

OPINION

Opinion articles do not necessarily reflect or represent the views of The Portland Observer

The Portland Observer
USPS 959-680
Established 1970
4747 NE Martin Luther King, Jr. Blvd.,
Portland, OR 97211



EDITOR-IN-CHIEF, PUBLISHER
Charles H. Washington

COPY EDITOR
Joy Ramos

EDITOR
Michael Leighton

CREATIVE DIRECTOR
Paul Neufeldt

DISTRIBUTION MANAGER
Mark Washington

WRITER, PHOTOGRAPHER
David Plechl

POSTMASTER: Send address changes to Portland Observer PO Box 3137, Portland, OR 97208
Periodical Postage paid in Portland, OR Subscriptions are \$60.00 per year

503-288-0033 • FAX 503-288-0015 • EMAIL: news@portlandobserver.com subscription@portlandobserver.com ads@portlandobserver.com

The Portland Observer welcomes freelance submissions. Manuscripts and photographs should be clearly labeled and will be returned if accompanied by a self addressed envelope. All created design display ads become the sole property of the newspaper and cannot be used in other publications or personal usage without the written consent of the general manager, unless the client has purchased the composition of such ad. © 1996 THE PORTLAND OBSERVER. ALL RIGHTS RESERVED. REPRODUCTION IN WHOLE OR IN PART WITHOUT PERMISSION IS PROHIBITED.

The Portland Observer--Oregon's Oldest Multicultural Publication--is a member of the National Newspaper Association--Founded in 1885, and The National Advertising Representative Amalgamated Publishers, Inc., New York, NY, and The West Coast Black Publishers Association • Serving Portland and Vancouver.

Letters To The Editor Where are Our Advocates?

I have been living here in Portland for several years now. I'm still trying to get used to the weather and to African Americans who have lived here for a long time.

I have lived all over this nation and I have never seen a more passive group of Negroes than the ones I have seen out here. I expect whites to be like this, but my own people? What is going on here?

Granted, the Pacific Northwest is lovely and offers a peace that a Detroit or Chicago can't, but it also makes whimps out of African Americans. People take so much for granted and allow government and people to walk all over them and we think it's okay because we live in so called diverse neighborhoods and many of our children go to school with whites.

There is just as much racism and bigotry in Oregon as there is in the deep south, people here (whites and blacks) cover over it real good.

Take for instance, the advocacy commissions here in Oregon: Good idea, but the Legislature and the lack of interest by the communities and the "Uncle Toms" on the commissions have made them almost useless.

Look at the black commission. It's manager is a sharp black man who has done some good things but is being held back by commissioners who don't want to do anything or allow the manager to do anything worthwhile for fear of making white people mad. I have heard the manager speak several times. He is a breath of fresh air in complacent Oregon. He wants to make things better for African Americans, blacks and people of color in Oregon, but his commissioners, except for a few, are only there to give an impression of fairness and to add to their resumes. The ones who want to make a difference are always out-voted along with the manager.

Why don't you folks do some articles on where is the Commission on Black Affairs when the communities and people really need them? Why isn't the manager allowed to work closer with our community? Is this commission just window dressing?

It is a shame to see capable people such as the manager and several of the commissioners being held back by people who want to sit on their butts instead of advocating for their communities. Many on the commission have seemed to forgotten their roles.

Please check into this and do the community a favor and see why the manager is being fought by black people, (not whites) while he tries to do his job.

L.Smith, Salem



Julianne Malveaux

Not a week goes by when I don't get an e-mail from someone peddling home loans or home-loan refinancing on the Internet. The rates are going down, they scream, exclamation points all over the place. Loan guaranteed, they shout, casting the net as widely as they can to get me to respond. Since I'm a homeowner in an area that is gentrifying, with property values spiraling upward, I'm "fresh meat" for lenders looking for hot prospects.

