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North Carolina received grades of "B-minus" in the categories of preparation and completion, a "D-plus" for college participation and a "C-plus" in a category that measures benefits from higher education, along with its "F" for affordability.

BY JUSTIN POPE
The Associated Press

An independent report on American higher education flunks all but one state when it comes to affordability — an embarrassing verdict that is unlikely to improve as the economy contracts.

The biennial study by the National Center for Public Policy and Higher Education, which evaluates how well higher education is serving the public, handed out "F's" for affordability to 49 states, up from 43 two years ago. Only California received a passing grade in the category, a "C," thanks to its relatively inexpensive community colleges.

The report card uses a range of measurements to give states grades, from "A" to "F," on the performance of their public and private colleges. The affordability grade is based on how much of the average family's income it costs to go to college.

North Carolina received grades of "B-minus" in the categories of preparation and completion, a "D-plus" for college participation and a "C-plus" in a category that measures benefits from higher education, along with its "F" for affordability.

North Carolina's preparation grade benefited from having the country's highest rate of enrolling high school students in upper-level math. It has also improved its college completion rates, though still only 58 percent of college students complete a bachelor's degree within six years — and only 47 percent of black college students do so.

Almost everywhere, it takes more family income to pay for college. Only two states — New York and Tennessee — have made even minimal improvements since 2000, but they're still considered to be failing. Everywhere else, families must fork over a greater percentage of their income to pay for college. In Illinois, the average cost attending a public four-year college has jumped from 19 percent of family's income in 1999-2000 to 35 percent in 2007-2008, and in Pennsylvania, from 29 percent to 41 percent.

Low-income families have been hardest hit. Nationally, enrollment at a local public college costs families in the top fifth of income just 9 percent of their earnings, while families from the bottom fifth pay 55 percent — up from 39 percent in 1999-2000.

And that's after accounting for financial aid, which is increasingly being used to lure high-achieving students who boost a school's reputation, but who don't need help to go to college.

The problem seems likely to worsen as the economy does, said Patrick Callan, the center's president.

Historically during downturns, "states make disproportionate cuts in higher education and, in return for the colleges taking them gracefully, allow them to raise tuition," Callan said. "If we handle this recession like we've handled others, we will see that this gets worse."

States fared modestly better in other categories such as participation, where no state failed and about half the states earned "A's" or "B's" — comparable to the report two years ago. One reason for the uptick is that more students are taking rigorous college-prep courses, the study found. In Texas, for instance, the percentage of high schoolers taking at least one upper-level science course has nearly tripled to 56 percent.

But better preparation for college hasn't translated into better enrollment or completion, with only two states —

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**Increased costs**

Nationally, paying for college has increased in all income groups when compared to 1999-2000.

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<th>College costs as a percent of median family income</th>
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<td>Lowest</td>
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<td>39%</td>
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NOTE: Costs include tuition, room and board without financial aid; figures don't add to 100 due to rounding.

SOURCE: The National Center for Public Policy and Higher Education

Arizona and Iowa — receiving an 'A' for participation in higher education.
Coast's risks may sting state

All N.C. homeowners could pay more to help insure property near the water.

By Mark Johnson
Staff Writer

Homeowners across North Carolina could face a steep increase in their insurance premium next year to help pay for damage to beach properties when the next major storm hits the coast.

The N.C. Rate Bureau, an insurance company association that recommends insurance rates to the state commissioner, released a proposed increase Tuesday that would raise homeowners' premiums by an average of 19.5 percent across the state. The rate jump would be higher on the coast, with potential increases of as much as 50 percent on North Carolina's Outer Banks and 70 percent in coastal counties.

Homeowners in the rest of the state, including the Triangle, would see increases from 1 percent to 22.5 percent.

State Rep. Bruce Goforth, an Asheville Democrat who sits on a special legislative committee that heard the proposal Tuesday, objected to the idea that the rest of the state would pay the insurance for the owners of beachfront mansions.

"They've got the money to pay for the insurance they should be paying," Goforth said.

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Insurance
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Officials with the Rate Bureau said the proposed hike is driven by the need to stabilize the Beach Plan, a government-created insurance program that has grown into the dominant policy provider on the coast. The plan doesn't have enough money to cover the losses from a catastrophic storm.

The increase, which will be formally requested Monday, requires the approval of the state insurance commissioner. Wayne Goodwin, a Democrat who was elected to the post last month, has called the situation a "ticking time bomb." Goodwin suggested during the campaign that North Carolina consider entering into a coastal insurance pool with South Carolina and Georgia to spread the risk.

