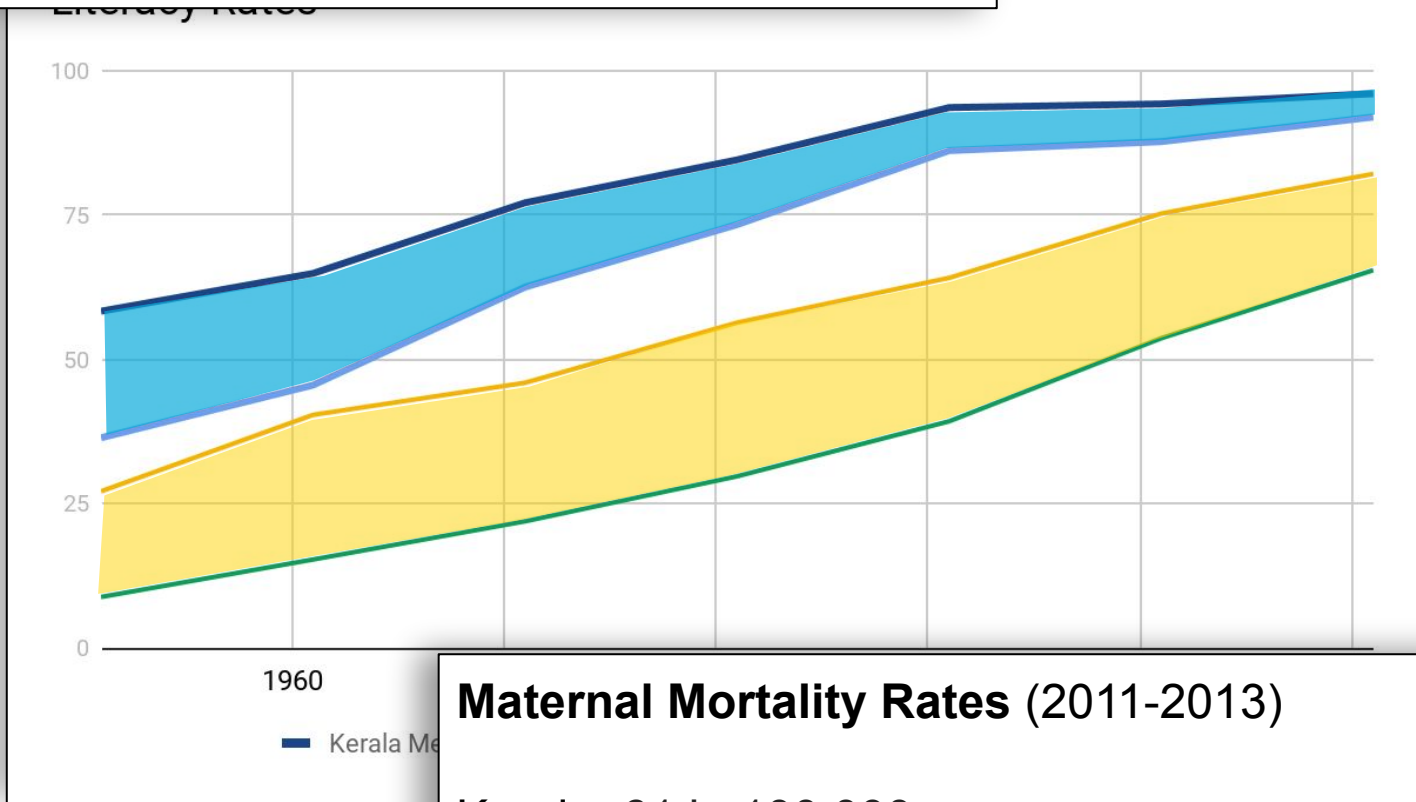
YES!!



Population Sex Ratio (F:M) (2011 census)

Kerala: 1.084

India Overall: 0.940



Maternal Mortality Rates (2011-2013)

Kerala: 61 in 100 000

India Overall: 167 in 100 000

Abolishing the material basis of inequality

Desegregation, affirmative action, reparations, socialization of housework and child-rearing

Structural analysis is an understanding of the societal scale policies and organizations we choose allow capital to concentrate and leave people in destitution.

- The problem
 - Climate Change poses an existential threat in our lifetimes
 - Unchecked growth and consumption are unsustainable
- Who is responsible?
 - In terms of region
 - The US and “developed West” the biggest polluters
 - Narrative of dirty, polluting, developing nations in Africa and Asia (particularly China) is not only incorrect but also racist
 - These narratives and the centering of absolute numbers rather than per capita work in the interests of the US and particularly its capitalist class
 - In terms of class
 - The wealthy not only pollute at much higher rates, but they also profit from the continued destruction of our planet -- no short term incentive to solve climate change
 - Climate of Change fig. And profits of fossil fuel companies
- Who pays?
 - In the US
 - The poor and primarily black and brown people suffer most from both extraction activities and a more dangerous climate
 - Native communities (think DAPL)
 - Same across the board on environmental issues
 - The rich can afford to offset the impacts of climate change (moving, water, food, etc)
 - Globally
 - Wars over control of oil mostly impact majority nonwhite countries in the Middle East
 - In the US
 - The costs of war at home are felt by the poor while the capitalist class is further enriched by these wars
- What can we do? The neoliberal answer
 - Market based approaches
 - Cap and trade for example
 - Individual responsibility
 - Recycling
 - “Ethical” consumption
 - These don’t challenge the power of capital and ultimately benefit large corporations with the resources to navigate the web of incentives and disincentives
 - In the case of cap and trade, financial derivatives have been created -- capitalists will always find a way to build their wealth
- What should we do? The socialist answer
 - We can blow the factory model up to a national or global scale
 - Collective, democratic control of means of production
 - Natural resources, labor, technology, etc
 - Together we can decide how to responsibly meet our needs without destroying the planet

CAPITALISM



CAPITALIST CLASS

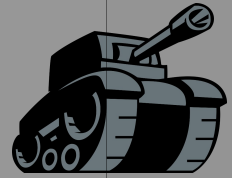
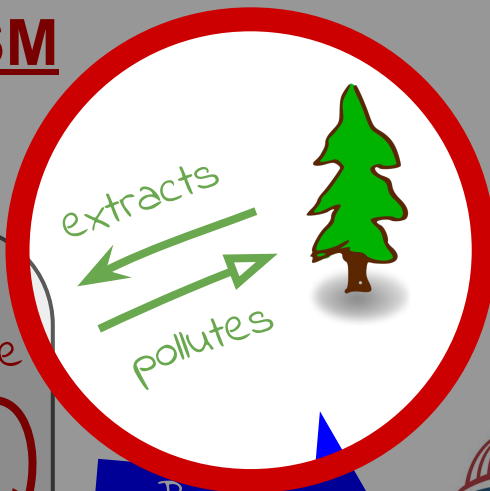


accumulation

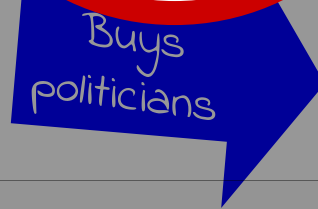
sold for profit



banking & finance



imperialist wars
exploit abroad



STATE

PRO-business

Police protect capitalist class



minimizes Public services



GENDER
RACE
DISABILITY

A hand in a suit sleeve points down towards the 'WORKING CLASS'.