With the mortgage interest rate down to 6.42 percent for 30-year loans, and even lower for shorter-term mortgages, financial planners say this is a great time to buy or to refinance. But, unlike me, too many African-American borrowers find the doors to conventional lending

Unfair Lending Perpetuates Homeownership Gap

shut in their faces.

A new report from the Center for Community Change says that African Americans and Hispanics are disproportionately represented in the subprime home-refinance market. That means they are paying at least 1 to 6 more percentage points than their white counterparts pay. Data from 331 metropoli-

provide money to borrowers whose credit is not pristine. But Freddie Mac, one of the publicly chartered secondary mortgage-market enterprises, says that as many as 30 percent of those who get subprime mortgages could benefit from conventional mortgages and from great savings.

Further, in many cases the quality of your loan is a function of who you know. Some people with "good" credit end up with costly subprime products because they have had so many negative experiences with conventional lending that they shy away from seeking credit from them. Instead, they respond to the television and radio ads that seek them out, help them to consolidate their credit or improve their homes and charge them interest up the yin-yang.

This is important because home ownership is often the way that lower- and middle-income families amass wealth.

The American dream has always included homeownership. But many people of color can't participate in the American dream except at high-interest, subprime rates. This inequality must end.

Julianne Malveaux is a Washington, D.C.-based economist and a nationally syndicated columnist. She can be reached at pmproj@progressive.org.

A new report from the Center for Community Change says that African Americans and Hispanics are disproportionately represented in the subprime home-refinance market.

tan areas show that while 17 percent of whites borrow money in the subprime market, nearly half (49 percent) of African Americans, 30 percent of Hispanics and 28 percent of Native Americans get subprime loans.

How can we explain this disparity? Most lenders say the subprime market is a function of the risk they take when they

If it's news or informative
You probably saw it in...
The Portland Observer

call to advertise:
503.288.0033

or email:
ads@portlandobserver.com

Win a \$25,000 kitchen makeover!

Now lose your old kitchen while you're losing weight. Enter our Lookin' Good-Cookin' Good Sweepstakes at a Weight Watchers location near you. No purchase necessary. Details at participating locations.

FREE REGISTRATION FOR MEETINGS
1 800 651 6000 WeightWatchers.com

Call 1-800-651-6000 for meeting times. Free registration until Oct 12, 2002.

NORTH PORTLAND

| | |
|---|--|
| Northminster Press. Church 2823 N. Portland Blvd. | Temple Baptist Church 1319 N.E. 7th |
| Timberline Dodge 2510 N.E. Sandy Blvd. | Tillamook Park Bldg. 2108 N.E. 41st Ave. |

realfood.real life.real results.
Weight Watchers

Void where prohibited. Offer ends 10/12/02. Free registration offer for limited time at participating meeting locations. Joining members pay only the weekly fee.
©2002 Weight Watchers International, Inc. owner of the WEIGHT WATCHERS trademark. All rights reserved.

IT ALL BEGINS HERE!

Community Learning Center
4212 NE Prescott
(503) 281-8596

ENROLLING NOW

Preschool (Ages 3 & 4)

- Christian Environment
- Convenient Location
- Small Classes
- Caring Teachers
- Reasonable Rates

"Thanks for clearing the air at work, Oregon."

I can remember days where I could see the smoke in my office hanging near the ceiling tiles. But with the Oregon Smokefree Workplace Law, it's a thing of the past. No more dirty ashtrays. No more butts in the sink. And no more secondhand smoke.

Because now smoking doesn't work in Oregon. And I'm breathing a lot easier.

If you've got questions, please contact us:

Information About The Law

- Toll-free 1-866-621-6107
- www.healthoregon.org/tobacco
- Your county health department

Oregon Tobacco Quitline

- 1-877-270-STOP
- 1-877-2NO-FUME (Spanish)
- TTY: 1-877-777-6534

If you have a disability and need the material in an alternate format, call 503-731-4273 (TTY: 503-731-4031).



SMOKEFREE WORKPLACES. IT'S OREGON LAW.
OREGON DEPARTMENT OF HUMAN SERVICES