Proposed rate hikes in the past have taken months to negotiate and often are reduced.

This proposal, though, is a little different. If it were approved, about 11 percent of every homeowner's total premium — not just the increase — would go to insurance companies in the state to sock away for a major hurricane. There is no requirement, though, that private insurance companies set that money aside for such a purpose.

The state legislature created the Beach Plan, officially called the N.C. Insurance Underwriting Association, in 1969 and expanded it in 1998 to provide a safety net for property owners in coastal counties where private insurance companies were not selling policies. Instead it has become the insurer of choice, particularly during the explosion of beachfront development in recent years, because it has offered lower rates and more options than private companies.

Representatives of the Beach Plan board acknowledged Tuesday that the plan's rates have been too low. But they said North Carolina has benefited, in jobs and tax revenue, from the coastal development that the plan helped make possible.

"Our goal as a board is to protect the economic development of Eastern North
One insurer scared off

The Beach Plan now insures about $72 billion in property. But officials say it only has enough in cash reserves and reinsurance coverage to pay for $2.4 billion in damage. Once that money is exhausted, if the Beach Plan has to cover more damage, it can impose an assessment on the private insurance companies that operate in the state. One private insurance company left the state earlier this year for fear of an assessment.

Rate Bureau officials said Tuesday the proposed rate increase is needed in order to have money for such an assessment.

Beach Plan representatives emphasized that in the past month they received approval from Insurance Commissioner Jim Long, who leaves office next month, to increase rates and deductibles for their customers. That rate increase, of roughly 9 percent, is scheduled to take effect in February.

Officials with the Rate Bureau said Tuesday that they may need to adjust their proposed rate hike as a result.

The February rate hike by the Beach Plan appears to be aimed at heading off more severe reforms advocated by the private insurance industry. Insurance company representatives asked legislators Tuesday to enact a law to clarify that the Beach Plan is the insurance of last resort by specifying how it sets coverage, rates and deductibles. The companies also want to limit the potential assessment on them after a major storm.

Insurance industry representatives also proposed, as a last resort, that the Beach Plan be empowered, with approval from the insurance commissioner, to add a one-time surcharge to policyholders across the state after a major storm. The money would be used to help rebuild the coast and keep catastrophic storm damage from wounding the entire state’s economy.

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A significant difference, they argue, is that sexual orientation, unlike race, is a choice. Homosexual orientation can be hidden; skin color can’t. Black advocates point out that gays have not come close to suffering the historic economic, educational and social injustices that African-Americans have endured. The fight for the right to marry just doesn’t measure up to the struggle to be recognized as a human being instead of a piece of property.

But the biggest cultural mistake made by the gay intelligentsia was failing to recognize that many black leaders — Jesse Jackson, Al Sharpton, William Barber and, of course, Dr. Martin Luther King — earned their eminence in the church before they ever set foot in the streets. Thus, for many blacks, the pursuit of secular civil rights represents the fulfillment of Christian-based equality.

This fundamental misunderstanding is being worsened by post-Prop 8 gay rage targeted toward religion, especially against the Church of Jesus Christ of Latter Day Saints and to a lesser extent the Catholic Church’s Knights of Columbus. Both organizations raised money and worked hard to pass Proposition 8, and both have suffered the wrath of gay protests and suspected vandalism.

On the secular side, gay activists have combed campaign donor lists to oust Proposition 8 supporters and to seek their removal from prominent professional positions, particularly in the entertainment industry. They’re organizing boycotts against Prop 8 supporters who own businesses. Influential gay activist John Aravosis is going after an entire state. He’s organizing a boycott against Utah, home of LDS headquarters and a state where 62 percent of the population is Mormon. Much of Utah’s tourism income is generated by Californians.

Given the economic power, organizational prowess and, now, cultural anger of the gay community, it’s hardly a stretch to envision activists using any future UNC System hate speech restrictions to repress fundamental disagreement with their view of life. Such tactics could include the prohibition of religious gatherings on UNC campuses and the banishment of priests and ministers, like Rev. Barber, from secular debates.

Wild speculation? Maybe, but I doubt many UNC-CH alums thought they would see the day when Christmas trees would be banned from campus libraries in the name of tolerance.

Repression of thought and expression never leads to understanding. That’s why my Christmas wish is for Rev. Barber to drop his call for a hate speech ban on UNC campuses.
On balance, mind matters

UNC research suggests mental exercise can reduce falls among older people

BY THOMAS GOLDSMITH
STAFF WRITER

CHAPEL HILL — An agile mind may be as important as strong limbs when it comes to the crucial task of preventing falls.

