Next Generation Identification
By Colin Staub
A new federal program allows FBI to keep a database of tattoos, which they can use to ID suspects much like Google Image Search lets one search for “visually similar images.”

Budget Bickering
By Matt Reynolds
Will the government really shut down?

October Calendar
You’ll never have a dull moment this month.

Sustainable Living or Greedy Developers?
By Colin Staub
New apartment buildings in SE neglect to leave space for tenant parking.

Is Higher One Done?
By Evan Birkeland

Tuition Hike
By Jake Stein
The school constructs high-tech new buildings while students keep paying more.

From PSU to Mayor’s Office
By Cody Porter
Chad Stover is the definition of success after college. What’s stopping you?

Pay It Forward
By TJ Love
Oregon’s solution to the student debt crisis is PSU-bred. We’ve got all the questions and answers here.

“The central issue is not the size of the budget, but rather the struggle for political power and leverage over the American people.”
— Pg. 11
As students, it is our job to learn. An informed electorate is a necessity for democracy. When we don't know what's going on, we are exploited. Because students are often weighed down with pressure, whether it be in the classroom or in the bank, we become prime targets for being taken advantage of. This is a microcosm for the nation at large. The public finds itself too busy in matters of personal finances and individual pursuits to notice changes on a grander scale slipping past us.

But the big picture is changing, whether we see it and decide to affect it, or not. This year, the Spectator will be your stalwart ally in your fight to make sure that you influence change. If you want your voice to be heard, this magazine is your megaphone. If you want to know what's going on, in Portland as well as the rest of the world, this magazine is your search engine. We can't promise objectivity—we're not robots—but we will provide fact-based commentary, and arguments ranging across every angle on any given topic.

In this issue you'll find a breakdown of why the debate over the nation's budget may be nothing more than a political smokescreen (pg. 8). You'll get an in-depth look into “Pay It Forward,” the first of a two-part Q and A series with the bill's key proponents (pg. 22). You'll find controversies local to Portland, such as new developers in SE refusing to allocate space for tenant parking (pg. 16), and you'll discover new angles on issues at the heart of PSU, like how the university can invest in new buildings even as tuition skyrockets (pg. 18), or why ASPSU President Harris Foster is tackling Higher One, PSU's current transaction provider (pg. 14). Furthermore, you won't go a day without something to do this month if you keep our October Calendar handy (pg. 12).

For better or worse, the world is changing—whether it be new apartment buildings that exploit Portland's "green" attitude by denying tenants parking space, or a stubborn stalemate of political egos that threaten government shutdown. As we turn a new page each day in our quest for higher education, will we let the world change without us? Or will we insist on watching with a keen eye, and being a part of it?

We've reached a point when only 12% of our schooling on average is subsidized by the Oregon legislature. We pay the rest in tuition. That means you fund this school—you fund this magazine.

Use it.

Jake Stein
Editor-in-Chief
Who Knows about Your Tattoo?

You might want to stop and think before you ink.

By Colin Staub
Photographed by Morgan Knorr

Tattoos play a large role in Portland culture. They provide a relatively easy—if slightly painful—artistic way to express oneself. A tattoo brands its bearer with individuality.

But before you get that full sleeve, stop and think about what else a tattoo might mean for you.

With the recent revelations about massive United States surveillance programs, it should come as no surprise that government agencies have huge amounts of information pertaining to many aspects of citizens’ lives. People are rightly outraged that our government is collecting information to identify us, but in some ways we are handing over the most useful, accurate identifiers free of charge.

In the past year, the FBI announced plans to expand its Integrated Automated Fingerprint Identification System (IAFIS), compiled of fingerprint and palmprint data, in order to enter the realm of Next Generation Identification (NGI). NGI is an FBI program designed to utilize ever-expanding technologies in order to enhance biometrics, the identification of people using their traits—even tattoos.

It’s no mystery that police use tattoos to identify criminals, but the introduction of NGI will enhance the process, bringing the identification of Scars, Marks, and Tattoos (SMTs) into the IAFIS database. One of the focal points of the new system will be the “TattooID prototype,” which gives the ability to use an image as a search query—much like Google Image Search lets one search for “visually similar images.” In a December 2012 press release, the FBI describes the subjectivity inherent in matching images, emphasizing tattoos in particular. They give the example of a tattoo without a clear description. To different people it might appear as a letter, a sports logo, or a human face. This provides a problem when...
...21% of American adults have at least one tattoo, an increase from 16% in 2003. With this level of prominence, it only makes sense that law enforcement agencies want to take full advantage of the identification possibilities.

searching for tattoos using text, as people will use different key-words to describe them. NGI will automate the “retrieval, indexing, and matching” of tattoos and other body marks.

Personal tattoos have been used for law enforcement identification purposes for some time now. The website “tattooarchive.com” suggests the LAPD had an index of 90,000 names of people with tattoos arrested each year, each name accompanied by descriptive information about the tattoo—all this in 1959. However, in that time tattoos had more of an association with criminality, whereas today tattoos are prevalent across class and age lines. A 2012 Harris Poll suggests that 21% of American adults have at least one tattoo, an increase from 16% in 2003. With this level of prominence, it only makes sense that law enforcement agencies want to take full advantage of the identification possibilities.

