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Over 55 and Jobless, Americans Face Tough Hunt

By Susan Heavey, Reuters

Jean Coyle, 67, has a new kind of ministry. The former professor had just begun a career as a Presbyterian minister in Virginia when the economic downturn forced her church to let her go in 2007. After that, she found only temporary work.

She relied on savings while job hunting, but at 64, had to dip into her Social Security benefits. She officially retired in 2010. For spending money, she plans to start teaching a water aerobics class to earn \$40 a week.

"I'm not going to get wealthy on that," she said. "It's not really the ministry I expected to have."

Coyle is among the many unemployed, older Americans who, while struggling to reenter the workforce, have growing worries that their retirement security is at risk.

The number of long-term unemployed workers aged 55 and older has more than

doubled since the recession began in late 2007. Getting back to work is increasingly difficult, according to a government report.

For unemployed seniors, the chances of reentering the workforce are grim.

Experts worry that unemployed seniors face a long-term threat as the impact of lost wages compounds.

In what should be their prime earning years, these older workers rely on savings, miss out on potential wages and prematurely tap into Social Security - all at a time when Americans live longer and health care and other living costs are rising.

About 55 percent of jobless seniors, or 1.1 million, have been unemployed for more than six months, up from 23 percent, or less than 200,000, four years earlier, according to a Government Accountability Office.

The GAO, a non-partisan investigative

arm of Congress, also found that years of lost work significantly reduced retirement income, particularly for those with defined contribution retirement plans.

Overall, older workers fare better than their younger counterparts, with a lower unemployment rate and less risk of losing jobs, the GAO found, even as it highlighted the struggles of jobless seniors.

"While Americans were hit hard by this recession, the ramifications for older workers were particularly severe," Sen. Herb Kohl, chairman of the Special Committee on Aging, said at a Tuesday hearing in which the report was released.

Those seniors who continue looking for work amid a tepid economic recovery confront competition from younger, cheaper workers. They also must keep pace with ever-changing technology.

Kohl and other lawmakers are investigating ways to counter age discrimination

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'Malala's Cause Is Our Cause'

By Gordon Brown, IPS

Less than two weeks after being left for dead by the Taliban, Malala Yousafzai is standing up on her own two feet. Her remarkable progress, reported by doctors at the specialist unit of a brilliant hospital I know well - Selly Oak, Birmingham - reveals yet another dimension of the courage and resilience of the world's most famous 14-year-old girl.

Today signatures of the Malala petition - led by the U.N. Education Envoy site, Avaaz, Women of the World and others, and reached on www.iammalala.org - are approaching one million. The petition calls for action to ensure every girl has a place at school in Pakistan and indeed around the world. It is directed to

Pakistan's President Asif Ali Zardari and to the U.N. Secretary-General Ban Ki-moon.

I will present the petition to the President during a trip to Pakistan on November 10, a month after Malala's shooting. This day has also been designated as a global day of action for Malala - and I call on you to make your voice heard in support of this amazing young woman and in support of the cause that she championed.

Malala's story, portrayed in a film on www.educationenvoy.org, is being told around the world. Footage of her in tears explaining that she wants to be a doctor but is unable to go to school has understandably captured the imagination of girls everywhere.

Not just the British people, who are offering the best specialist medical care, but the whole world too is wishing Malala well. Determined to ensure that their message is heard at the highest levels of the Pakistani government, the campaign is being supported by friends of Malala wearing 'I am Malala' t-shirts across Asia and in the West.

Malala is being adopted as every child's sister and every parent's daughter. For one Malala shot and temporarily silenced, there are now thousands of even younger Malalas ready to come forward who will not be silenced.

We may not yet be seeing a 2012 Asian equivalent of an Arab youth revolt but

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Malala's Cause

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the spontaneous wave of protests demonstrates that children are more assertive of their right to education than the leaders who promised to deliver it. Indeed the protests reveal a world no longer willing to tolerate the gap between the promise of opportunity for all and the reality of 61 million boys and girls shut out from even the most basic of primary schooling.

Just last week, a United Nations education audit that I launched with UNESCO director Irina Bokova exposed why for too long we have been too complacent in assuming inevitable year-by-year progress to universal education.

The report showed that despite a global commitment that every child would be in primary school by 2015, there are still 61 million children of primary-school age who are not in education, 32 million of them girls. The arithmetic of educational neglect makes grim reading. Fifteen million children who should be at primary school are working full time. Ten million girls every year leave education to become child brides, and millions more are trafficked.

In some areas of the world we are not just stalling, but sliding backwards. The UNESCO report will highlight how much we have neglected 28 million out-of-school refugee girls and boys, displaced children in the camps, tents, and shacks of broken-down regimes and conflict zones.