That’s the finding of recent research at UNC-Chapel Hill that had exercise classes trying mind-over-matter exercises such as the “four square step test,” a regimen that resembles aScottish sword dance in its focus on memory, movement and speed.

“This is the most wonderful thing that’s been offered here,” said Elaine Jerome, 81, taking part in a class at Orange County’s Seymour Center for older adults. “I’ve noticed that my balance is 100 percent better since I started taking this.”

Previous studies have shown that balance training can reduce falls. But researchers didn’t know exactly why, because apparent risk factors such as weak muscles didn’t always show improvement.

New results indicate that improving “executive function” — the ability to react mentally to complex situations — may be the missing link in designing the best methods for reducing falls. In other words, honing the mind may be as crucial as toning sagging muscles.

“Leg strength is obviously important, but it might be that your ability to interact with the environment is more important,” said Tiffany Shubert, a Ph.D. physical therapist at UNC-CH who led the study.

Falls cause $325 million in injuries each year in North Carolina and brought about the death of more than 475 older people in the state in 2007. Any advance in preventing them is significant.

“The idea is to train both systems to work at once,” UNC-CH professor Carol Giuliani said of working on both mental and physical skills.

Jerome, a member of the class and a registered nurse, said the idea that cognitive skills are key to maintaining balance makes sense to her.

“When you’re older, there’s a

FOR MORE INFO

- Videos about reducing falls for older people, produced by UNC Institute on Aging researchers, are online at: www.aging.unc.edu/groups/healthyaging/fallsvideo/2008falls video.html
- The Centers for Disease Control and Prevention offers information and publications on preventing falls: Telephone: 800-232-4636 www.cdc.gov/ncipc/preventing falls/
- The National Council on Aging has information on falls prevention efforts and other issues associated with aging: Telephone: 202-479-1200 www.ncoa.org/content.cfm

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loss of the senses," Jerome said. "You're wearing bifocals — it's so easy not to look down. The whole person is still there, but it's the senses that are bewildering them."

For many older people, fear of falls and their often catastrophic consequences has a dampening effect on getting out of the house and exercising. Yet, those activities are crucial to maintaining vitality and social contact.

"We have found that younger and younger people, in their 40s and 50s, have fear of falling and limit activities because of it," Shubert told a packed conference room at the UNC Institute on Aging in Chapel Hill, as she briefed colleagues on the study results.

Shubert cautioned that more research is needed to bear out her findings. But small-scale fall-reduction results are promising. In addition to the positive test data, there's increasing evidence that discounts other possible causes.

"The research is really showing that even changing environmental risk factors doesn't really help," she said.

**Dynamic testing**

Instead, improvements in concentrating while moving seem to make the most difference.

"A challenging, dynamic balance test might be walking and carrying on a conversation," she said.

If that sounds easy, try one of the balance tests mentioned by Shubert: Reciting every other letter of the alphabet while maintaining walking speed.

The principles being developed by Shubert, Giuliani and others will get a further test if the National Institutes for Health agrees to a proposal to fund more in-depth research.

In the meantime, trainers from the Triangle and beyond are showing up to learn the methods, and researchers are working to help several local assisted-living centers. The goal is to move older people beyond the kind of weight-focused, sitting exercises that don't seem to help reduce falls, Giuliani said.
Commission denies request to raze house

NCCU will fight Rivera site ruling

BY JIM WISE
STAFF WRITER

DURHAM – The Alex Rivera house on Fayetteville Street won a reprieve from demolition Tuesday morning, but its future remains insecure.

Durham’s Historic Preservation Commission unanimously denied a request by N.C. Central University for permission to tear down the run-down residence to make way for campus expansion.

After the hearing, NCCU Vice Chancellor Zack Abegunrin said the university will appeal the denial “as soon as possible.”

The house, facing the Garrison-Newton Communications Building, is boarded up and hung with yellow caution tape and “Keep Out” signs.

In April, Jeffrey Crow, North Carolina’s chief preservation officer, declared the house to be of “statewide historic significance” because of its association with Rivera – a renowned photojournalist who covered the civil rights movement from the 1940s through the 1960s.

“It is imperative this request [to demolish] be denied,” said Preservation Durham director John Compton.

The university, which now owns the house, says its condition is decrepit enough to constitute a public hazard.

“That house is unsafe, unsafe, unsafe,” Abegunrin said.

The university also says that renovating the house would be prohibitively expensive.

However, commission member Eddie Belk said renovation would increase the property’s value.