The tattoo search capabilities are set to be fully operational in 2014, a year which, if recent trends continue, will also see the highest rate of tattoo removal to date. Consider the full range of implications, beyond artistic expression, that permanent ink will give you.
WANTED:
WRITERS
PHOTOGRAPHERS
DESIGNERS

INQUIRE AT PDXSPECTATOR@GMAIL.COM
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YOUR AD HERE
THE DEBATE OVER THE BUDGET

By Matt Reynolds

(It isn't really about the budget)

Photo Cred. thedailycaller.com
(IT ISN’T REALLY ABOUT THE BUDGET)

By Matt Reynolds
The debate over budgets, taxes, and deficits is, in fact, not about these issues at all. These struggles are strictly political stubbornness, and it is important for an informed voting public to understand why.

The Rundown
Every year Congress and the President agree on a federal budget. The government earns an annual income from taxes (mostly) and every year Congress and the President have to decide how to spend that income. If the government decides to spend more money than it earns in taxes, the budget for that year is in deficit. If the government decides to spend less than it earns in taxes, the budget is in surplus.

In the 67 years following the end of WWII, the government has had 14 years of budget surpluses and 53 years of budget deficits. Each year with a budget deficit adds to national debt. The national debt is generally measured as a percentage of GDP; currently US national debt is more than 100% of annual GDP. Every year the US pays interest on this debt.

However, one of the oddities of economic thinking (which is nonetheless correct) is that deficit spending can sometimes be good for an economy—and that budget deficits are not necessarily unsustainable, as long as they remain relatively small and the size of the US economy continues to grow.

Following the recent financial crisis of 2008, the US has been running its largest budget deficits since the end of WWII. (During WWII, the US ran massive deficits to finance the war effort; the resulting employment and boost in income provided by this deficit spending is unanimously considered to be responsible for ending the Great Depression.) Why are deficits so large in recent years? Has the Obama administration wildly wasted money on social programs in order to bring socialism to America and ruin our sacred freedoms?

The answer is no.

Deficits are dependent on two factors: Government Spending and Tax Revenue. The financial crisis caused aggregate national income to fall dramatically. Since tax revenues are ultimately some percentage of aggregated income, they fell proportionally.

The reality is that government spending following the financial crisis has actually decreased. The deficits are the result of tax revenues having decreased more than spending.

Is Deficit Spending... Good?
Basic introductory macroeconomics actually tells us something quite unintuitive about deficit spending—that deficit spending can sometimes theoretically eliminate the need for future deficit spending. The amount of money that the government spends ultimately adds to the incomes of some of its citizens. These lucky individuals go on to spend their incomes and in turn add to the incomes of other individuals in the country. This process continues. It is a truth of macroeconomics that every dollar the government spends in time results in more than a one-dollar increase in national income (for our purposes, GDP). This is why massive deficit spending ended the Great Depression. The government virtually every unemployed person in the economy a job and an income. Ultimately, those years of deficit spending proved extremely positive for the economy and national well being.

Last winter at the annual Steinhardt Economics Lecture at Lewis and Clark College, Dr. Randall Wray posed several questions about whether deficit spending is actually dangerous to the health of an economy. He concluded that countries with their own sovereign currencies can’t run out of money to spend because they can always print more money to pay their bills. The US, because

Following the recent financial crisis of 2008, the US has been running its largest budget deficits since the end of WWII.
it controls whether or not to print more dollars, has a sovereign currency. Countries like Greece or Italy, on the other hand, are members of the Euro Zone and use Euros as their currency. If they deficit spend they can’t print more money to pay off their debt, and are thus forced to borrow. Since the US government can always print more money, it makes sense for the government to run deficits in order to improve national incomes during recessions—jumpstarting the economy.

In the case of severe recessions, declining tax revenues ensure budget deficits anyway, so it makes sense to try to improve disposable incomes and help get the economy back to its pre-recession income level. Dr. Wray points out that this is what the federal government probably should have done in 2008 and that deficits (as long as they aren’t too large) shouldn’t really be something to worry extensively about.

So if economists can conclude without too much difficulty that deficit spending and the current level of US debt is not an extremely pressing issue, what is all the fuss in Congress about?

**...MASSIVE DEFICIT SPENDING ENDED THE GREAT DEPRESSION. THE GOVERNMENT GAVE VIRTUALLY EVERY UNEMPLOYED PERSON IN THE ECONOMY A JOB AND AN INCOME. ULTIMATELY, THOSE YEARS OF DEFICIT SPENDING PROVED EXTREMELY POSITIVE FOR THE ECONOMY AND NATIONAL WELL BEING.**

**Government Shutdown, or Facades and Scare Tactics?**
Due to the fact that the US public generally misunderstands deficits and government debt, we have become a useful tool to brand political rivals in the media.

The debt ceiling, the fiscal cliff, the Sequester debates—all have actually been fights to make the other guy look bad at managing money. These debates are attempts at making democrats falsely appear fiscally irresponsible for wanting to fund healthcare, or making republicans seem uppity for wanting to keep taxes low on the wealthy. The central issue is not the size of the budget, but rather the struggle for political power and leverage over the American people.