WORKING CLASS

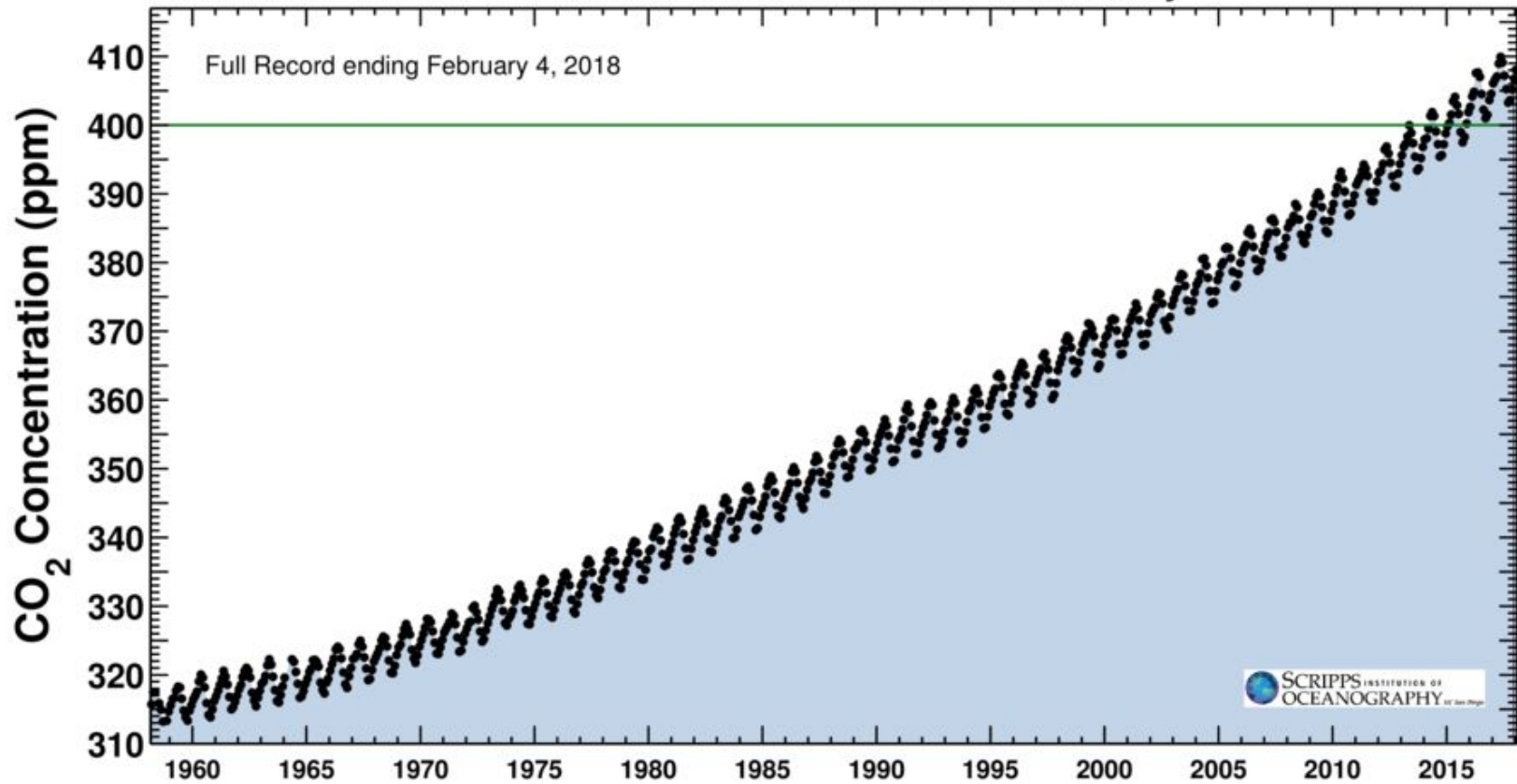


The problem

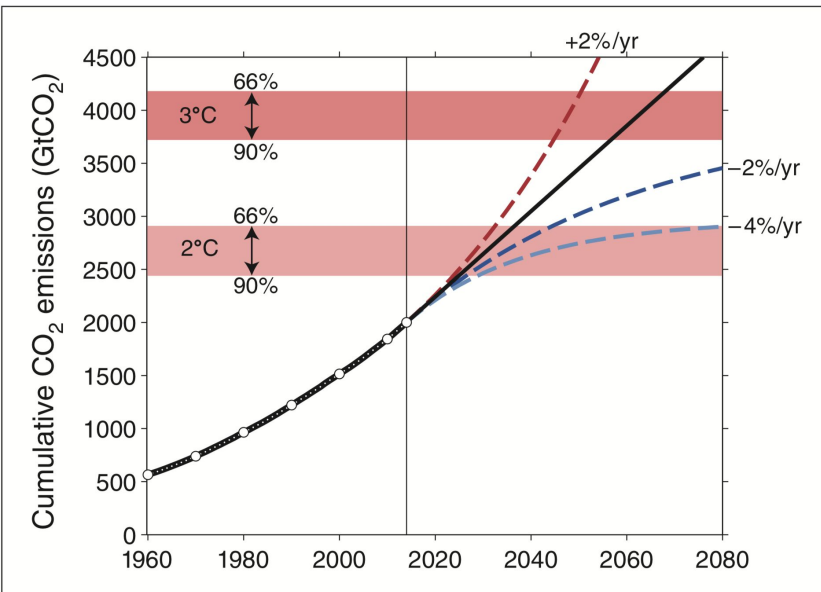
Latest CO₂ reading
February 04, 2018

407.51 ppm

Carbon dioxide concentration at Mauna Loa Observatory



The problem

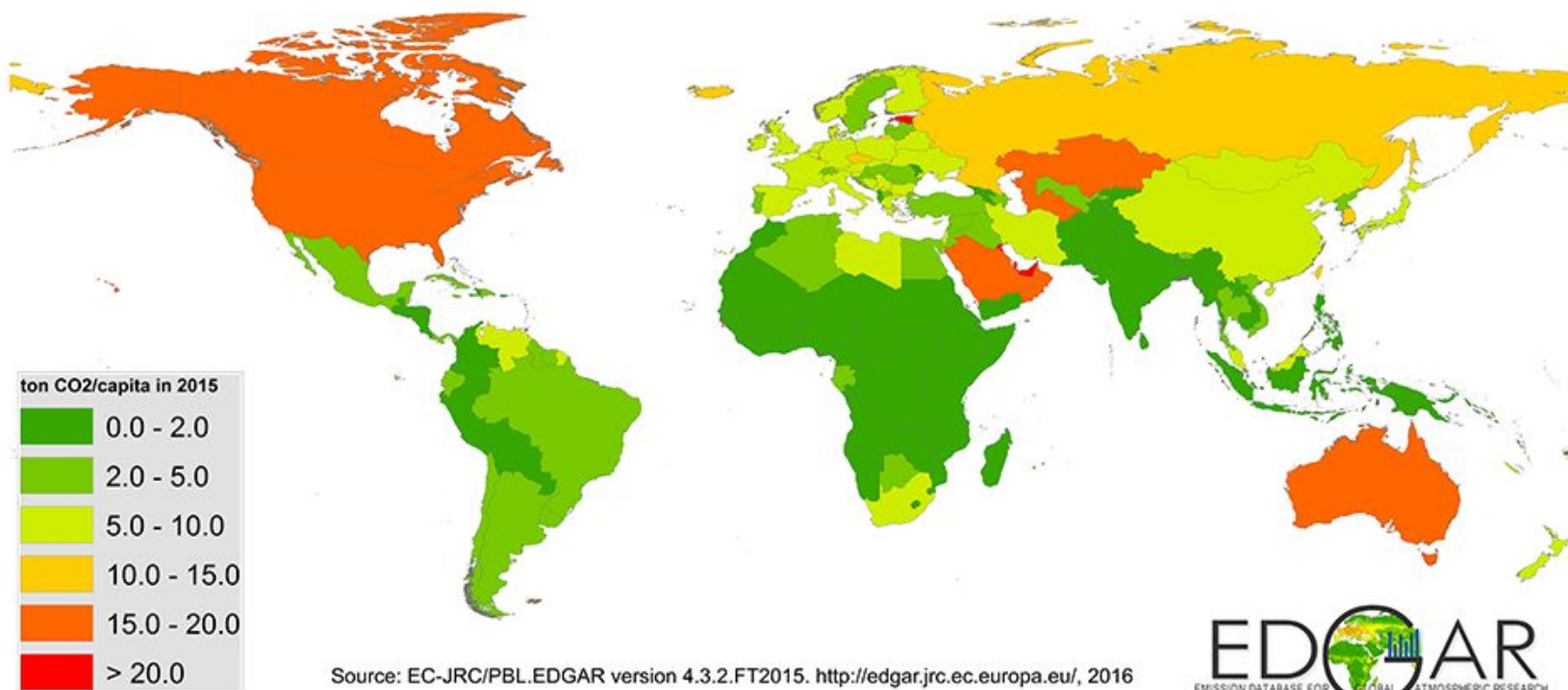


Source: Jackson et al, 2015, *Two or Three Degrees: CO2 Emissions and Global Temperature Impacts*

	1.5°C	2°C	
Heat wave (warm spell) duration [month]			
Global	1.1 [1;1.3]	1.6 [1.4;1.8]	Tropical regions up to 2 months at 1.5°C or up to 3 months at 2°C
Reduction in annual water availability [%]			
Mediterranean	9 [5;16]	17 [8;28]	Other dry subtropical regions like Central America and South Africa also at risk
Increase in heavy precipitation intensity [%]			
Global	5 [4;6]	7 [5;7]	Global increase in intensity due to warming; high latitudes (>45°N) and monsoon regions affected most.
South Asia	7 [4;8]	10 [7;14]	
Global sea-level rise			
in 2100 [cm]	40 [30;55]	50 [35;65]	1.5°C end-of-century rate about 30% lower than for 2°C reducing long-term SLR commitment.
2081-2100 rate [mm/yr]	4 [3;5.5]	5.5 [4;8]	
Fraction of coral reef cells at risk of long-term degradation [Constant case, %]			
2050	90 [50;99]	98 [86;100]	Only limiting warming to 1.5°C may leave window open for some ecosystem adaptation.
2100	70 [14;98]	99 [85;100]	