Yet today just 3 billion dollars of global aid goes to education, amounting to a meagre, shameful 12 dollars per child in Africa, hardly enough to finance a schoolbook and far less a teacher or a school. As need rises, aid is falling this year, and unless something is done, it will fall every year through 2015.

Yet because of a new initiative, Education First, launched last month by Ban Ki-moon, bringing together every U.N. and World Bank institution concerned with education, we can act quickly and ensure that Malala's suffering will not be in vain.

Young people around the world should demand that each country where children are out of school prepare a national plan setting out exact teacher needs, and the building and financing requirements for achieving the 2015 target. At the core of each plan should be strategies for policing an end to child labour, child marriage, and discrimination against girls.

Malala may have been silenced temporarily, but her cause can never be silenced. This wonderful young woman is fighting for her life because she fought for the right of every girl to go to school. Now we must all fight for Malala's cause.

[Gordon Brown is U.N. Special Envoy for Global Education and will visit Pakistan on November 10, when he will present the petition to President Zardari, and which he has declared a global day of action for Malala. You can add your voice at www.educationenvoy.org.]

Toxic Tanneries Drive Bangladesh Leather Exports

By John Chalmers, Reuters

Luxury leather goods sold across the world are produced in a slum area of Bangladesh's capital where workers, including children, are exposed to hazardous chemicals and often injured in horrific accidents, according to a recent study.

None of the tanneries packed cheek by jowl into Dhaka's Hazaribagh neighborhood treat their waste water, which contains animal flesh, sulphuric acid, chromium and lead, leaving it to spew into open gutters and eventually the city's main river.

"Hazaribagh's tanneries flood the environment with harmful chemicals," said Richard Pearshouse, author of the Human Rights Watch report. "While the government takes a hands-off approach, local residents fall sick and workers suffer daily from their exposure to harmful tannery chemicals."

Pearshouse told Reuters ahead of the release of the study that at least 90 percent of the leather and leather goods produced in Bangladesh come from Hazaribagh, a foul-smelling area where up to 15,000 people are employed in tanneries.

It is a rapidly growing source of export income for the poor South Asian country, worth \$663 million in financial 2011/12, with China, South Korea, Japan, Italy, Germany, Spain and the United States the main buyers.

"Foreign companies that import leather produced in Hazaribagh should ensure that their suppliers aren't violating health and safety laws or poisoning the environment," he said.

Bangladesh's industry minister, Dilip Baura, told Reuters the government was aware of the pollution and health hazards in Hazaribagh, but they will be tackled under a plan to relocate the tanneries to an

area outside Dhaka by mid-2013.

Human Rights Watch said the move to a dedicated site outside the capital was originally planned for 2005, but the deadline was missed due to bureaucratic delays. Also, the government sought extensions to a 2009 High Court order to relocate the tanneries outside Dhaka and then ignored the order when the extension lapsed, it said.

"Hazaribagh is a glaring example of how indifferent governments can be towards citizens," said Syeda Rizwana Hasan, chief executive of the Bangladesh Environmental Lawyers Association.

"We raised the issue several times with the authorities, made protests against the deplorable conditions out there but no government took any positive steps to address them. Relocation of the tanneries is on the cards, but the government is delaying it, apparently to appease tannery owners and ensure them maximum benefits," she told Reuters.

Pearshouse, who conducted 134 interviews during five months of research in Dhaka, said the air and soil were "incredibly contaminated" in Hazaribagh. He saw residents of the slum bathing in ponds that were black with pollution.

He also found that children, some as young as 11, were employed by tanneries for around 1,000 taka (\$12.30) a month. They were engaged in hazardous work, such as soaking hides in chemicals, cutting tanned hides with razor blades and operating dangerous machinery.

Bangladesh exports both raw leather and finished leather products, mostly footwear, including high-end fashion shoes.

www.street-papers.org / Reuters



A boy stands in front of the tannery wastes at Hazaribagh in Dhaka October 9, 2012.
Photo: REUTERS/Andrew Biraj

Poverty Sparks New Unrest in Egypt

By Cam McGrath , IPS

Ahmed Hassanein works in a modern factory in an industrial enclave west of Cairo. He wears a neatly pressed uniform and operates precision calibrated machinery on a line that produces components for foreign-brand passenger vehicles.

When his shift ends, he returns home to a simple two-room flat with no air conditioning and sporadic water and electricity. The bedroom fits a bed and little else. His two children share a small cot in an alcove that was once a balcony.

Hassanein's salary covers the rent, utility bills, and meals that occasionally include meat or fish. But even with the income his wife earns from a part-time clerical job, his family rarely has money left over at the end of the month.