Threatening to shut down the government over whether or not to raise the debt ceiling is silly and would be disastrous politically and economically. However, the threat itself gets a lot of media attention because the phrase “Government Shutdown” is memorable and scary, and most people like to think that they understand the concept of debt.

The recent debates over deficits and government debt are actually PR battles. The Republicans are trying to brand Democrats as fiscally irresponsible and the Democrats are trying to brand the Republicans as supporting the extremely wealthy at the callous expense of the very poor.

As an aspiring economist, I like to view the world in terms of incentives.

The reality in this deficit situation is that the inclusion of superficial media attention in these debates gives politicians—who want to be reelected—a strong incentive to turn serious political debates into silly public relation battles, and the ultimate fault may be the ignorance of basic economics on the part of the voting public. And so, media coverage is forced to compete on the basis of entertaining viewers, rather than providing accurate and informative news coverage.
SOMETHING TO DO EVERYDAY.

**4TH** Wordstock Book Fair, Oregon Convention Center
Do you like to read? Of course you do, you’re reading this magazine! Do you want to change peoples’ lives? Do it with reading and writing—attend this literary arts non-profit to find people like you.

**5TH** Portland Saturday Market, Governor Tom McCall Waterfront Park
Check out all the vendors/entertainment off Naito Parkway, 10am-5pm.

**6TH** ? Admission @ OMSI
Yes, you read that right—only 2 bucks per person!

**7TH** “Portlandia” Walking Tour
Free tour of Portland departing at 11am from Pioneer Courthouse. This laugh-out-loud comedy tour covers ghost stories, photo ops, and all the stuff that “keeps portland weird” from Chinatown to the Pearl District—all in just over an hour.

**8TH** Second Tuesday, Oregon Zoo
Plan your wildlife safari for this day, and you’ll only have to pay $4 for admission!

**9TH** President’s State of Association Address, Park Blocks across from SMSU
Hear what ASPSU plans to do for you this year—straight from the horse’s mouth.

**10TH** Karaoke, Rogue Brewery
The only thing better than karaoke is tipsy karaoke. Starts at 8pm.

**11TH** A Japanese perspective on North Korea, SMSU
Dr. Toshimitsu Shigemura, professor of International Culture and Communication Studies at Waseda University in Tokyo, will discuss the current situation in North Korea. 6pm in room SMSU 329.

**12TH** Farmer’s Market, Park Blocks
Find your new favorite healthy brunch stop, and all the organic/local food you can fit into that reusable bag! 8:30am-2pm.

**13TH** “Saturday” (Sunday) market, Governor Tom McCall Waterfront Park
Don’t let the name fool you: Saturday Market hits the streets of Portland on Sunday as well, starting at 11am.

**14TH** Schubert’s Symphony No. 9, Arlene Schnitzer Concert Hall
Lavish your ears with some classical music, originally dating back to the early nineteenth century. Bows hit strings at 8pm.
15TH

Gwar, Roseland Theater
Prepare yourself for Halloween with these gory rockers. All ages, doors at 7:30pm.

16TH

Mirror of the Islamic World, SMSU 329
Watch a film that explores over nine countries and 1,400 years of Islamic Art. Presented by the Portland State University Library and Middle East Studies Center. Starts at 7pm.

17TH

Samurai Armor, Portland Art Museum
Take a gander at the renowned Ann and Gabriel Barbier-Mueller collection, featuring suits of armor, weapons, and all kinds of stuff you wished you could mess around with when you watched the Last Samurai (2003).

18TH

Portland State of Mind Scavenger Hunt, Urban Plaza
Portland State of Mind is kicking off with a scavenger hunt across downtown. 9am until 1:30pm. Register Online!

19TH

Alumni Beer Launch, Rogue Brewery
Witness the release of the PSU Pale Ale—starts at 5pm, free to register at pdx.edu/alumni/psu-weekend

20TH

Rogue Farms Pumpkin Patch Festival, Stott Center
Tour Bus departs at 10:30am for a trip to Rogue Farms in Independence, Oregon. Harvest time means pumpkin brewing and freshly brewed beers!

21ST

Argue with a philosopher, Neuberger Hall, 393
Starting at 11am, this is your choice to argue with a philosopher about any topic for five minutes. And if you miss this, just walk around campus for a few minutes—you’re sure to find someone to argue with anyway.

22ND

1000 Fuegos, Park Blocks/SMSU
Enjoy a groovy lunch with this acoustic-dance jam ensemble. Starts at noon, part of Portland State Professional Sound’s Live@Lunch Concert Series, every Tuesday and Thursday.

23RD

From debt to degree, SMSU 355
Participate in this town hall meeting and develop a plan against rising costs for students, and how to survive your mountain of debt. Starts at 8am, tickets through PSU Box Office.

24TH

Royce Lovett, Park Blocks/SMSU
Catch ths soulful act at lunch—who knows, after hearing Royce Lovett’s pipes you might just “love-it.” Starts at noon, part of Portland State Professional Sound’s Live@Lunch Concert Series, every Tuesday and Thursday.