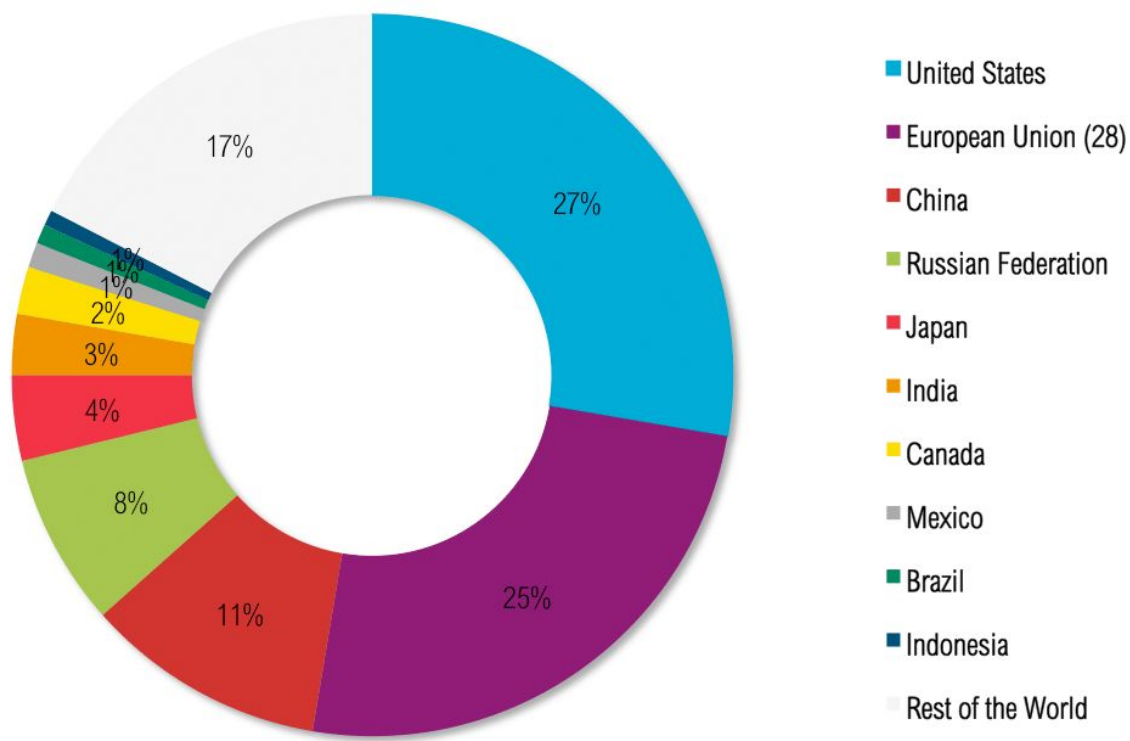
Source: Schleussner et al. 2016, *Differential climate impacts for policy-relevant limits to global warming: the case of 1.5 °C and 2 °C*

Who is responsible?



Who is responsible?

Cumulative CO₂ Emissions 1850–2011 (% of World Total)



Who benefits?

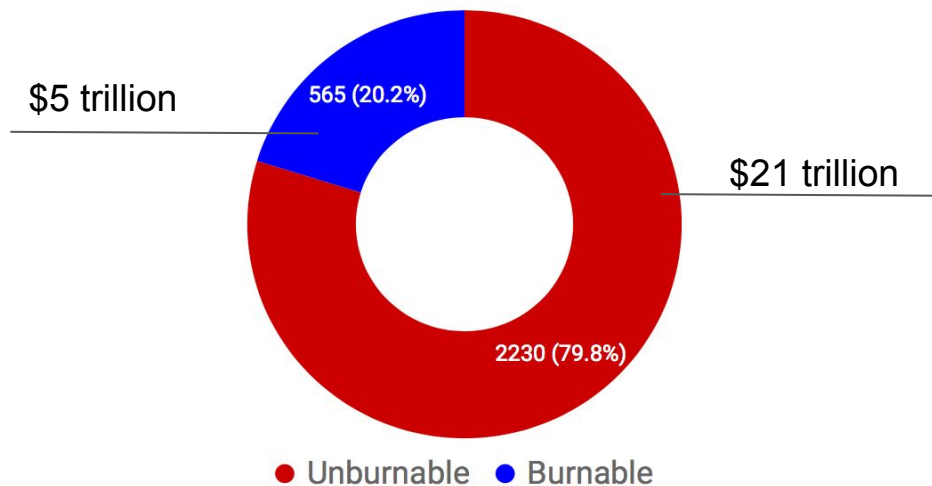
Net Incomes of the Five Major Oil Companies

(millions of dollars)

	2007	2008	2009	2010	2011
ExxonMobil	40,610	45,220	19,280	30,460	41,060
Chevron	18,688	23,931	10,483	19,024	26,895
BP plc	17,287	25,593	16,578	-3,719	25,700
Royal Dutch Shell plc	27,564	26,277	12,518	20,127	28,625
ConocoPhillips	11,891	-16,998	4,858	11,358	12,436
Total	116,040	104,023	63,717	77,250	132,916

Source: Pirog, R. 2012, *Financial Performance of the Major Oil Companies, 2007-2011*

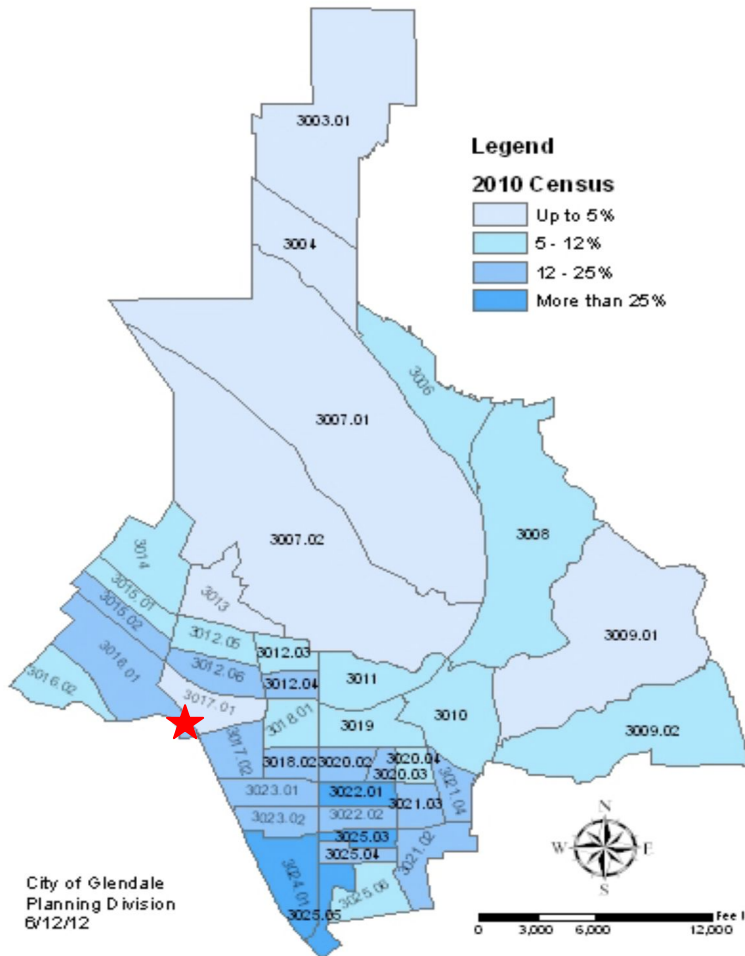
Gigatons of CO2 in known fossil fuel reserves and estimated value



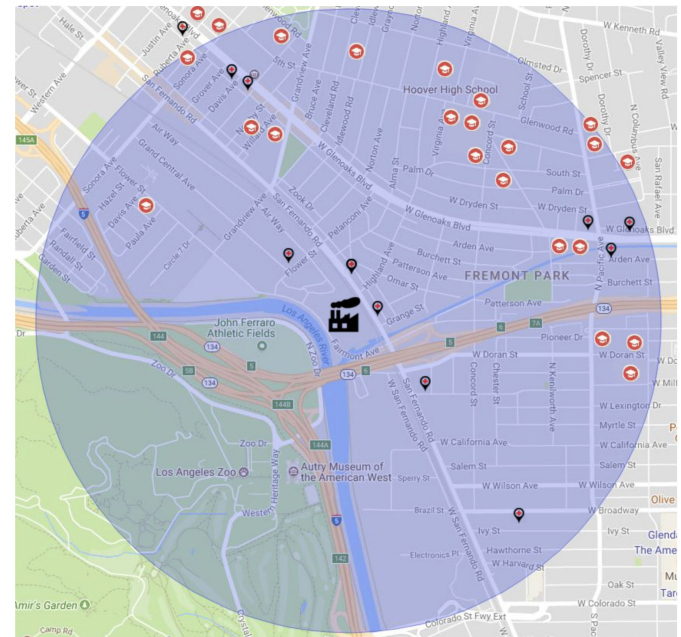
Data source: McKibben, B. 2012 "Global Warming's Terrifying new Math"

Who pays?

Poverty Levels in Glendale



Pollutant	Percentage Increase
Greenhouse Gases (GHG)	686%
Nitrogen Oxides (NOx) - Smog	542%
Sulfur Oxides (SOx)	288%
Volatile Organic Chemicals (VOC)	100%
Carbon Monoxide (CO)	26%
Particulate Matter (PM10)	10%
Particulate Matter (PM2.5)	10%



Who pays?

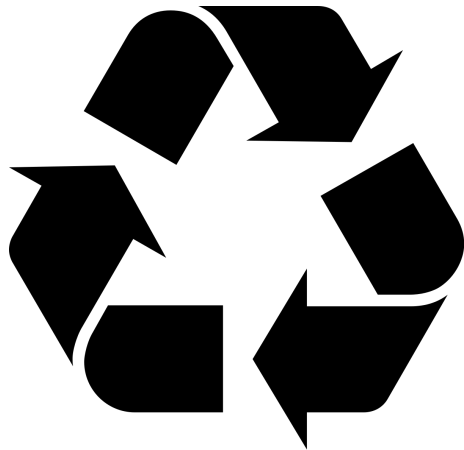


Who pays?



