

Merkley

continued from page 1

lower rates. The trust would be financed through the sale of government-backed bonds.

The only requirement is that homeowners are still current with their payments and meet standard lending requirements.

Anybody could apply for the refinanced mortgage loans, but a key goal is to help underwater homeowners, whose homes are worth less than their owners paid to buy them. Those homeowners are now locked into high interest rate loans, even as interest rates have dropped dramatically.

"We have about 120,000 homeowners in Oregon who

'We moved so boldly as a nation to help out large Wall Street institutions. We should move equally boldly to help out families across America'

are underwater," Merkley said. "About 80,000 of them are current on their payments and would benefit from this type of refinancing opportunity.

"The opportunity exists to do this at no cost to the taxpayer—in fact it will probably return a profit to the taxpayer. It will help families; it will help communities and it will help the broader economy."

Merkley, who sits on the Banking Committee, compares his trust proposal to the Depression-era Home Owners' Loan Corporation, and says it would have a similar positive impact on the economy. When homes are foreclosed, all the surrounding homes drop in value, he

said. The refinancing program would prevent that, and would help free up money in the economy, to create jobs and help the economy recover.

"The beauty of this arrangement is that not a single tax dollar goes into it," Merkley said. "And the key is that over the life of this trust, and as the loans are paid off, it eventually disappears."

Almost 4 million homeowners have lost their homes to foreclosure since 2008, when the housing market plummeted. Merkley envisages the trust offering several options, including 4 percent loans on 15-year repayment plans; 5 percent on 30-year loans; and a third choice that includes a deferral period.

The Oregonian editorial board already has panned the plan, saying it sets "a dangerous precedent to offer government-backed mortgages to 8 million people," who already are paying their mortgages without help. In an editorial, the paper said that it would be unfair to help underwater homeowners who are still able to pay, and not people who are in arrears. It also suggested that the economy already is improving, so the plan may be unnecessary.

Merkley says the Oregonian article mistakenly said the plan would only be available to underwater homeowners who are still current with their mortgages. In fact, homeowners don't have to be underwater to benefit. In addition, Merkley says, the plan will benefit everyone by making more money available to the local economy and by preventing foreclosures, which drags down property values in surrounding neighborhoods.

Nobel prize-winning economist Joseph Stiglitz supports the idea. So does the National Association of Realtors and Mark Zandi, chief economist with bond rating agency, Moody's Analytics.

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Restitution



PHOTO BY LISA LOVING

As part of a partnership between the Portland Police Bureau and Multnomah County Department of Community Justice, new police hires learn about county parole/probation by working alongside juvenile offenders in the county's "restitution garden," which grows food for the Oregon Food Bank. Some of the produce is sold at local farmer's markets at the money is put into a restitution fund to repay crime victims.

Otis

continued from page 1

them when they get to that place. They're so not what they used to be."

Signs along the way had pointed to Keaton's vulnerability to psychosis. He had attention deficit disorder, which increased his stress at school. At 14, he asked for help because he realized he was depressed. Depression, anxiety and mood instability increase the risk of psychosis. Unfortunately, the doctor he saw had the mistaken idea that adolescents don't get depressed.

"Provider lack of knowledge is a whole other issue," Otis says.

Keaton eventually did see a psychiatric nurse practitioner and agreed to try medications. But without health insurance, no other services were available. He had to apply for a "scholarship" to get medication and his choices were limited to samples. The ones he tried had unpleasant side effects and he felt that they interfered with his ability to be an artist.

"It turned him off to the medication," Otis said.

Otis says she wishes she had been able to contact a program like EASA, which supports youth going through a first psychosis and also works with families.

"You have might have one opportunity to get it right so you want to make sure it's the best opportunity at the best time. To me, I think EASA would have been the right thing for Keaton."

Support outside the family is essential, Otis says, because a young adult won't tell his parents everything. And it is easier for a professional to suggest treatment.

"They can take on that difficult role of helping that young person weigh out their choices," she says. "And if they get too ill, then they can look at hospitalization. So that takes the family out of that struggle and allows them to be the loving support they want to be."

The mental health system is so broken that families can't get help, Otis says, even when their loved ones are as ill as Keaton was. When sufferers are so caught up in their delusions that they don't realize they are ill, (a condition called anosognosia) they can refuse treatment unless they meet the criteria for involuntary commitment.

Legally in Oregon, that means they must be so ill they are dangerous to themselves or

others, or at imminent risk of death because of their illness. In Multnomah County that law is defined very strictly.

So when Keaton stopped eating and dropped 50 lbs— at 6 foot 4 inches tall he was 145 lbs—the family was told he still did not meet commitment criteria.

Soon after, tragedy struck. On May 12,

They are creating a nonprofit, Friends of Keaton, which will offer support and education to family members of people with psychosis

2010, Keaton was stopped by police when driving. A gang enforcement officer decided he might be a gang member because he was a young Black male wearing a hoodie on a warm day.

Keaton's father Fred Bryant challenges the official story. What's not under dispute is that police shot and killed Keaton in his car. In June 2011 the Department of Justice

launched a civil rights investigation into Portland Police Department's officer involved shootings of people with mental illness.

Keaton's family was still trying to get help for him when he died.

Felesia Otis and her husband Joseph Otis are determined to push for change. They are creating a nonprofit, Friends of Keaton, which will offer support and education to family members of people with psychosis. The group also will advocate to make sure Oregon's healthcare exchanges include prevention services like the EASA program, that provides support and wraparound services to help people recover.

Psychiatrist Neil Falk, who works with EASA in Multnomah County, says three out of every hundred people will suffer from a psychosis, but two of those three will recover completely with support. Psychosis generally strikes young people between the ages of 15 and 25.

Read the rest of this story online at www.theskanner.com



Mural

continued from page 1

"I have 57 signatures," she says. "To go ahead you have to have 80 percent agreement from neighbors. I have 100 percent."

"It's been wonderful meeting all these people."

The design Jeka envisages is a rainbow of intersecting triangles that make up an elliptical shape.

"The design represents Unity and Community," Jeka says. "It represents diverse neighbors coming together and working as one."

Some of the triangles are missing from the circle. Instead they will be painted on the



'The design represents Unity and Community. It represents diverse neighbors coming together and working as one'

— Kimberly Jeka

surrounding streets. That represents people coming into the circle of community, she

says.

Next step for the project is to get approval from Portland Bureau of Transportation. If approved, Jeka hopes donors will step up to help her buy the paint.

Painting the mural will take about a weekend, and the paint will dry within hours, she says. She hopes that lots of people, including some Jefferson High school students, will want to take part in a big painting party.

"I feel people can become proud of it," she says. "What a great thing to be able to say, 'I was part of creating that.'"