25TH

#PSUTweet-up/Fashion show, SMSU Ballroom 355
Check out PSU’s online community in-person, complete with music, games, prizes, and refreshments, from 5pm-8pm.

26TH

OK Go, Stott Center
Yes, you read that right—the treadmill guys are playing at PSU. According to frontman Damian Kulash, the Youtube success act is “trying to be a DIY band in a post-major label world.” Don’t miss this show—literally a once-in-a-lifetime opportunity at PSU. Doors at 7pm.

27TH

Day of Service, SMSU Ballroom 355
Serve the city not only with your knowledge, but with your volunteering spirit. Embracing this community service will make you feel a lot better after all you did at that OK Go concert last night.

28TH

The 1975, Doug Fir
Catch these Brit dance rockers when they swing through Portland. Doors at 9pm, 21+.

29TH

Tuesday Nite Open Mic, SMSU, Parkway North
Test your art on a live audience. Mics will be live at 7pm.

30TH

Free Sack Lunch Concert, The Old Church
Bring your lunch and enjoy an hour of local music at The Old Church, off Columbia and 11th. Kicks off at noon.

31ST

AFI, Roseland Theater
Think you’re too old to trick or treat? Well, if halloween parties aren’t scary enough for you, how about a taste of California horror punk—AFI style?
Higher One is on the Chopping Block for Our Newly Elected ASPSU Government

ASPSU President Harris Foster considers new options that will cost students less, backed by university president

By Evan Birkeland
Photographed by Morgan Knorr

Portland State University students have elected Harris Foster as ASPSU Student Body President, along with every senator running under him. The first question on the minds of those interested in student body government is whether Harris will follow through on his campaign promise—to change PSU’s contract with Higher One, its transaction provider. Harris and his administration have considered three courses of action to take when Higher One’s contract with PSU ends in 2014: they could stay with Higher One and renegotiate the contract; they could open up discussion for a different service provider; or, they could replace the credit union with an in-house system, like the days before Higher One.

Foster’s constituents lean in favor of this latter option, saying it would be “the easiest and most convenient” way to serve students’ financial interests. He stressed, however, that “research still needs to be done” before that plan becomes viable.

This isn’t PSU’s first attempt at renegotiating the contract, and it certainly isn’t the first time Higher One has run into trouble
In the last contract dispute Higher One was able to add a $2.00 fee for every card dispensed to students, contributing indirectly to higher tuition for every student.

With its customers. When Portland State originally signed up in 2004, the Associated Students of Portland State University staged a strike, claiming that the student body received insufficient consultation on the matter. Though the Company was originally hired because it saved PSU around $400,000-$500,000 a year, and thus indirectly affected student tuition costs, students filed numerous complaints about confusing fees and terms, including:

- a $.10 charge on an account when the card was used as a Debit card, despite warnings on various University websites reading ‘THIS IS NOT A CREDIT CARD’.
- a $25 transfer fee and a $4.50 fee for using the card ATMs other than Higher Ones’.
- a $19 inactivity fee, activated 9 months after the card is activated and suspiciously in tandem with the time students leave school for summer vacation.

In 2012, students at Ventura College in California filed a formal lawsuit against the company, claiming that putting funds into a Higher One account without soliciting or activating the card is a violation of the California Consumers Legal Remedies Act and the Electronic Fund Transfer Act. Following this, the Federal Deposit Insurance Corporation brought charges against the company, forcing them to pay back a sum of approximately $11 million to students around the nation.

Portland State has had better luck curtailing these fees. In 2009, when Higher Ones’ contract expired, ASPSU successfully renegotiated the contract between the university and its transaction company, removing the debit card fee and the monthly inactivity fee. The only other University using Higher One to accomplish this is Southern Oregon. However, both Higher One and PSU have been quiet about the change, and confusion over the fee persists to this day. Harris Foster was quick to add in his interview that, while the transaction fee has been removed, in the last contract dispute Higher One was able to add a $2.00 fee for every card dispensed to students, contributing indirectly to higher tuition for every student.

“Higher One isn’t a bank, it’s a transaction Company,” says Maxwell Mulligan, Fosters’ campaign manager for the 2013 election. “They make money from the fees students accrue while using their equipment, not by holding and investing money.”

This may help to explain the company’s motives for obscuring such fees. But if Harris Foster has his way, 2014 will see the end of PSU’s contract with Higher One.

“In 2004, only 87% of PSU students had access to a bank account,” says Foster. “This meant that 13% of students receiving financial aid had to go directly through PSU, at the University’s expense. Back then, it made fiscal sense to let Higher One handle those processes. But in 2013, 98% of students have their own bank accounts. So why not let them handle their money through those accounts instead of a third party that costs money for both them and the school?”

...if Harris Foster has his way, 2014 will see the end of PSU’s contract with Higher One.

Harris seemed confident that he would be able to remove Higher One altogether, adding that Darin Matthews, director of contracting and procurement for Portland State, and Wim Wievel, the University President, are both supporting the project. Come fall term, Harris and Wievel will file an RFI (request for information), and a student-body-wide survey will be held in order to determine the overall campus opinion toward Higher One. Harris expects the results to be negative, and once he can prove that students aren’t happy with the company, administrative support will be that much stronger.

