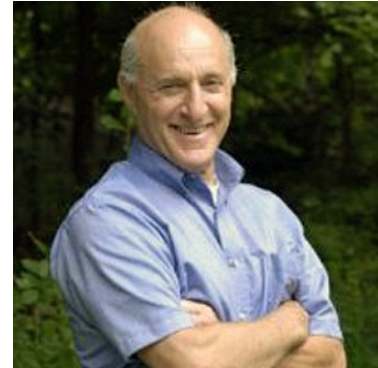


Organizer's Edge ▶

Recommended Reading

Evicted, by Matthew Desmond, and *The Wisdom of Finance*, by Mihir A. Desai, are very different books. Together provide insight on how government affects real people, especially poor people.



Evicted is a detailed description of how eviction in Milwaukee. Desmond follows poor tenants and local landlords, who often evict them for failure to pay rent. Desai explains the essentials of finance and its effect on real people, using example from classic Greek literature to the Simpsons.

An essential element of finance Desai describes is *risk*. We limit our risk by diversifying assets and insuring against loss. Risk is part of life and Desai describe how literature and political entities over centuries to dealt with risk. Desmond follows one Black landlord who has invested in many properties in Black neighborhoods of Milwaukee. He describes her screening tenants, dealing with their problems and evicting tenants. There is risk for the landlord in renting to poor tenants. She does not diversify her investments to insure herself against loss. (The only insurance she has is fire insurance.) For the risk of non-payment of rent, **the State is her “insurance.”** It comes in the form of the courts, the Sheriff and the rules of eviction proceedings. Without that, her investments would be at risk. So rather than having to buy a private insurance policy, we the taxpayers pay for the courts, the sheriffs and pay for her “insurance” to evict tenants.

There is no insurance for tenants who can't pay rent due to job loss, illness or other challenges they face. Desmond describes how eviction creates problems in health – both emotional and physical -- access to school for children, and many other problems. The saddest and most revealing aspect of the book is Desmond's intimate description of the problems the tenants we get to know as they experience eviction.

Federal Welfare for the Rich

The Federal provides more assistance to the wealthiest home-owners than to low-income tenants. In 2015, the federal government spent about \$71 billion on the Mortgage Interest Deduction (MID) tax credit, more than twice the \$29.9 billion it spent on the Section 8 subsidized rental voucher program. In 2013, 73

percent of that \$70 billion went to the wealthiest 20 percent of earners; 15 percent went to the richest 1 percent. The poorest 20 percent, who rarely own homes, got essentially nothing.

These two books take on subjects often seen as the province of experts and show, in very different ways, how their topics are with us every day.

Feedback Welcome

We want to hear from you, your reactions, ideas, what is at the edge YOUR "envelope." Just go to...

[Visit Our Website!](#)



Who else you will hear from.....

We are just starting, but so far you can expect to hear what the following people are thinking:

Jessica Tang: Boston Teachers Union, AFT

George Luse of the Mass Teachers Assn,

Scott Reed with the PICO Network, ,

Cathy Howell, in Oregon and El Salvador, formerly with the AFL-CIO,

Caesar McDowell of the Interaction Institute for Social Justice,

Diana Bell of Community and Labor United,

David Hernandez of the California Education Assn,

Attica Scott, State Rep Louisville, Kentucky

Bob Van Meter with the Local Initiative Support Corporation in Boston,

Walter Davis, of the Tennessee, Health Care Coalition.

Debra Askenase, of Community Organizing 2.0,

Deb Fastino, of the Coalition for Social Justice in New Bedford, MA,

Rebecca Gutman, with SEIU-1199,

Tim Dean, of SEIU-1199,

Mary Ochs, long time organizer in Los Angeles

and others, hopefully, including YOU

Other Useful Links

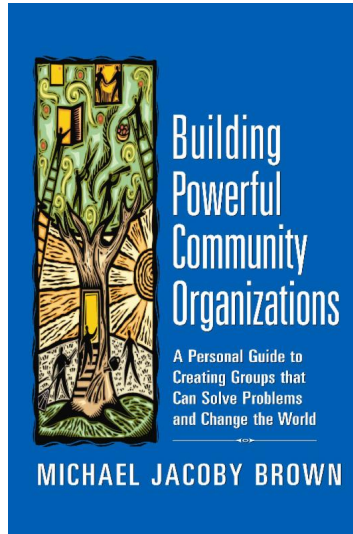
<http://michaeljacobybrown.com/>

[Road Map Consulting](#)

[Visions-Inc](#)



[Buy my book](#)



Your copy should address 3 key questions: Who am I writing for? (Audience) Why should they care? (Benefit) What do I want them to do here? (Call-to-Action)

Create a great offer by adding words like "free" "personalized" "complimentary" or "customized." A sense of urgency often helps readers take an action, so think about inserting phrases like "for a limited time only" or "only 7 remaining!"

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