

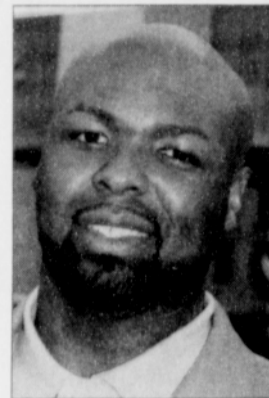


PHOTOS BY RAYMOND RENDLEMAN/THE PORTLAND OBSERVER
City Commissioner Sam Adams (left) meets with City Council Candidate John Branam at the Albina Press coffeehouse in north Portland.

Cutting-Edge Candidates

Over time, we tend to forget the trials, tribulations and stresses of young people.

— Harold Williams Two, candidate for City Council



continued ▲ from Front

him the optimism he needed to collect the names of 1,000 people donating \$5 to qualify for public campaign financing.

A children's social worker for the past 10 years, Williams, 31, says he rediscovers the importance of a youthful perspective on a daily basis.

"Over time, we tend to forget the trials, tribulations and stresses of young people," he says. "With me being not that far removed, it would be an easier

translation."

"We cannot afford to let things like accessibility, communication, education or accountability to fall to the wayside," Williams says. "I will do all I can to provide access to those who don't know their way around."

A 1995 graduate of Jefferson High School and subsequent professional football player, Williams speaks to being the best he can be.

"I'm not saying I can be everything to all people, but I can be me," he says.

Wealth Gap Makes Case for Racial Reparations

continued ▲ from Front

cans were almost completely excluded from benefiting from these loans because the FHA assigned "risk" rating to neighborhoods, based on various demographic factors, especially race. Mixed and predominantly black neighborhoods were rated as "riskier" and were generally not eligible for FHA loans.

After World War II, the G.I. Bill led to a housing boom where returning soldiers bought new homes in the newly-formed suburbs. However, black veterans were largely excluded from the housing benefits of the G.I. Bill.

"The FHA manual at the time stated that 'If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes,'" Valls said. "So for a home to be insurable, a neighborhood had to be white and to stay white."

To ensure that stability, the FHA actively promoted the use of racial covenants — legal restrictions on

who houses could be sold to — in order to protect against transitions to mixed neighborhoods. By some estimates 80 percent of new suburban housing developments in the 1930s and '40s included such covenants.

"So even if you wanted to sell your home to a person of color, you couldn't," noted Valls. Valls said he recently found a racial covenant in the original deed for his 1949 home that stated that the home was "not to be sold to blacks or Asians."

In 1948, the Supreme Court ruled these covenants to be unconstitutional. However, the discriminatory practices continued well into the 1980s.

"This was a very explicit widespread discrimination that had real impact on people's well-being and their ability to have that cushion that comes from having assets such as a

home," Valls said.

Kaplan added: "Access to equity in a home gives you a back-up in case of an emergency; it gives you something to fall back on. Historically, it helps you build on what you have: to hold out for a better job, upgrade to a better neighborhood, get other loans. If you are denied



Some of these policies that might contribute to closing that wealth gap would benefit people of all colors... but the important part is that it closes that gap.

— Andrew Valls, Oregon State University professor

the opportunity of home ownership, it affects your entire way of life."

Valls and Kaplan said the majority of young, first-time white homebuyers today receive money from their parents to help them afford a home. This is not the case for black first-time homebuyers, however, because of the lack of ownership history.

The researchers believe that reparations for this government-supported discrimination are necessary. Using a model where they compared the current average wealth of white Americans due to home equity to the current average wealth of black Americans due to home equity, they believe that reparations in

loans aimed at (but not exclusive to) black Americans would help remedy a system that has discriminated against blacks since the 1930s and caused a historic gap in wealth between black and white Americans. "Black Americans ought to be eligible for very favorable terms on mortgages, with very low interest rates and low or no down payment, with both mortgage insurance and the low interest rates subsidized by the government," Kaplan said.

In addition, they said that blacks should be provided with opportunities that would lead to the creation of wealth through means beyond the housing market alone, such as improved access to good primary education; improved access to funding for secondary education; very favorable terms for loans to start new businesses, etc.; and improved "safety nets" for crises.

"Some of these policies that might contribute to closing that wealth gap would benefit people of all colors," Valls said. "But the important part is that it closes that gap."

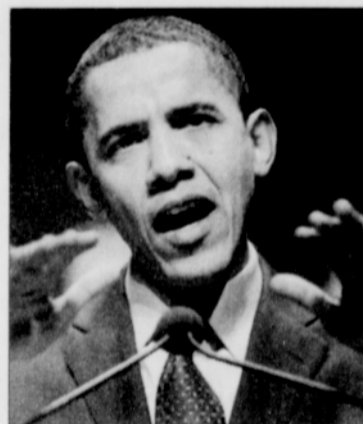
Obama Sets Record Straight Battles misconception on his religion

(AP) — Presidential candidate Barack Obama is stepping up his effort to correct the misconception that he's a Muslim.

At a rally to kick off a weeklong campaign for the South Carolina primary, Obama tried to set the record straight from an attack circulating widely on the Internet that is designed to play into prejudices against Muslims and fears of terrorism.

"I've been to the same

church -- the same Christian church -- for almost 20 years," Obama said, stressing the word Christian and drawing cheers from the faithful in reply. "I was sworn in with my hand on the family Bible. Whenever I'm in the United States Senate, I pledge allegiance to the flag of the United States of America. So if you get some silly e-mail ... send it back to whoever sent it and



U.S. Sen. Barack Obama

tell them this is all crazy. Educate."

Obama is referring to a debunked chain-e-mail circulating widely on the Internet that suggests he is hiding his Islamic roots and may be a terrorist in disguise. It says he was sworn into the Senate on the Quran and turned his back on the flag during the pledge.

There are some truths in the e-mail's details. Obama's middle

name is Hussein. His father and stepfather were Muslim. And he spent part of his childhood in Indonesia, a largely Muslim country. But he attended secular and Catholic schools, not a radical madrassa.

His campaign has been pushing back against the false rumors all year. His aides denied an incorrect news report that Obama was educated in a Muslim madrassa and a section of

his website is devoted to correct that and other false rumors circulating on the Internet.

But they are stepping up the effort now that the campaign has hit South Carolina and soon turns to other southern states where religion is so important to voters. The campaign distributed an open letter from seven Jewish senators this weekend condemning the attacks; aides are planning an event this week to respond directly to the e-mails; and campaign representatives blanketed South Carolina churches Sunday with literature that touted Obama's Christian faith.

Obama says he's going to fight harder against other mischaracterizations about his positions that he says are being perpetrated by rival Hillary Rodham Clinton and her husband, the former president.

"When I see Senator Clinton, President Clinton distort my words ... that is not a way to move the debate forward, that is not a way to help the American people," Obama said. "I am not running for president just to become president. I'm running to help the American people. I'm not willing to say or do anything just to win an election."

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