

## Foreclosure

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frame the conversation. He said people facing foreclosure are conditioned to feel like losers but challenged the group to examine how banks got control of their land in the first place. Particularly, Umi notes that many major banks profited from slavery.

“Banking systems started by selling insurance premiums

### There were gasps, groans and plenty of head shaking after Frederick’s anecdote

on my ancestors,” he says. “How did they get in the moral position to tell you that you have to pay them to live there, and if you can’t do it because something happened in your life that you didn’t plan on, that there is somehow something wrong with you?”

Representative Lew Frederick of House District 43 echoed these sentiments and explained the legislative side of the foreclosure discussion.

Last week, Governor John Kitzhaber signed SB 1552, which requires banks to meet with homeowners facing foreclosure or who are underwater on their mortgages in mandatory mediation. It also allows homeowners to meet

with housing counselors before mediation. Lastly, it outlaws dual track foreclosures, where banks negotiate the terms of a loan with homeowners while simultaneously beginning the foreclosure process.

Frederick also took aim at Mortgage Electronic Registration Systems (MERS).

“You need to know about MERS,” he says. “If you don’t then you don’t understand the package of things that are taking place.”

Frederick says MERS is a black box. If you buy a house for \$200,000, he says you could end up spending \$300,000 over the course of the sale. The sale is listed as \$200,000, so the bank sees the extra \$100,000 as profit. Portions of this profit are sold off, betting you’ll pay the mortgage. Meanwhile, the bank also puts insurance derivatives against you paying your mortgage and sells them to hedge funds. In the end you could have 200 people owning a portion of the sale and the electronic system will list the property at \$2 million.

There were gasps, groans and plenty of head shaking after Frederick’s anecdote.

Both Umi and Mahaffy expressed the need for foreclosure victims to stay in their houses. They pledged to give assistance with filing legal complaints and providing rapid response teams to stay with foreclosure victims in the event the Sheriff shows up.

Mahaffy noted that there are a number of steps that can be taken before resistance. One of the more unconventional efforts he shared was when his group went to the Sheriff’s



Attendees at the foreclosure forum talked about finding help ‘you can trust.’

Department in December and sang fake Christmas Carols (“We wish you won’t evict us” instead of “We wish you a merry Christmas”). He says the effort contributed to a short term moratorium on foreclosures during the holiday season.

Mahaffy also suggested house meetings, making foreclosure stories viral and canvassing around neighborhoods.

“It’s knocking on your neighbor’s door,” he says. “Their issue may not be foreclosure. It may be about hunger. Or it may be about jobs. It’s all interconnected and we want to involve everyone to make a change in the community.”

We Are Oregon and ONE gather for joint canvassing 5 pm every Thursday at Reflections. ONE holds meetings every Saturday at 1 pm and Frederick holds town hall meetings every second Saturday at 9 am at Reflections.

## Tubman

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discourage them from fighting to keep the school open – as they have twice before.

Jyothi Pulla, a Tubman mom and powerhouse behind the effort to save the school, said this week that parents had contacted Gov. John Kitzhaber’s office to file a complaint but that they didn’t learn about that option until days before Monday’s vote.

“Yes, some of us have filed complaints, but it was hard to get a whole lot of parents on one day,” she said. “We did not know until Saturday night, that that was what we were supposed to do.”

Repeated calls from The Skanner News for comment from Gov. John Kitzhaber’s office on the school closure went unreturned. Kitzhaber last month rolled out a new education plan requiring districts to sign achievement contracts with the state specifying the student achievement they are striving for, but critics say the plan offers no guaranteed state funding to meet those goals.

Pulla posted frequently about Tubman’s organizing effort on the Oregon Assembly for Black Affairs listserv, asking for support and advice from the community that has watched school closure fights play out for decades.

“We did everything they asked us to do in

the short amount of time, found staffing alternatives to take the cuts, offered to help with enrollment, raised \$110,000, but they are rolling ahead,” she wrote Monday. “I know many of you have fought these fights over the years and know a whole lot more than an outsider like me would know, but it doesn’t make any sense to me, any which way I look at it.”