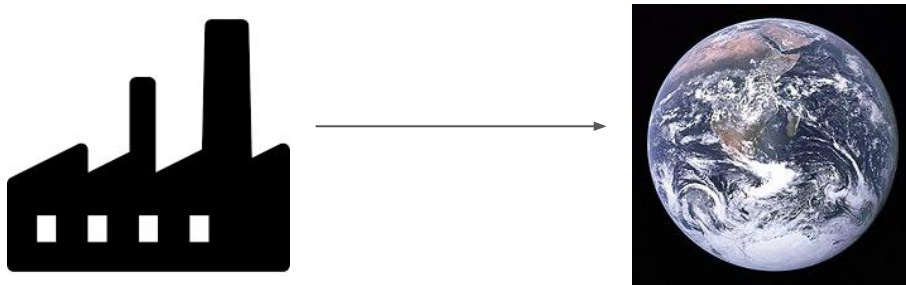
What can we do? The liberal answer

- Market-based solutions
 - Cap and trade
 - Incentivizing good behavior while disincentivizing bad behavior
- Changing individual behavior
 - Recycling, composting, reducing waste
 - “Ethical” consumption



What should we do? The socialist answer

- Democratize the means of production

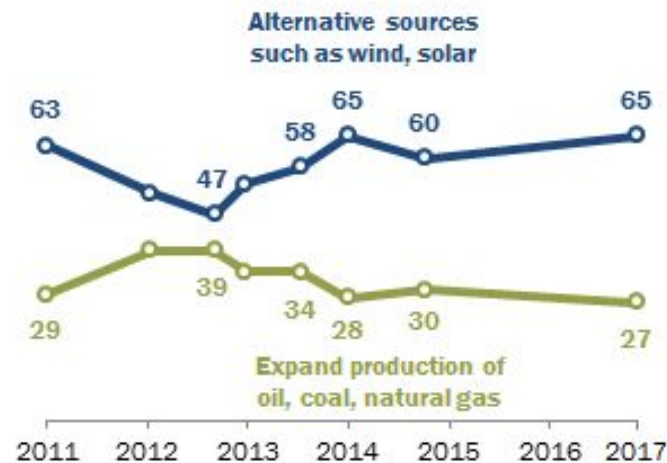


- Eliminate the profit motive in favor of social wellbeing

**PEOPLE
OVER
PROFIT!**

Most in U.S. give priority to developing alternative energy over fossil fuels

% of U.S. adults who say ___ should be the more important priority for addressing America's energy supply



Note: Both/Don't know responses not shown.
Source: Survey conducted Jan. 4-9, 2017.

PEW RESEARCH CENTER

An aerial photograph showing a stark contrast in living conditions. On the left, a dense, informal settlement (slum) with small, makeshift buildings and corrugated metal roofs. On the right, a modern, multi-story apartment building with white balconies and swimming pools. In the center, a paved road separates the two areas, with two tennis courts (one red, one green) and a swimming pool area. The text is overlaid on the image in red and black boxes.

**Richest 1 percent bagged 82 percent of wealth created
last year - enough to end global extreme poverty
seven times over**

Inequality is a choice. Capitalism is a choice

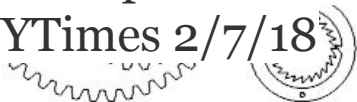
We want freedom and material security

Capitalism

Private
ownership



The markets may be spooked in part by the fact that the economy is humming along so nicely that companies will have to pay more for workers. That can hurt the profits that help drive stock prices -NYTimes 2/7/18



Socialism



How do we get here?



Shall we reform the system from within?

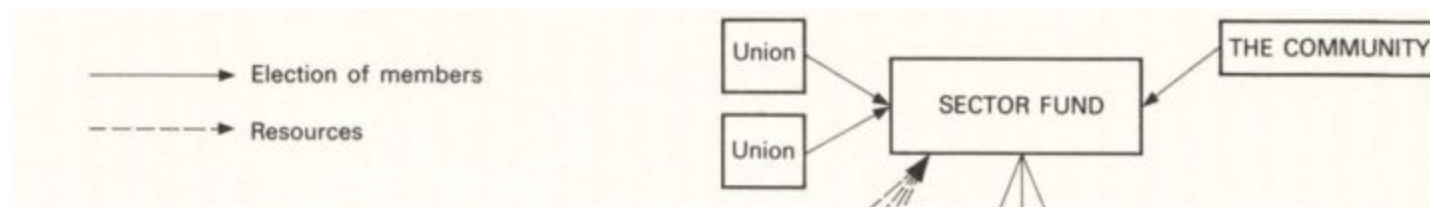
Fight for the 8 hour workday

The state is an instrument of capital

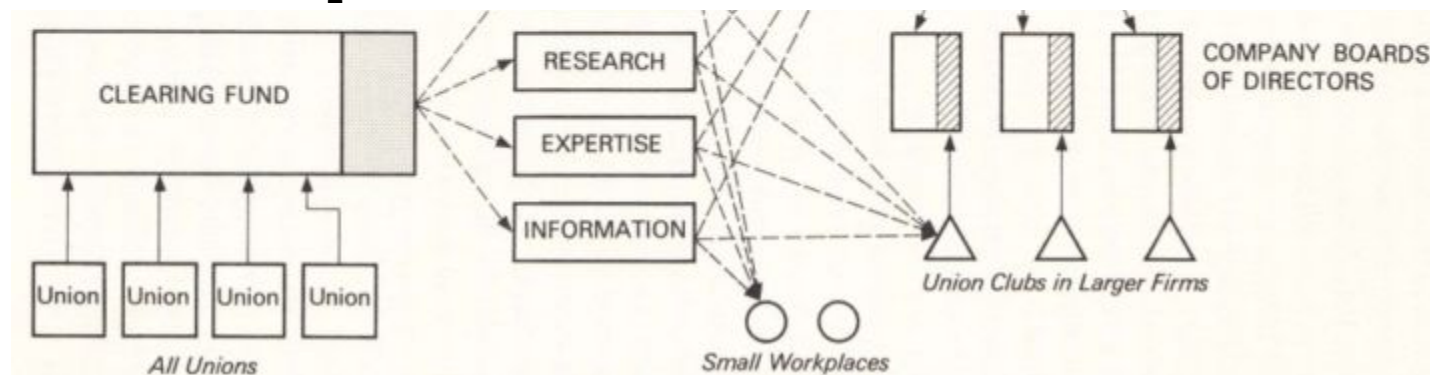


Gradually reform our way to democratic ownership?

- Meidner Plan of Wage Earner Funds
 - Failed even in Sweden 1976 where ~80% of workers unionized



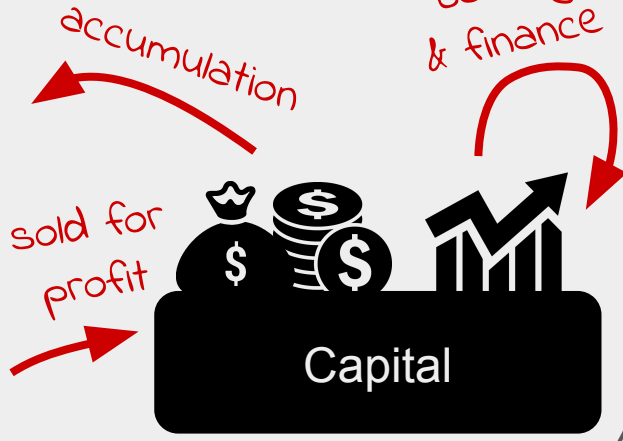
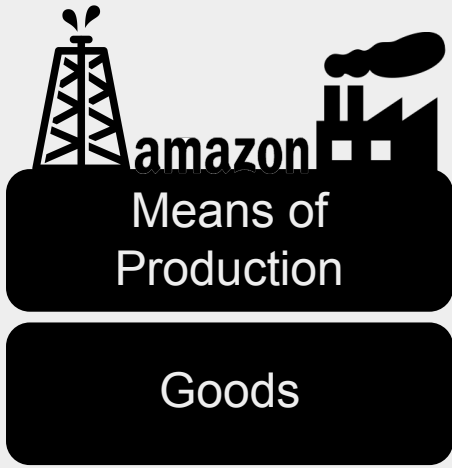
“The strong Swedish labour movement had proved its inability to encroach upon private ownership, the very core of the capitalist system.” - Rudolph Meidner



THE WORKER CLASS HAS POWER

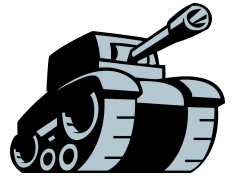


CAPITALIST CLASS



extracts
pollutes

Two green arrows point towards a green tree icon. The top arrow is labeled 'extracts' and the bottom arrow is labeled 'pollutes'.