If ASPSU can’t dump the company, and no other credit union is interested in contracting with PSU, Foster still plans to get rid of the $2.00 fee. Higher One itself could not be reached for comment. ☎
Developers, Developers, Developers!

Portland has a green reputation. As with any reputation, there is pressure to uphold it. But sometimes the attempt towards sustainability clashes with neighborhood livability.

By Colin Staub
Photographed by Devin Courtright

We live in a changing place. The rapid influx of people, styles and culture is, at times, enough to make longtime Portlanders feel like Haight-Ashbury natives in 1967. But through all this, the city has gained a sort of predominant image—the leader in sustainability. While an environmentally-conscious city is a noble goal to work toward, the process also raises questions about what "going green" means, and why we are motivated to do so.

Is it truly out of concern for the environment? Or is it sometimes more about keeping Portland's new image intact, and open to exploitation for profit?

An ongoing apartment development project in southeast Portland illustrates these issues.

Grant Day is a Portland native, and lives in the hundred-year-old house he grew up in just off southeast Division. "This is a great place to live. It's a very family-oriented neighborhood. It's never been crowded, we've always had ample parking space." While it will likely continue to be a great place to live, the lack of density is quickly disappearing. "I can see two from my front porch, and three more out the side window here."

He's referring to the numerous massive new developments visible from his house—one of them on his very same block.

These apartments are part of a string of recent developments across Portland's east side. Southeast has been particularly affected—just on Division, there are buildings that are either completed, under construction, or pending construction at SE 31st Ave, 33rd Ave, 33rd Place, 37th Ave, 38th Ave, and two at 44th Ave. They range in size from 15 to 81 units, with most falling between 20 and 50 units. Not only are these super-modern buildings increasing density in the area, but they are also not required to provide on-site parking.

Not only are these super-modern buildings increasing density in the area, but they are also not required to provide on-site parking. That's right: an 81-unit apartment complex with parking available only on neighboring side streets.

The developers behind these apartments are taking advantage of twenty-year-old Oregon legislation called the Transportation Planning Rule, designed to shift transportation reliance away from cars, and to promote alternative "transportation systems." The rule dictates certain requirements for parking reduction in the city. Ten years ago, the Transportation Bureau met to figure out how to meet the terms of the Planning Rule, and came up with the idea of abolishing minimum parking requirements for developments within 500 feet of a Frequent Service Tri-Met stop. The reasoning...
Several residents accused developers of exploiting the parking exemptions for profit—parking places cost money and take up space, with a much lower profit return than apartment units. Naturally a developer will avoid these costs if possible. “It's cheaper,” Day says, scoffing at the notion that developers have the environment in mind.

was clear: the people who will be attracted to these apartments live a car-free lifestyle. They would commute by bike and public transportation, so there would be no need for on-site automobile parking.

So why are neighbors like Day irritated by these developments?

It’s simple. Despite the developers’ confidence that their renters will be car-free types, there are no requirements for tenants not to own cars. This has residents concerned that their neighborhoods will soon look something like the district surrounding northwest 23rd: cars everywhere, timed parking, parking permits for residents, etc.

In addition, it has citizens debating over the motivations of the developers. Last November the Bureau of Planning and Sustainability held a public meeting regarding the no-parking apartments. During the public testimony segment, several residents accused developers of exploiting the parking exemptions for profit—parking places cost money and take up space, with a much lower profit return than apartment units. Naturally a developer will avoid these costs if possible. “It’s cheaper,” Day says, scoffing at the notion that developers have the environment in mind.

The November 2012 hearing was brought on by a study carried out by several agencies, including the Bureau of Planning and Sustainability, which suggested that while apartments with no on-site parking do make neighborhoods more congested, there is still plenty of parking available, most of it less than two blocks from the building. This finding was contested by meeting attendees, who suggested that the developments that were studied are located in areas with no existing congestion, and that when they are completed they will have a huge impact on the parking situation. The study also found that while apartment tenants may not commute by car, they generally still own one for use on other occasions.

These findings did little to calm concerned neighbors.

The public outcry in response to these developments has taken several forms. Much of it has been fruitless testimony at various hearings, with no resulting action by the city. However, one neighborhood association was able to get a stop-work order enacted—albeit for a different reason than the parking situation. Several months later the developer made alterations to the design of the building and the stop-work order was lifted. Construction has continued with no on-site parking.

Still, news is not all bad for residents concerned about the impact of street parking on neighborhoods. In April the City Council adopted new Zoning Code Amendments that set minimum parking requirements. Under the new regulations, buildings with more than 30 units that previously were exempt from parking provisions must now include a ratio of parking spaces: .2 spaces per unit for 31-40 units, .25 per unit for 41-50 units, and .33 per unit for buildings with 51 or more units. This is progress for the future, but current developments are exempt from the new regulations. It is a far cry from the moratorium on no-parking apartments that many residents called for.