While several candidates for office have spoken this season on the need for STEM education (science, technology, education and math), of the top three mayoral candidates, only one returned The Skanner News’ request for comment on the closure: Jefferson Smith.

“Tubman is part of Portland,” Smith said. “The school has shown success educating our next generation of leaders in STEM fields, and we need to work with families and community leaders to develop a solution — instead of coming in with a decision seemingly already made.

“I am heartened to hear that community members are stepping in and offering to help build the school’s enrollment base, and we need to give Tubman a chance to leverage that assistance,” Smith said. “If we’re going to bring equity to our city, we have to make sure our budgets match our priori-

ties.”

At a “study session” two weeks ago State Sen. Chip Shields, Rep. Lew Frederick and Portland City Commissioner Amanda Fritz all appealed to members of the school board not to close Tubman, offering new resources and warning that closure of STEM-focused schools will hurt the local economy.

### ‘What would it have taken to keep Tubman alive?’

But it all boils down to money – and the state and federal governments’ defunding of public schools in a down economy.

“In short, it rolls down hill,” says Portland Public Schools spokesman Matt Shelby. “Inadequate state funding translates into budget cuts at the district which translates into staffing cuts at schools,” he said. “For schools that already have too few staff, that means closures and/or consolidations.

“We’re where the rubber meets the road and because of that, we are seen as the district that keeps taking things away.”

Pulla said Tuesday on the OABA listserv that the Tubman families are organizing a “Tubman day,” and that the students have created a Youtube channel called the Tubman News Network (TNN) to continue agitating for the school, and for a more inclusive district budgeting process.

She shared a letter she said she’d mailed to school board members after their vote Monday night.

“From the time of the announcement to the vote today, we had 20 days,” she wrote. “The process with which this whole thing was pushed through, without a dialogue with the stakeholders, violates the basic principles of democracy.

“You started dismantling Tubman long before the board vote tonight, and may move on to the next order of business tomorrow, but the young women at Harriet Tubman will continue to speak out, until they find an answer to the question, what would it have taken to keep Tubman alive?”

## Business

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tion.

At PDXSW developers, designers, marketers, product managers and startup enthusiasts are all encouraged to purchase tickets, which come in three different categories: for graphic designers, software developers and non-technical participants (lawyers, salesman, finance people, etc.).

The main event is Apr. 27-29 at the Portland State Business Accelerator. Some of the main speakers, mentors and judges include Bill Lynch, co-founder of Jive Software; Scott Kveton, co-founder and CEO of Urban Airship; Jim Huston, manager of Portland Seed Fund; and Monica Enand, co-founder and CEO of Zapproved.

“It shows people that are out of the job

that you can start something on your own,” says Martens. “It doesn’t take as much as it took 20 years ago. With a few people at an event like this you can assemble a team and get a minimum viable product out by Sunday night.”

Startup Weekend is a global charitable organization founded in 2007 by Oregonian Andrew Hyde in Boulder, Colo. Now it’s headquartered in Seattle, Wash.

It’s had over 450 events in more than 300 cities in 90 plus countries. There are more than 45,000 alumni and 5,000 plus ventures that have been started.

On Friday night, participants make open mic pitches to sell their ideas and recruit team members. Since there are over 100

attendees, PDXSW lets everyone vote up to three times to narrow the list down to 15.

Saturday and Sunday are used as workdays. By Sunday night, the teams demonstrate prototypes and get feedback from a panel of experts. Afterwards, the experts designate four winners.

There are four different categories for winners.

First, there is an overall winner and then there are three subcategories for other outstanding startups.

One subcategory is Customer Validation, which refers to talking to customers and figuring out how much they would be willing to pay for the product. Martens says it’s important so companies build something

customers want instead of developing a product in a vacuum.

Another category is Business Model. Martens says PDXSW isn’t interested in “stereotypical revenue projections.” The judges for this subcategory are looking for things like prices, analysis of the competition and whether you would charge as a service.

Lastly, participants can win in Execution, -- developing a tangible product. Martens says it doesn’t have to be fully functional but the panel of experts does want to see a basic prototype.

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