Imperialist wars
exploit abroad



Public services



GENDER
RACE
DISABILITY

A black silhouette of a hand in a suit sleeve pointing downwards. The words 'GENDER', 'RACE', and 'DISABILITY' are written vertically in black, bold, sans-serif font, with the hand pointing towards them.

buys labor
via lowest
possible
wages

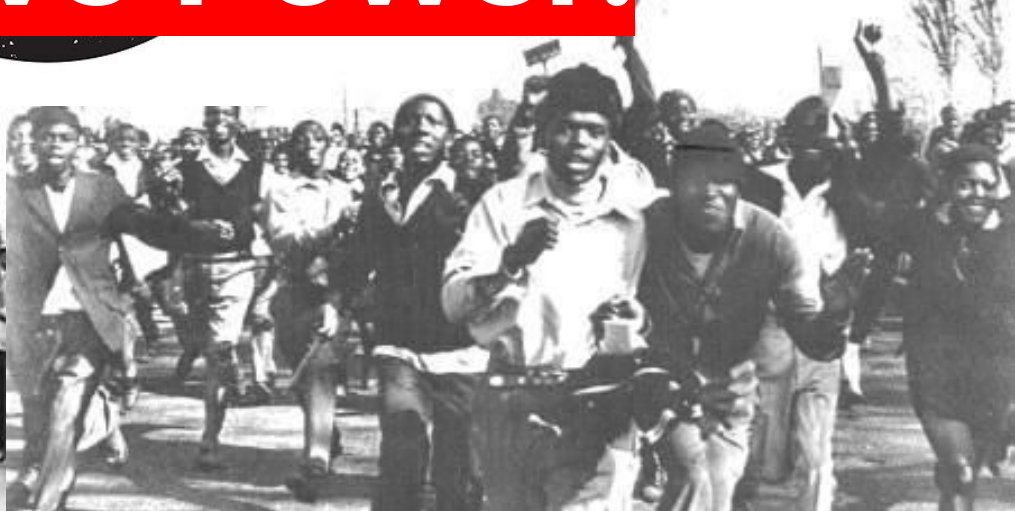
produces
via labor



WORKING CLASS

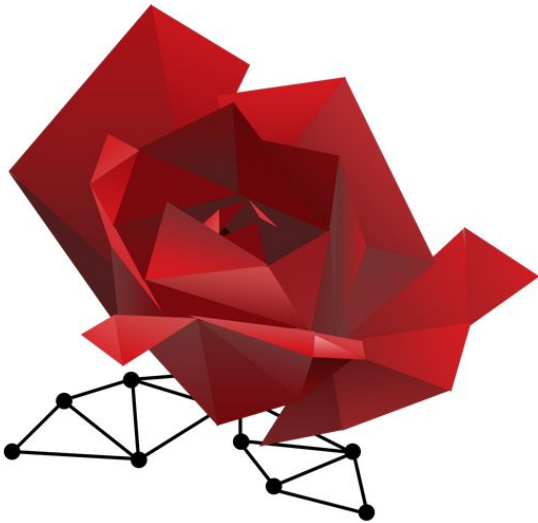


Collective Power!



Organize, organize, organize! Build institutions

Beyond resisting: **build solidarity**



Socialists of Caltech



Democratic Socialists
of America - LA



Science for the People

SOCIALISM IS A POSITIVE VISION FOR SOCIETY

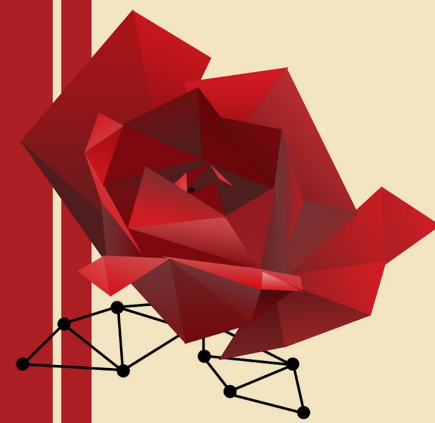
- Extend democracy to the economy.
- We urgently need to end capitalism.
- Incremental reform through electoral politics is insufficient.
- Through collective action, the working class can exert power.
- **A socialist future is one where we take care of each other, work together on meaningful projects, and have a lot more free time to do fun stuff.**





“We live in capitalism. Its power seems inescapable. So did the divine right of kings. Any human power can be resisted and changed by human beings.” -Ursula Le Guin

Socialists *of* Caltech



- **Action working group:** fighting for homeless rights in LA, canvassing for universal healthcare in CA



- **Community working group:** building connections with other left organizations like DSA-LA, Science for the People, Free Radicals, Konkret

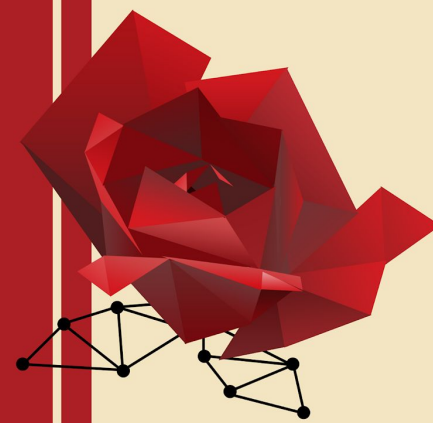


- **Outreach working group:** engaging Caltech community through tabling, movie screenings (13th, Pride, Century of the Self, Black Power Mixtape)



- **Education working group:** learning about current issues like algorithms in society, criminal justice, development in Global South, modern China

Socialists of Caltech



- **DSA-LA Street Watch training:** Feb 22 at LA Community Action Network



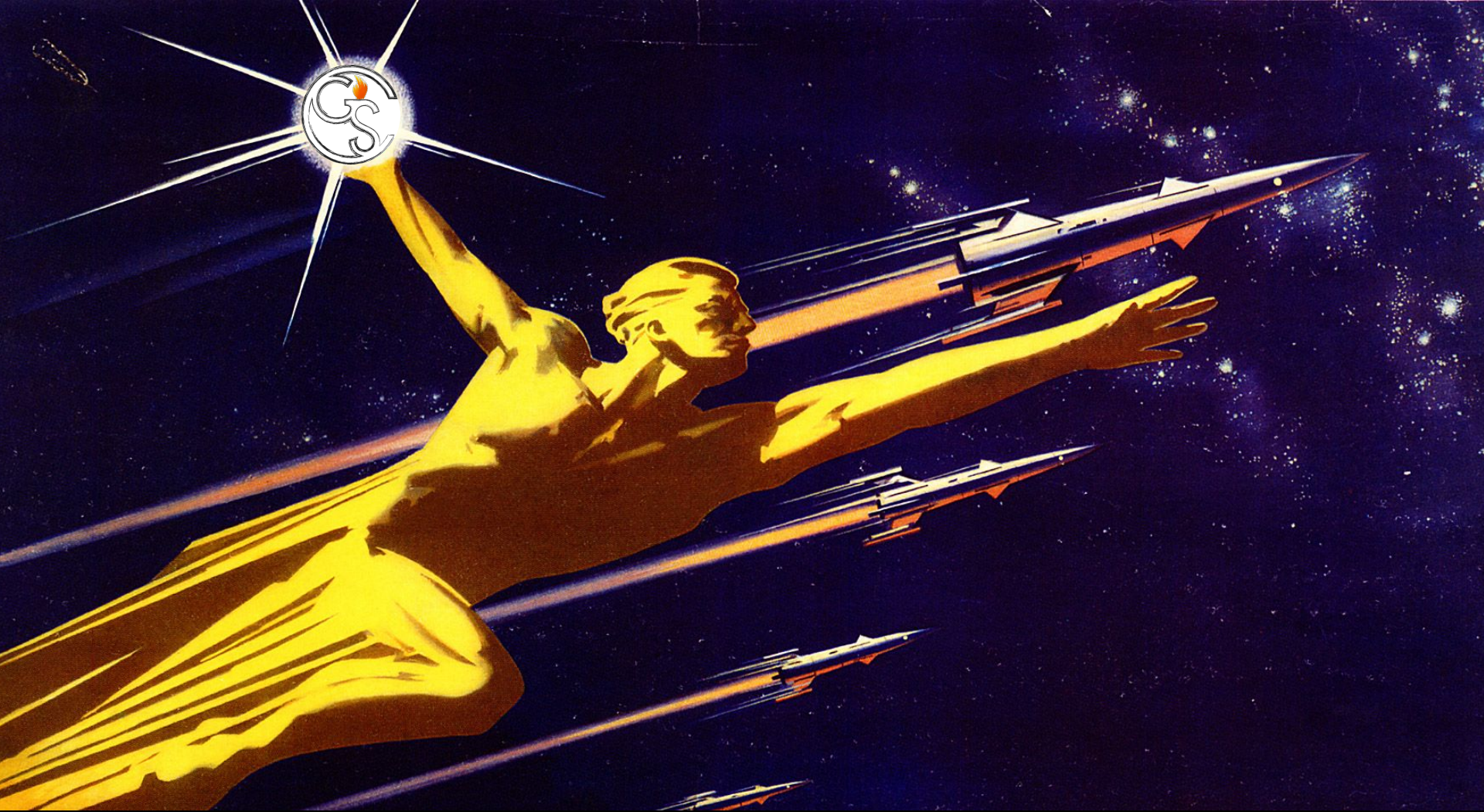
- **“A People’s History of Science” by Free Radicals:** Feb 28, Watson 104 (this room)



- **Screening of *Black Power Mixtape 1967-1975*:** Feb 21, location on campus TBD



- **Discussion group on algorithms in society:** Mar 12, location on campus TBD



“We live in capitalism. Its power seems inescapable. So did the divine right of kings. Any human power can be resisted and changed by human beings.” -Ursula Le Guin

Frequently Asked Questions

- Hasn't capitalism achieved great things? Like iPhones and medical breakthroughs? (Innovation)
- What is the relationship between imperialism and capitalism?
- Didn't Stalin kill like 20 million people under communism? Didn't Mao kill a lot of people too?
- Are communism and socialism the same thing?
- Is Bernie a socialist?
- How can we actually switch to socialism? What is the process of building socialism? What if I don't like violent revolution?
- Why should rich people have to give up what they earn?
- Wouldn't socialism fail because greed is a part of human nature? How would you motivate people to work under socialism?

The Stalin question

To say that "socialism doesn't work" is to overlook the fact that it did. In Eastern Europe, Russia, China, Mongolia, North Korea, and Cuba, revolutionary communism created a life for the mass of people that was far better than the wretched existence they had endured under feudal lords, military bosses, foreign colonizers, and Western capitalists. The end result was a dramatic improvement in living conditions for hundreds of millions of people on a scale never before or since witnessed in history. State socialism transformed desperately poor countries into modernized societies in which everyone had enough food, clothing, and shelter; where elderly people had secure pensions; and where all children (and many adults) went to school and no one was denied medical attention.