Over the summer construction has peaked on Division, resulting in blocked off lanes, gridlocked traffic, lengthy detours, and driver frustration. John Kreger, also a southeast Portland native and former neighbor of Day, brings up an irony in the construction projects. “There are more cars idling in traffic, causing more emissions in order to build ‘sustainable’ neighborhoods.” The congestion caused by construction may be a small hint of what will come when the apartments are completed and the units are occupied—and with Portland having one of the lowest rental vacancy rates in the country, they will likely fill up fast. While it’s a nice thought that every tenant will live a car-free lifestyle, studies suggest this is not the case, and neighbors seem skeptical.

Better hope you have a driveway. ☝️
Why PSU can Build Fancy New Stuff while We have to Pay More... (And More, And More...)

It’s not entirely the university’s fault. Blame the school system, and the recession.

By Jake Stein

The cost of tuition is on the rise again. This year falls victim to a 4.8% average increase in tuition since the 2012-2013 school year, which means you’ll be paying even more than you were last year in your desperate effort to graduate and get a degree. But you’re used to that, aren’t you? The average student loan debt for the class of 2013 was $35,200.

However, the inflating cost of tuition has not stopped Portland State University from pursuing some rather expensive ventures—such as upgrading the Peter W. Stott Center into “Viking Pavilion,” and teaming up with OHSU to build the “Collaborative Life Science Building.” Both buildings are without a doubt substantial investments. Viking Pavilion, future concert venue and sports arena, may begin construction as early as 2014, with a $44 million price tag. The Collaborative Life Science Building—a 500,000 square feet project—will cost upwards of $295 million.

So, you might ask, why not use some of this money to keep the cost of attendance down? The answer: PSU is apparently not allowed to do that.

The money that trickles into the Oregon University System (OUS) from avenues such as student tuition is put into distinct pots—general funds, and a capital budget. These pots have exclusive uses, and cannot be mixed. General funds deliver subsidies to students, and lower the costs of education, while the other pot must be used to repair infrastructure, purchase equipment, or otherwise create an environment that makes our education the best it can be once we’re enrolled.

Here’s the catch. Being a public university, governed by the OUS, with state-owned public buildings, the PSU administration doesn’t have a choice as to whether they can use this capital budget or not. They are required to keep up with repairs and upgrades. At first, that doesn’t seem like such a bad thing, right? But PSU’s pot of money for this sort of thing doesn’t quite meet the cost for repairs—in fact, it’s hardly ever sufficient, often not even coming close to half of what is needed. Thus, PSU must collaborate with such entities as OUS and OHSU, draw in donors, and scrape up money wherever else possible in order to complete the infrastructure maintenance that is required. In fact, the Collaborative Life Science Building is a project funded by many things not your tuition money, like state bonds, pledges, popular fundraising support, Trimmer support, OHSU, gifts from doctors, and one donor who has solely given $40 million. Similarly, more than half the cost of the new Stott Center is being funded by private donations. It is

According to Diane Saunders, OUS Director of Communications, “The budget we have today is actually less than our budget was 12 years ago, and we have 34,000 more students. That kind of defines the problem right there.”
aggravating that so much money can be invested in these build-

ings, all while students are paying more and more tuition each
year and graduating with unprecedented heaps of debt. But at the

same time, we must realize that this sort of project is required by
the state—and not for no reason. The new building will supply the
additional lab space and cutting edge materials that science majors
are in desperate need of at PSU. No more Saturday evening science
classes because the weekdays are filled up.

As for the other pot of money, the general funds, this is indeed
spent toward subsidizing the cost of attendance for students. How-
ever, it is clearly not enough.

These general funds pay an average of 12% of a student’s educa-
tion—that’s it. Why? Because that’s how much funding PSU
acquires from the state legislature. As a state that runs mainly on
income tax (and not sales tax), the recession hit us hard. There is
ever less money coming from the state, but increasing costs each
year. The school tries to compensate by cutting budgets, but this
only goes so far; this hurts school employees, and means professors
can’t travel as far or pursue academic research, and it ultimately
dampens morale and reputation across the board. At the same
time, bodies like the Service Employees International Union
wished to maintain benefits, even increase salaries, and things like
PERS (retirement funds) and PEBB (health care) will continue to
demand more money poured into them, as more and more state
agents retire or get sick. So students end up being forced to pick
up the slack. That is, if we want an education.

According to Diane Saunders, OUS Director of Communications, “The budget we have today is actually less than our budget
was 12 years ago, and we have 34,000 more students. That kind of
defines the problem right there.”

What can we do about it?

We, as the students, can advocate for ourselves. We need to become engaged, call our congressmen, go to the legislature. We need to
demand change, and more support for higher education.

In the meantime, look for subsidies—PSU has scholarships, as do outside programs across the country at large. Rich people don’t only
donate to construct science buildings—they’ll give you money to go to school as well. So will the government. The only problem is find-
ing the scholarships, and doing the work required. Wouldn’t it be nice if all scholarships were in one place to easily sift through?

Make sure you attend events like Portland State of Mind: From Debt to Degree, a town hall meeting to discuss this very topic, and
what we can do about it. October 23rd, 8am—1pm. Free, but tickets required through PSU Box Office.

