

U.S. mortgage rates climb



Note: Average weekly rates

Source: Freddie Mac | By Chibuike Oguh

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Lionel D. Lyles, 2024-04-08 For 10 000 years before any European immigrants arrived on the North American Continent Native American Indians engaged in a communal lifestyle. From 1600 to 1791 American Colonists established a thriving home production economy and having ownership of their tools or means of production they produced everything they needed to survive. They were self reliant and the American Colonists sold their excess goods to merchants who resold them for a profit. By 1791 the merchants were able to start the first textile factories as a result which brought an abrupt end to the home production economy and the beginning of American Capitalism. Former independent colonists were now forced into the textile factory and the first wage contract appeared in America. The wage contract also set in motion a contradiction between the capitalist owners of the means of production and the new American Working Class. The wage contract allowed the owners of working class labor and the instruments of production to evolve into an American Ruling Class and the producers of all commodities and wealth became the American Working Class People wage workers class. Because of their divergent interests the two classes formed a class contradiction and the latter became known as the capitalist American Ruling Class Opposite and the American Working Class Opposite People wage workers. This development occurred mainly in the northern factory economy while in the South uncompensated African Slave Labor was dominant which was owned by an American Slaveholding Class. By 1860 the contradiction between the capitalist American Ruling Class Opposite owner of the wage labor system came into a head on contradiction with uncompensated African Slave Labor and a bloody Civil War was fought to determine which type of means of production would prevail and dominate during the 20th Century. The South was defeated and the wage contract system became nationalized. Therefore throughout the twentieth Century including the beginning of

the new Millennium the capitalist American Ruling Class Opposite expropriated the labor s product of the American Working Class Opposite People wage workers which resulted in this class accumulation of multiple billions of dollars of Surplus Value and simultaneously this loss translated into the American Working Class Opposite People wage workers increasing alienation estrangement loss self identity self expression and freedom The Wall Street Journal ,2009 **American Banker** ,2002

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