- *Blackshirts and Reds* by Michael Parenti

The Stalin question

U.S. policymakers argue that social revolutionary victory anywhere represents a diminution of freedom in the world. The assertion is false. The Chinese Revolution did not crush democracy; there was none to crush in that oppressively feudal regime. The Cuban Revolution did not destroy freedom; it destroyed a hateful U.S.-sponsored police state. The Algerian Revolution did not abolish national liberties; precious few existed under French colonialism. The Vietnamese revolutionaries did not abrogate individual rights; no such rights were available under the U.S.-supported puppet governments of Bao Dal, Diem, and Ky. Of course, revolutions do limit the freedoms of the corporate propertied class and other privileged interests: the freedom to invest privately without regard to human and environmental costs, the freedom to live in obscene opulence while paying workers starvation wages, the freedom to treat the state as a private agency in the service of a privileged coterie, the freedom to employ child labor and child prostitutes, the freedom to treat women as chattel, and so on.

- *Blackshirts and Reds* by Michael Parenti

The Stalin question

In pursuit of counterrevolution and in the name of freedom, U.S. forces or U.S.-supported surrogate forces slaughtered 2,000,000 North Koreans in a three-year war; 3,000,000 Vietnamese; over 500,000 in aerial wars over Laos and Cambodia; over 1,500,000 million in Angola; over 1,000,000 in Mozambique; over 500,000 in Afghanistan; 500,000 to 1.000.000 in Indonesia; 200,000 in East Timor; 100,000 in Nicaragua (combining the Somoza and Reagan eras); over 100,000 in Guatemala (plus art additional 40,000 disappeared); over 700,000 in Iraq over 60,000 in El Salvador; 30,000 in the "dirty war" of Argentina (though the government admits to only 9,000); 35,000 in Taiwan, when the Kuomintang military arrived from China; 20,000 in Chile; and many thousands in Haiti, Panama, Grenada, Brazil, South Africa, Western Sahara. Zaire, Turkey, and dozens of other countries, in what amounts to a free-market world holocaust.

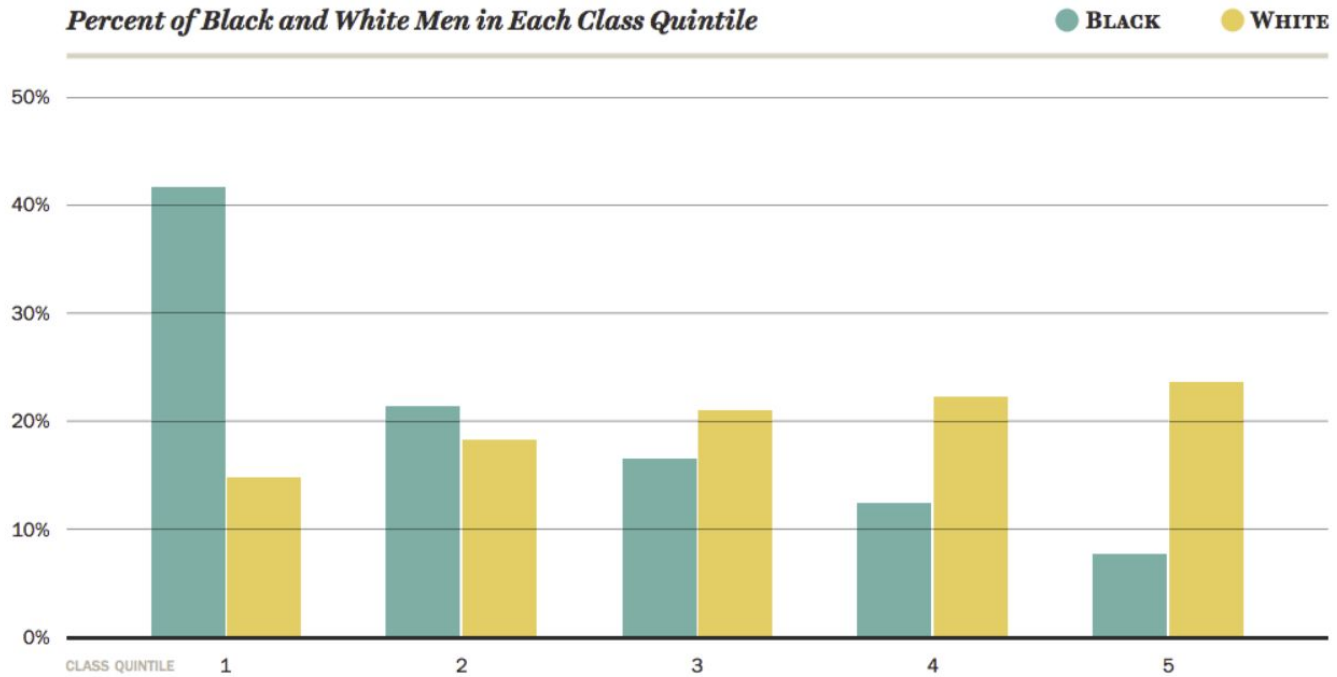
- *Blackshirts and Reds* by Michael Parenti

Probability of being jailed more than a year



FIGURE 2

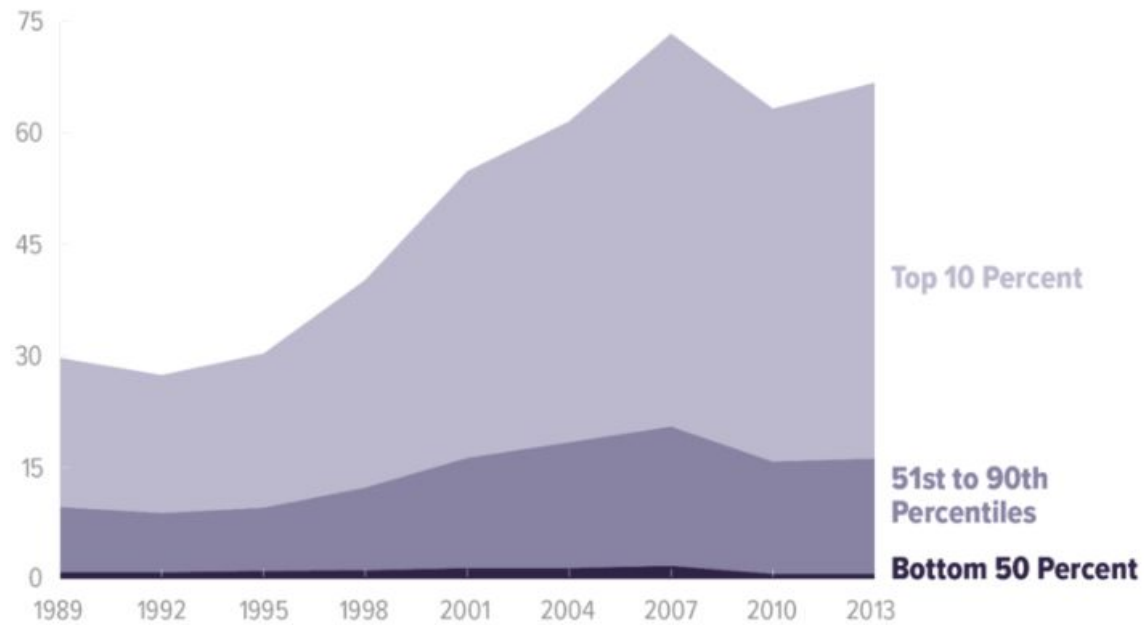
Percent of Black and White Men in Each Class Quintile