Also, make sure to apply for financial aid. Seek out the financial aid office to help you: it’s their job.
Think your education won’t get you anywhere? Think again.

The story of a PSU grad who rose to an international-political-linguistic guru.

By Cody Porter
Congratulations on attending college! This immediately comes to mind, before the realization that you might have just committed yourself to a life of indentured servitude. But tuition hikes aren’t the only thing bugging you.

You might be more concerned with the arguable correlating effect of the growing number of unemployed graduates walking out as you are walking in. According to a census conducted by the US Department of Education, 12.6% of recent college graduates were unemployed as of October 2011. Statistics aside, personally you might even know a couple graduates looking for jobs. I certainly do. So your letter of acceptance soon becomes an invitation to a series of doubts, leading you to wondering how you’re ever going to pay off those student debts when you end up jobless anyway!

Well, consider that remaining percentage of around 80% who do succeed after college.

Enter Chad Stover. A guy who never really settled down, he is exceedingly honest for working in politics, being Assistant Policy Director in the mayor’s office. Somehow he’s found the time to learn Mandarin, Russian, Japanese, and Spanish—all while maintaining a seemingly healthy social life. Anyway, this article isn’t a paid promotion to get Chad laid, but hopefully you’ll find some inspiration in the experiences he has found after leaving PSU.

Chad Stover began at the University of Oregon, where he fell in love with the field of linguistics and international affairs. He continued his scholarly pursuits to get the ever-fabled ‘Masters’ degree at PSU. I asked Stover what he liked about Portland State and why he chose it: “They have an amazing international affairs program, they bring in a lot of international students in the form of partnerships and collaborations.” Stover later moved on from the aesthetics to the culture of PSU: “People often label PSU as a commuter school, for the average returning young professional… It’s not a big traditional university in that you don’t have a huge NCAA football team that dominates the campus atmosphere. You have a little bit of everything here—you have students that are every bit as intelligent as a student from an Ivy league school to the average person struggling with a math course, as well as the socioeconomic blend of backgrounds.”

A wise choice indeed.

Armed with his love for language and universal politics, Stover studied Japanese linguistics, where he expanded his foreign vocabulary to extraordinary lengths, and eventually taught the language to undergrads. “Over time I began to teach full-sized lecture classes.” It was at this point when Stover’s career took a Forrest Gump style turn.

The Homeland Security department of education soon contracted him to teach Navy personnel Japanese overseas for about two years. I asked why they chose him—after all he couldn’t be the only one teaching Japanese in the country…right? “It kind of fell in my lap. I was unique in the sense that I’m both a U.S. citizen and a teacher in Japanese linguistics.” Being in the military without having to actually go through the whole process of getting yelled at and dry heaving is a pretty good gig. Stover recollected, “It was a great adventure.”

Yet his journey didn’t stop after he returned to the States. He continued teaching linguistics where later he decided to get involved in politics. In 2012, Portland’s Mayor Sam Adams gave up his throne to the more fiscally-conscience Charlie Hales. Stover saw an opportunity to take what he had learned and use it to serve the people of Portland. Today you can find this PSU grad five doors down from the mayor, with the distinguished title of Assistant Policy Director. Here Stover dealt with international affairs, as well as other departments such as Public Safety, Equity and Human Rights, Neighborhood Development. This sea of responsibilities started to make me nauseous, yet Stover went on to reassure me that “it’s hard work, but it’s interesting because it forces me to get involved in other things going on in the city.”

Don’t worry, I know what you’re thinking—and no, I’m not saying you should be similar to this guy in regards to intelligence or personal background. Not all of us have the patience to study a foreign language. The secret to finding success after college isn’t really a secret to begin with—just pick something you love.

This might be easier said than done, but if you’re a freshman or sophomore, just use this extra time to experiment. Not with your bi-curious roommate, unless you’re into that kind of thing—in which case, by all means, go ahead. But ideally just keep an open mind—yet a generalized idea of what you want. Motivation becomes 2nd nature once you’ve found something that makes you feel relevant in this life. Furthering your passion should be your goal in any career, not money, fame or benefits. These are simply the things that follow after you’ve achieved this. Chad Stover found his passion, married it (nearly literally), then used it to springboard into a career of a lifetime.

Who says you can’t do the same? 🤔

The secret to finding success after college isn’t really a secret to begin with—just pick something you love.

Stover saw an opportunity to take what he had learned and use it to serve the people of Portland. Today you can find this PSU grad five doors down from the mayor, with the distinguished title of Assistant Policy Director.
Pay It Forward: From PSU Classroom to Portland Legislature, the Scars of Loan Debt may Heal for the Next Generation of Higher Education

The Spectator sheds light on the new Pay It Forward idea, which could help the next generation of students find a way out of student loan debt...

