

# OPINION

Opinion articles do not necessarily represent the views of the Portland Observer. We welcome reader essays, photos and story ideas. Submit to news@portlandobserver.com.



## Bailing Out Financial Aid

Students need grants, lower interest

processing and management fees from the government. The money the banks used to get – nearly \$100 billion – would be



BY JUDGE GREG MATHIS

Most of us acknowledge that the key to a better life – a fulfilling career, job security, financial prosperity, etc. – begins with a college degree. While the sheepskin doesn't guarantee any of these things, its recipient is in a far better position to obtain them than someone who doesn't have that degree. Unfortunately, the rising costs of higher education and the fear of being saddled with student loan debt for 15 years or more has many students putting their academic careers on hold.

redirected to a program that would provide grants to college students.

Over the years, banks have collected sizeable, virtually risk free fees from the government for servicing student loans. Even if a student defaults on their loan, the government will repay the bank up to 97 percent of the original loan amount. No bank would want to lose such a sweet deal.

In addition to more grant money, students need lower interest rates on the loans they do take out. Rainbow PUSH has launched an initiative designed to reduce student loan interest rates to 1 percent, and with good reason.

President Obama has a plan that could help students finance their educations without mortgaging their futures. If implemented, the program could propel more students into our nation's colleges and universities, strengthening their futures and our nation's. It's too bad that the country's banks, along with their supporters on Capitol Hill, are planning to block the proposed legislation.

Thanks to the federal bank bailout, some of the country's largest banks are able to borrow funds at an interest rate of less than 1 percent. Students, however, are forced to borrow at money to pay for their education at rates that range from 4 percent to 18 percent. Why aren't students getting the same type of deal?

It has become commonplace for students to borrow thousands and thousands of dollars to pay for college. The money has to be repaid, with interest. Depending on the interest rate a student locks in, they may end up repaying up to \$100,000 or more, depending on the cost of the school they attend and the length of their program of study. Being saddled with this type of debt as they are just beginning their career puts a huge burden on graduates.

The last year and a half has shown us that the banking industry and its leaders are motivated by greed, not by concern for their customers or their workers, least of all students.

Visit [reducetherate.org](http://reducetherate.org) to learn more about Rainbow PUSH's initiative and [whitehouse.gov](http://whitehouse.gov) to learn more about the President's proposal. Then, call and write your legislators.

Grant funds don't have to be repaid. Unfortunately, the funds available for disbursement are limited. The President's plan would increase the grant money available to students while reducing the ultimate price of any loans the student would have to rely on.

Tell them you support both an increase in federal grant money for students and a decrease in student loan interest rates. Ask that they show their support by doing all that they can to make sure both proposed plans become reality.

Under the proposed program, banks that manage the loans would no longer receive

Judge Greg Mathis is vice president of Rainbow PUSH and a board member of the Southern Christian Leadership Conference.

## Fences, Walls and Neighbors

Racism on the Mexican border

BY BENTLEY DE BARDELABEN

One of the most soothing and spirit altering sounds to me is the ocean rolling back and forth across the shoreline. An additional benefit is children laughing, splashing, and playing in the water.

I experienced them both recently as I stood atop a hillcrest along the Pacific Coast. The weather that day was a splendid 75 degrees. The misty air tasted of a salt. It was a blissful moment.

As I gazed southward, I could only think what a blessing it was to stand there. Yet turning my head northward brought a sudden sadness. My mind froze as it absorbed the massive steel fence erected to keep out trespassers. Why is the wall necessary? Who benefits? What does it protect? Could there come a time when it might be dismantled?

I, a citizen of the United States, offered myself answers that sent chills down my spine. The fence marks the border separating the United

States and Mexico. It is supposed to keep out of the U.S.

those our government deems legally unworthy.

For me, the wall also symbolizes an underly-



*Is racial preference the message we want to teach children?*

ing determinant: the color of one's skin. Is racial preference the message we want to teach children?

Recently, "Good Morning America" re-examined the groundbreaking, 1940's doll test conducted on children by legendary sociologists Kenneth and Mamie Clark to gain insight on racial perspectives. They asked black children about two dolls, one white and one black.

The majority -- 63 percent of them -- said they'd rather play with the white doll. Harvard University sociology professor, William Julius Wilson says that groundbreaking test "changed the way that we look at race relations."

Sixty years later the results are similar among girls and boys ages 5 - 9. When asked which was the nice doll, 56

Wilson's research forced me to question the message Mexican children might internalize from the wall. What does the building of a wall do to a developing psyche? What about one's feeling of self worth?

Standing at the beach, I was reminded of the poem by Robert Frost, "Mending Wall." Frost challenges our assumption that, "Good fences make good neighbors." Frost asks his reader to think about what is walled in and walled out when communities erect fences.

I pondered the psychological, spiritual and physical questions as I looked at that wall and then at the children.

What does this wall say about our ability to welcome our southern neighbors, who also happen to have brown skin? It is a very different message than we portray to our neighbors along the northern border, who happen to have white skin. I conclude that race matters.

Bentley de Bardelaben is minister for communications in Justice Ministries for the United Church of Christ.

percent chose the white one. When asked which was prettier, 47 percent of the girls said that the white doll was prettier.

According to Wilson, "black children develop perceptions about their race very early. They are not oblivious to this. There's still that residue. There's still the problem, the overcoming years, decades of racial and economic subordination."

shop online

### NEW SEASONS MARKET

NOW DELIVERING

Your favorite neighborhood grocery store now delivers groceries right to your home or office.

[www.newseasonsmarket.com](http://www.newseasonsmarket.com)  
you click. we deliver. (or pull up for pick up)

## Civil Rights Enforcement

Critical staffing falls short

BY JOHN R. KROGER

As Attorney General, I have no greater responsibility than to protect the civil rights and civil liberties of our citizens. Unfortunately, meeting this critical goal is currently very difficult.

The Oregon Department of Justice used to have a civil rights enforcement unit, but back in the 1980s, the funding for this unit was eliminated. Today, as a result, I do not have a single attorney devoted to civil rights and civil liberties enforcement work. To me, that is unacceptable.

To fix this problem, I have proposed the re-creation of a Civil Rights Enforcement Unit at the Oregon Department of Justice. This unit will partner with our colleagues at the Bureau of Labor and Industries to prevent discrimination based on age, race, gender, disability or sexual orientation.

We will also fight to protect important constitutional rights, promote environmental justice, preserve reproductive freedom, and defend the employment rights of Oregon's veterans.

If you support reinvigorating

civil rights enforcement in Oregon there are three things you can do to help:



**1. Attend a public hearing.** The Joint Committee on Ways and Means will be holding a series of public hearings in different communities in Oregon to take public

input on state budget decisions. We want our supporters to demonstrate, in person, the importance of funding civil rights enforcement.

**2. Contact your legislator** and let them know that funding for civil rights enforcement is important to you. Passing both House Bill 5022 and Senate Bill 797 would allow for a small amount of seed money to start the civil rights enforcement unit and allow for it to eventually become partially self-funding.

**3. Sign an online petition** by visiting the Website [doj.state.or.us](http://doj.state.or.us) and clicking on "Support Civil Rights at the DOJ."

I hope you that you value protecting our civil rights and civil liberties as much as I do. Together we can make tremendous positive change, for the people of Oregon. I hope you will join me.

John R. Kroger is the Attorney General of Oregon.