Capital accumulates effectively

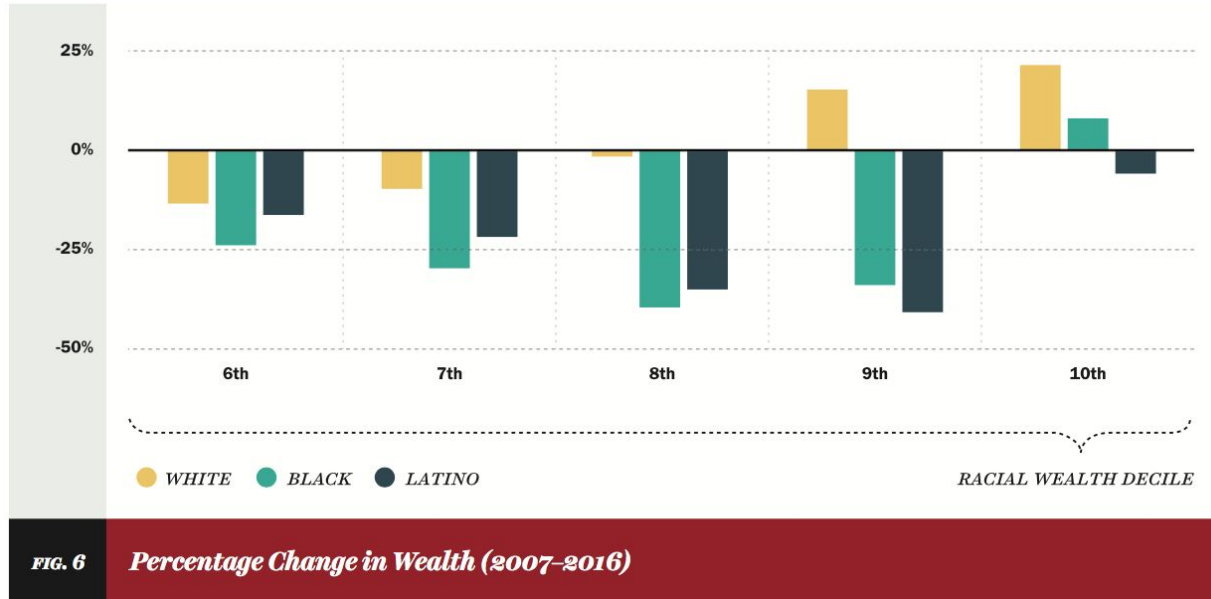
Holdings of Family Wealth

Trillions of 2013 Dollars



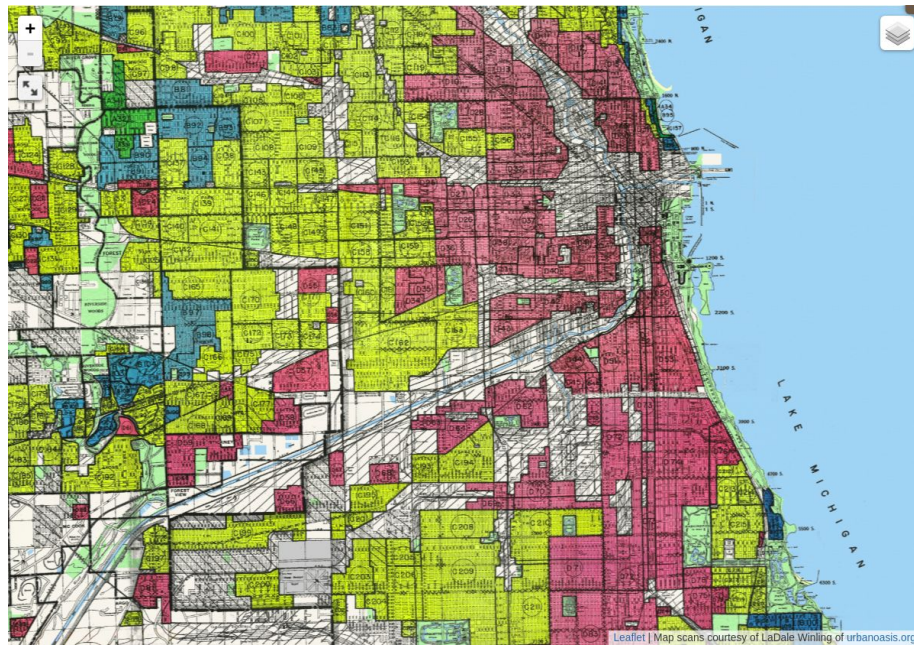
Even today, interests of capital opposed to equality

Emergency Economic Stabilization Act of 2008: \$75 billion to “implement a plan that seeks to maximize assistance for homeowners”

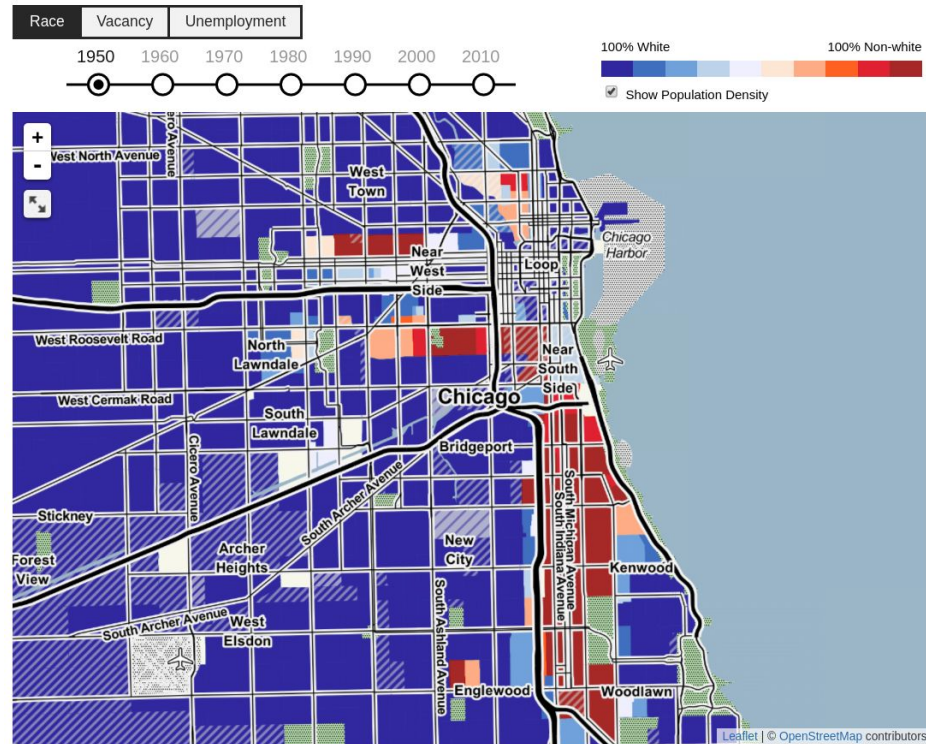


Racial inequality has historical roots beyond slavery: *Redlining by the Federal Housing Authority*

The residents of the areas marked in red (representing “hazardous” real-estate markets) were denied FHA-backed mortgages.



1939 Home Owners' Loan Corporation “Residential Security Map” of Chicago.



The Case for Reparations *The Atlantic*

White Flight

- When we let markets and prices decide allocation of resources, they will reflect our historical discrimination
- The interests of capital are always opposed to durable forms of equality



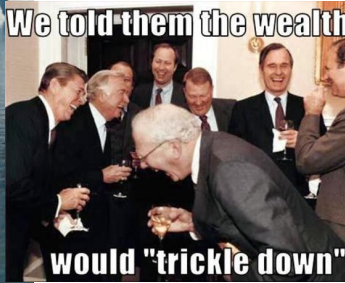
The intersection of racism, sexism, queerphobia with capitalism (Economic Inequality)

- **Intro from healthcare section: genders and races are constructed for the class society we live in (a little bit of history of the construction)**
- **Lends itself to a transition into imperialism and exploitation of the world's poor**
- **Then go into exploitation of the working class which are America's poor**
- Why does poverty exist
- Education supposed to be the great equalizer but we literally fund our schools through property taxes and only those with wealth can afford to live in neighborhoods that have good schools
- Extractive nature of capital: those with the capital to start a business are extracting value from those communities by using their labor, buying their resources, and leaving when the profit motive no longer exists. There's no durable form of economic raising up.
- "I know best how to spend my money" (but that doesn't address the capability for resource aggregation to achieve projects that benefit everyone)
- People who are poor do know how to spend their money but in terms of benefit for society people who are wealthy don't know how to spend their money. How do we convince them that their money can be better spent elsewhere? You take it. Another example of necessity of seizure. Taxation is seizure, but it was never theirs to begin with.
- Scarcity issue: the richest people in the world could end poverty 7 times over. We don't think the rich deserve their money, but even if they did, there's something deeply wrong with how we allocate resources when there are millions of people in the US who share a lot with the poorest of the poor in the entire world while less than 100 people have enough resources to their name to buy a country (i need better hyperbole here)
- Private property: do we really think it's fair for someone to say "ok I started with this so I get to use it to exert power over people however I want"?
- Many also have this feeling that we should be compassionate toward those who cannot produce. Do they deserve a miserable life because their bodies are less capable of doing things that society wants? Let us fully and maximally achieve this goal of compassion toward all people and structure our society in a way that recognizes producing and living as communal.
- At some point we must reconcile this notion that we want to provide equal opportunity to everyone, and recognize that this cannot happen unless we redistribute, and that redistribution will not occur willingly. But there are more of us than there are of the rich! And imagining a democracy in which this can happen robustly and continually is what socialism is. Democratic ownership of resources so that we may democratically allocate resources.
- Politics isn't just ideas and having your voice heard. **Politics is an expression of power** and wielding that power to serve your ends. Our ends are to see that power is exerted toward having people's needs met. Economic inequality is an inequality of power.
- **Materialist analysis:** We think about the rule of law as providing equality of opportunity, but that completely ignores the reality of enforcing the law. Bringing a lawsuit requires a lawyer and having the time and money to spend on your lawsuit. This is why you'll never win as an

Capitalism



Resource extraction



We told them the wealth

would "trickle down"



Exploitation of global south

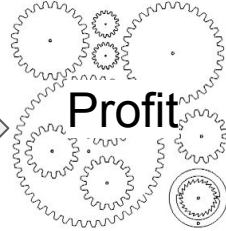


Racial oppression + police

Gendered labor



Wage labor



Profit

Socialism



Science and exploration



Mutual aid



Education prioritized

Beyond Capitalism: Socialism is Democracy

- Diagram: capitalist, working class, state, police, race/gender/ability, environment, imperialism
- “Capitalism is an economic system and ideology based upon private ownership of the means of production and their operation for profit.” - Wikipedia
- Concentration of wealth
- Deterioration of public services, culture, and quality of life
- “a political and economic theory of social organization that advocates that the means of production, distribution, and exchange should be owned or regulated by the community as a whole.” - Wikipedia
- How to fight back? Electoral politics, sure. But mostly collective action
- Elements we won't discuss today: imperialism, alienation,

Beyond capitalism: socialism is democracy

- Capitalism:
 - Private ownership of capital (means of production). Ownership allows for unilateral control
 - Workers must work for a wage under an owner of capital
 - Capitalists organize their activities in pursuit of profit
- Socialism:
 - Public, democratic, shared ownership of capital
 - Structure the process of allocation of resources “for the needs of the many not the few”
 - Define democracy as the capability to meet the needs of people, not as institutions which maintain stability, separation of powers, bicameral legislatures, etc.
 - Compassion for all people. “From each according to their abilities, to each according to their needs.”
- What does it look like to be a socialist:
 - Must ask the question of how to end capitalism. End the pursuit of profit, democratize capital
 - “The master’s tools cannot dismantle the master’s house.” We must build power beyond ballot box!
 - Realize that historically, and today, our power comes from our ability to collectively organize. That looks like building communities that can help one another and advocate together.
 - Our goal is thus to build a mass movement which has the potential to topple current structures of power.
 - That’s why we want to make healthcare accessible for everyone, not just give to the homeless, but develop their agency and their ability organize themselves.