By TJ Love

While many of us were away for the summer, Oregon took the first major step in rectifying the student debt problem when the legislature voted unanimously to pass HB 3472, also known as the Pay It Forward Bill, on July 1st. While Pay It Forward has received a plethora of not only local, but national coverage in the likes of The Wall Street Journal, The Nation, CBS News, and Time, none of these outlets have taken the time to actually address the inevitable naysayers and doubters. The Spectator had the chance to sit down and chop it up with three individuals who played an instrumental role in taking Pay It Forward from a great idea to a promising reality. Steve Hughes is the Director of the Oregon Working Families Party (WFP), an organization that helped propel the legislation with tireless grunt work. Sami Alloy is a 2011 graduate of PSU and the Campaign Manager of the Oregon WFP, and Barbara Dudley, professor at PSU, is the founder and Policy Advisor of the Oregon WFP.

The Spectator: The biggest thing that people want to know is, where is the money going to come from to fund this initially?

Sami Alloy: One potential option is that the state would issue bonds, which the state does already on a regular basis. It’s low-risk for the state to essentially lend itself money to invest in public works, but currently the state is only allowed under the state constitution to issue bonds for physical infrastructure. But treasurer Ted Wheeler spearheaded an effort to change the Oregon constitution, and that passed and will go to the voters in November of 2014. The ballot measure would be for allowing the state to issue bonds for human infrastructure purposes, like higher education investment. Some of the old bonds that the state has issued out are going to expire, so there’ll be some bonding capacity available to invest in higher education without taking anything away from the general fund.

What is Pay It Forward?

Pay it Forward found its genesis in PSU capstone class “Student Debt Policy & Advocacy,” taught by professor Barbara Dudley. Essentially, it’s a novel approach for students to pay for higher education. As opposed to taking out student loans at exorbitant interest rates, courtesy of the same big banks our tax dollars bailed out, Pay It Forward would instead enable students to bypass banks entirely by avoiding any upfront tuition costs, instead paying three percent of their income after graduation into a pool for twenty-four years, similar to Social Security. Some find it a veritable no-brainer, for potentially helping students escape a lifetime of debt slavery.
PAY IT FORWARD

Steve Hughes: Another piece to it is that Senator Merkley is introducing federal legislation, to set start-up money for multiple states to do pilot programs for Pay It Forward.

The Spectator: How do you all respond to those who say that Pay It Forward shifts the costs of higher education onto students?

Steve Hughes: That train’s already left the station. I sometimes jokingly say that the people claiming that are doing so from the comfortable position of having graduated twenty years ago with very little debt to speak of, and have no clue what it’s like for students now. I think what they’re trying to say is that [Pay It Forward] is going to open the door for further disinvestment, as if we can go any lower, because you’re creating a new structure that students are responsible for. A lot of people are doing a lot of talking for students without talking to them. One of the things we’re finding is that when you actually talk to students who are facing massive amounts of debt, this is actually seen as a welcome relief. I think it taps into, if I could be so bold, shifting the zeitgeist here a little bit to people paying into a system that allows the next generation to go to school. There’s something to be said about the young people coming up now that are really civic minded, and do want to invest in structures, and it’s not just “me, me, me.” This loan driven system that we have right now has taught us to internalize this “me, me, me” without even realizing it. What if we ALL pitched in a little bit for the next generation to go. This is the same mentality that shaped social security. Social Security came about to take care of the older generation; Pay it Forward is a means to take care of the younger generation.

The Spectator: A lot of people are viewing this as some kind of flat tax, and students who graduate from junior colleges end up paying more than those who matriculate through four year institutions.

Barbara Dudley: Frankly, it’s a very interesting question. It is, on some level, a flat tax, in the sense that everyone is paying the same percentage. What we’ve been talking about is that per year of school you would pay .75% of your income. It kinda depends on who participates in this. There may be a different level for community college vs. a four year school. There will be a lot of talk about this in the Higher Ed Commission in terms of the ins and outs of how this will be applied. Some people are saying “what about the person who graduates and becomes the next Bill Gates? Then they have to pay 3% of a bazillion dollars.” To that, I say “bravo.” Good for you, you made a bazillion dollars. And you still have 97% of a bazillion dollars left.

The Spectator: Well, the government’s already taking at least a third of your paycheck, what’s three more percent?

All: (Laughs)

Barbara Dudley: Exactly. Banks are skimming so much off the top it’s unconscionable. Student loan interest rates have already doubled this year.

Sami Alloy: There are 160,000 Americans who are getting their Social Security benefits garnished to pay for student loan debt, because you can’t discharge it in bankruptcy. If you’re a parent who cosigned for a child and that child dies, you can never get rid of that debt. Interest rates are doing nothing but going up—even for people like me, who signed a promissory note on a loan with 3.6% interest, they’re all in the fives and sixes now. I think students have a lot of bravado from being told their whole life it’s fine to take out debt. And they think they’ll get a job and pay it off in a couple of years, or they’re gonna become a bazillionaire and they’ll have no problem lifting themselves by their bootstraps. It’s another story when you graduate and you have to start making those payments. Wages for youth are stagnating. Soon enough you’re thirty-five and you can’t have kids and buy a house because you’re still paying your loans. So I think we need to be working with youth and letting them know that they don’t have to sign up for a life of debt servitude. That’s not the way it used to be, and it’s not the way we should structure our economy.

Look for Pay It Forward: Part 2 in our next issue…