

# OPINION

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## Families Need the Help Support college-aid legislation

BY JUDGE GREG MATHIS

With the economy in a tailspin and record home-foreclosure rates dominating the news, American families are finding it difficult to finance their children's college education. Making matters worse, tuition is climbing at most universities, while financial-aid options for students are decreasing. It seems these financial obstacles may very well put college dreams, at least temporarily, on hold for many young people.

Since African Americans attend college on a whole at a lower rate than whites it is safe to assume the current economic crisis will disproportionately affect the futures of our young people.

We don't have to sit idly by and watch young dreams crumble. Policymakers are pushing legislation that can help students pay for college. We should support their efforts.

If a student doesn't receive a full scholarship or grant package, families typically have to borrow to funds to pay for their education. Because college freshman can't borrow more than \$3,500 in federal loans, their parents often have to borrow funds to pay for educational expenses.

Under the federal loan program for parents, families may borrow up to the total amount of college costs and the loan is secured by the government. However, it will be more difficult to parents to secure such loans.

A home foreclosure makes families ineligible for such loans. Additionally, with millions of Americans losing their

homes under the current mortgage crisis, a vehicle historically used to pay for education - a home - is becoming increasing unavailable.

Lenders are feeling the pressure too. A recent survey revealed that many private colleges have stopped offering private student loans, making it even more difficult for students to finance their education.

There is hope, however. Sen. Ted Kennedy, D-Mass., recently introduced legislation that would expand eligibility for and increase borrowing limits for federal loans. With the current obstacles, families need all the help they can get to finance higher education.

It is a must to have a college educa-

*We don't have to sit idly by and watch young dreams crumble.*

## Outrageous Terrorism Rankings

Get ready for a bombshell

BY JIM HIGHTOWER

Once again, the Department of Homeland Security is showing why it's worth the mega-billions of tax dollars we pour into it. DHS has funded an academic study to determine which U.S. cities are most vulnerable to terrorist attacks.

Of the 132 urban areas analyzed, which one do you think is numero uno in terms of danger? Washington, D.C.? No. New York City? Uh-uh. L.A.? Not even close.

Get ready for a bombshell: It's Boise, Idaho.

Yes, bucolic Boise - with 200,000 easy-going residents, a western outdoorsy

ambience, and a skyline that tops out at 20 stories. As the director of The Boise visitor's bureau put it: "Is this a typo or what?"

The Washington Post reports that the study is the product of four years of work by three professors using a series of mathematical formulas. The researchers examined not whether Osama bin Laden and his al Qaeda allies would want to attack a particular city, but rather, if they did, how well the place could withstand the attack.

Geophysical hazards ranked high in the professors' formulations, so Boise's vulnerability to wildfires and floods apparently that earned it the top ranking. Just light one match, said the lead professor, "and you're all set."

Of course, since this is a DHS product, the rankings were conveniently color-coded - green for the least vulnerable, yellow for those at middling risk, and on up to red for well, for Boise.

Still, locals are puzzled by their sudden star turn in the national security game. Indeed, a sales person down at the Fancy Pants boutique said, "I'm less scared than I am confused."

Well, yeah, and imagine how confused folks are in New York and Washington!

Meanwhile, our stalwarts at DHS are not saying how much money this terrorism study cost us taxpayers. I'm sure they think that information would aid the terrorists.

— Jim Hightower is an award-winning national columnist.

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