Confidential information removed.

Assignment of Beneficial Interest in the Security Deed from MERS electronic registry to Wells Fargo recorded just before the sale date

Deed Book Filed and Recorded Jun-23-2009 09:49am
2009-0082816

J.C. Stephenson

Jay C. Stephenson
Clerk of Superior Court Cobb Cty. Ga.

MERS cannot assign because it does not hold the underlying note. MERS had no beneficial interest in the Security Deed it could transfer to another party (Wells Fargo).

Judge in recent California case: "Any attempt to transfer the beneficial interest of a trust deed without ownership of the underlying note is void under California law."

Other states have had similar rulings: example: Kansas, Ohio, Nevada, Arkansas, among others.

Our File No.:
Debtor:
Sale Date: 07/07/2009

Return to
Roswell, GA 30076

Robosigning

ASSIGNMENT

STATE OF
COUNTY OF

For value received, Mortgage Electronic Registration Systems, Inc. has this day transferred, sold, assigned, conveyed and set over to Wells Fargo Bank, N.A. dba America's Servicing Company, whose address is PO Box 10328, Des Moines, IA 50306-0328, as Assignee, its successors, representatives and assigns, all its right, title and interest in and to a certain Security Deed (or Deed to Secure Debt) executed by _____ to Mortgage Electronic Registration Systems, Inc., dated December 1, 2006, recorded in Deed Book _____ Page _____ Cobb County, Georgia Records.

Property Address:

The Assignor herein specifically transfers, sells, conveys and assigns to the above Assignee, its successors, representatives and assigns, the aforesaid Security Deed, the property described therein, the indebtedness secured thereby together with all the powers, options, privileges and immunities therein contained.

The Assignor herein has this day sold and assigned to the Assignee herein the note secured by the aforesaid Security Deed and this transfer is made to secure the Assignee, its successors, representatives and assigns, in the payment of said note.

IN WITNESS WHEREOF, the Assignor has hereunto set its hand and seal this April 4, 2009.

Signed, sealed and delivered in the presence of:

[Signature]
Unofficial Witness

[Signature]
Notary Public
My Commission Expires:



This Notary could not have officially witnessed signatures because the seal is outside the required 4 years. Each commission is for a term of four years (see Exhibit). There is also a question as to the validity of the Notary's signature. The Unofficial Witness is unknown.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: *[Signature]*
Printed Name:
Title: Assistant Secretary

By: *[Signature]*
Printed Name:
Title: Vice President
(Corporate Seal)

There is no Corporate Seal

Notice date when document signed

These signatures are believed not to be the actual signatures of the signing parties. In addition, they are not officers of MERS.

In this example the names (above the titles) have been erased by us. Always research (Google) names on your documents to determine where the signers are actually employed. They can be employees of the Servicers, employees of other companies unrelated, and even foreclosing attorneys.

Racial inequality has historical roots beyond slavery

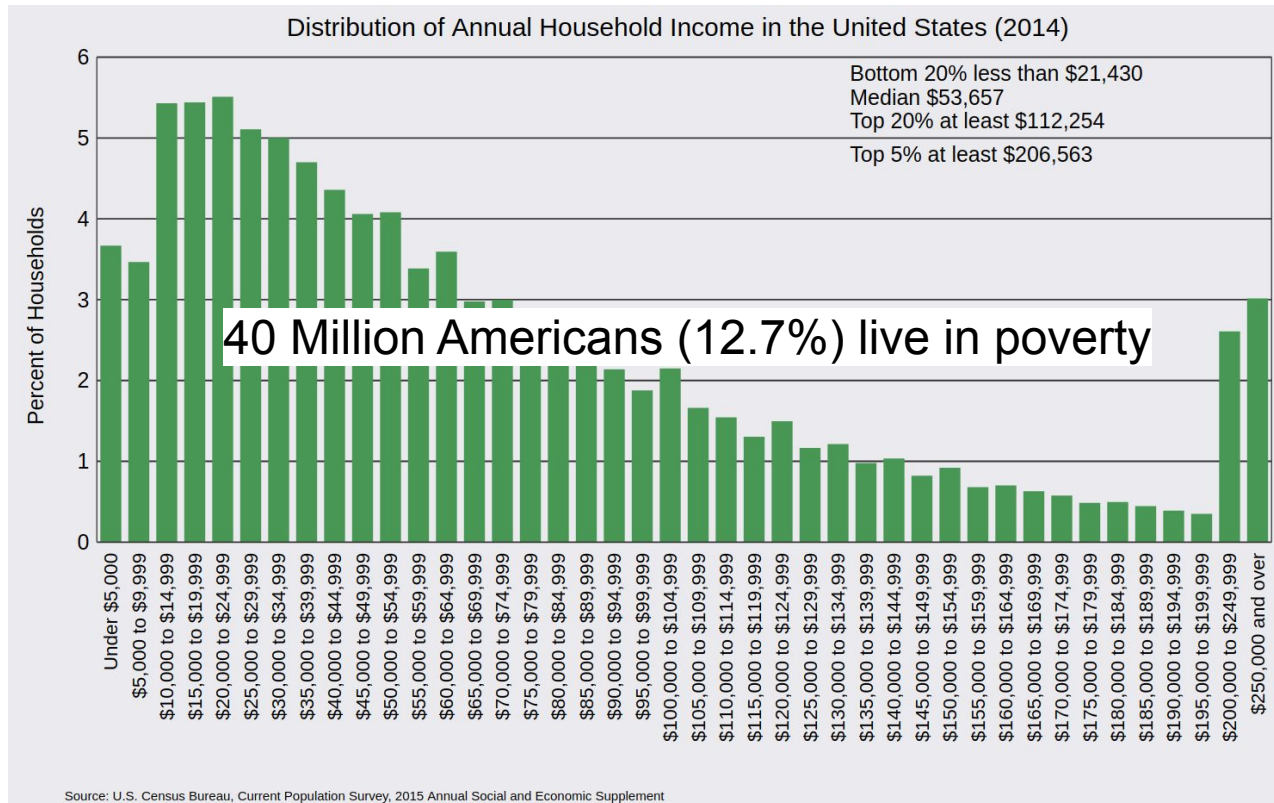
Slaves in 1860



Sharecroppers in Mississippi
under Reconstruction 1908



America has a strong middle class right?

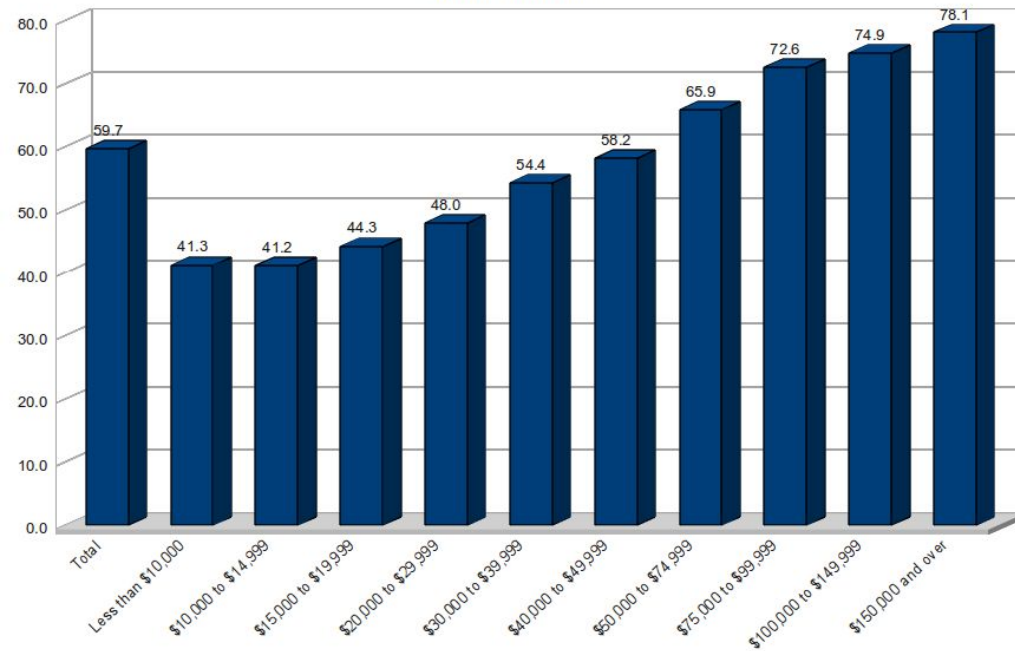


Low income voters

- **Structural analysis:** Those in power make choices which preserve their power. An analysis of current structures of power is very insightful tool for explaining social outcomes.

Voter Turnout by Income, 2008 US Presidential Election.

Source: US Census Bureau.



Drowning child argument (Do the rich deserve to keep what they earn?)