“If ‘unsafe’ were the only criterion, a lot of rehabilitated buildings would have been demolished instead,” Belk said.

Rivera, who died Oct. 23, also established NCCU’s public information office. He sold the house to the university in 1997, expecting it would be torn down.

In 2007, he wrote the university saying, “It is not a historical home, and I am strongly in favor of it being demolished.”

However, when the university’s expansion plans became public last spring, some neighborhood residents — including relatives of NCCU founder James Shepard — and Preservation Durham began a campaign to save the house.

Crow’s ruling on the house’s significance put it under jurisdiction of the city’s preservation commission. The commission’s decisions may be appealed to the city/county Board of Adjustment and to district court.

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College May Become Unaffordable for Most in U.S.

By TAMAR LEWIN

The rising cost of college — even before the recession — threatens to put higher education out of reach for most Americans, according to the biennial report from the National Center for Public Policy and Higher Education.

Over all, the report found, published college tuition and fees increased 439 percent from 1982 to 2007, adjusted for inflation, while median family income rose 147 percent. Student borrowing has more than doubled in the last decade, and students from lower-income families, on average, get smaller grants from the colleges they attend than students from more affluent families.

“If we go on this way for another 25 years, we won’t have an affordable system of higher education,” said Patrick M. Callan, president of the center, a nonpartisan organization that promotes access to higher education.

“When we come out of the recession,” Mr. Callan added, “we’re really going to be in jeopardy, because the educational gap between our work force and the rest of the world will make it very hard to be competitive. Already, we’re one of the few countries where 25- to 34-year-olds are less educated than older workers.”

Although college enrollment has continued to rise in recent years, Mr. Callan said, it is not clear how long that can continue.

“The middle class has been financing it through debt,” he said. “The scenario has been that families that have a history of sending kids to college will do whatever it takes, even if that means a huge amount of debt.”

But low-income students, he said, will be less able to afford college. Already, he said, the strains are clear.

The report, “Measuring Up 2008,” is one of the few to compare net college costs — that is, a year’s tuition, fees, room and board, minus financial aid — against median family income. Those findings are stark. Last year, the net cost at a four-year public university amounted to 28 percent of the median family income, while a four-year private university cost 76 percent of the median family income.

The share of income required to pay for college, even with financial aid, has been growing especially fast for lower-income families, the report found.

Among the poorest families — those with incomes in the lowest 20 percent — the net cost of a year at a public university was 55 percent of median income, up from 39 percent in 1999-2000. At community colleges, long seen as a safety net, that cost was 49 percent of the poorest families’ median income last year, up from 40 percent in 1999-
2000.

The likelihood of large tuition increases next year is especially worrying, Mr. Callan said. "Most governors' budgets don't come out until January, but what we're seeing so far is Florida talking about a 15 percent increase, Washington State talking about a 20 percent increase, and California with a mixture of budget cuts and enrollment cuts," he said.

In a separate report released this week by the National Association of State Universities and Land-Grant Colleges, the public universities acknowledged the looming crisis, but painted a different picture.

That report emphasized that families have many higher-education choices, from community colleges, where tuition and fees averaged about $3,200, to private research universities, where they cost more than $33,000.

"We think public higher education is affordable right now, but we're concerned that it won't be, if the changes we're seeing continue, and family income doesn't go up," said David Shulenburger, the group's vice president for academic affairs and co-author of the report. "The public conversation is very often in terms of a $35,000 price tag, but what you get at major public research university is, for the most part, still affordable at 6,000 bucks a year."

While tuition has risen at public universities, his report said, that has largely been to make up for declining state appropriations. The report offered its own cost projections, not including room and board.

"Projecting out to 2036, tuition would go from 11 percent of the family budget to 24 percent of the family budget, and that's pretty huge," Mr. Shulenburger said. "We only looked at tuition and fees because those are the only things we can control."

Looking at total costs, as families must, he said, his group shared Mr. Callan's concerns.

Mr. Shulenburger's report suggested that public universities explore a variety of approaches to lower costs — distance learning, better use of senior year in high school, perhaps even shortening college from four years.

"There's an awful lot of experimentation going on right now, and that needs to go on," he said. "If you teach a course by distance with 1,000 students, does that affect learning? Till we know the answer, it's difficult to control costs in ways that don't affect quality."

Mr. Callan, for his part, urged a reversal in states' approach to higher-education financing.

"When the economy is good, and state universities are somewhat better funded, we raise tuition as little as possible," he said. "When the economy is bad, we raise tuition and sock it to families, when people can least afford it. That's exactly the opposite of what we need."

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