The 37-year-old industrial worker is just one among countless Egyptians who toil in factories for meagre wages, unable to afford the products they help manufacture.

"My father had a Fiat, which I drove for a number of years until it gave out, but I've never bought my own car," says Hassanein, who like most of his colleagues takes a bus to work.

Hassanein wasn't born into poverty, he fell into it, along with millions of other middle-class Egyptian families pulled downwards by diminishing purchasing power.

In the four decades since former president Anwar El-Sadat announced his 'Infitah' (Open Door) economic policy, private capital has flooded into Egypt on the back of measures that promoted the country as an owner-friendly, low-wage investment destination. Firms enjoyed cheap land, tax holidays and subsidised energy while the state repressed union activity and eviscerated labour standards.

Political economist Amr Adly says market liberalisation and neoliberal economic policies were a boon for foreign corporations and wealthy Egyptians, but the resulting unemployment, corruption, and uneven distribution of wealth were primary factors behind the uprising last year that toppled president Hosni Mubarak.

"The economy was growing at seven or eight percent before the revolution, but there was no trickle down effect," Adly told IPS. "Wages in many sectors lagged far behind inflation."

Mubarak's legacy is a country of 83 million people in which a quarter of the population lives below the UN-recognised poverty line of two dollars a day. About 13 percent of Egypt's 26-million-strong workforce is officially unemployed, and many work in a huge parallel economy where job security is absent.

Wages here are among the lowest in the world. The national minimum wage was set at 700 Egyptian pounds (115 dollars) a month last year after stagnating at 35

Egyptian pounds (under six dollars at today's rate) for over two decades.

"We want better pay, but every path is blocked," says Hassanein. "In the end you take your salary and thank God that at least you have a job."

Under Mubarak, workers were discouraged from unionising - or if they did, required to join one of 24 syndicates affiliated to the Egyptian Trade Union Federation (ETUF). Activists say the colossal state-controlled labour organisation served the interests of the government and factory owners by blocking workers' attempts to strike or engage in collective bargaining.

ETUF's board was dissolved after the 2011 uprising, but many of its union heads, chosen in sham elections for their loyalty to Mubarak's regime, are still in place. The federation's 3.5 million members pay union dues, but receive few benefits or support in return.

When textile worker Kareem El-Beheiry joined a strike to demand better wages, it was his own trade union - in league with the publicly-owned factory's manager - that tried to stop him.

"The state-backed unions have never respected the rights of workers," says 27-year-old El-Beheiry, now a project manager at an NGO that helps workers unionise. "Workers are forced to pay syndicate dues every month, but the (official) unions are only interested in supporting the government and company

management."

El-Beheiry was among the 24,000 workers at a state-owned textile mill in the northern Egyptian town Mahalla El-Kubra who defied their official stooge union heads and went on strike in December 2006 over unpaid bonuses. The defiant act sparked a flurry of wildcat strikes now widely seen as a catalyst for the mass uprising that ended Mubarak's rule.

The strike wave has continued to this day, encompassing every economic sector and region of the country. Last year saw a record 1,400 collective actions, according to Sons of the Land, a local human rights group.

One consequence of the labour unrest is that emboldened workers have increasingly challenged ETUF's hegemony over trade union activities, organising themselves into independent syndicates that protect their interests, not the state's. Workers managed to establish four independent trade unions before the 2011 uprising. More than 800 have been formed in the last 18 months, representing an estimated three million workers.

"We're building independent and democratic unions that are accountable to workers and give them their rights," says Kamal Abou Eita, president of the Egyptian Federation of Independent Trade Unions (EFITU), an umbrella for hundreds of independent unions.

But analysts say the new regime, much like its predecessor, wants to keep workers contained and controlled.

The Muslim Brotherhood, the Islamist group from which Egypt's new president hails, has extensive business interests and a long history of anti-union activities. The group's members in government have signalled a continuation of the old regime's economic policies - which critics say come at the expense of labour wages and security.

"The Muslim Brotherhood doesn't want strong unions," asserts Hadeer Hassan, a local labour journalist. "They label striking workers as 'thugs' and want to prohibit union plurality."

Egypt's new labour minister, a prominent Brotherhood member and former ETUF deputy, has submitted a draft law that would require workers in each enterprise to select just one trade union to represent them. If passed, labour rights advocates say the legislation would eliminate most independent unions, which exist alongside their larger ETUF counterparts.

"Then we're back to the way it was under Mubarak," says Hassan.



Egypt's workers get little support from employers, or unions. Photo: Cam McGrath/IPS

Over 55 Job Hunting

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and boost seniors' job prospects.

"Left unchecked, long-term unemployment among older workers is a problem that will continue to grow as our workforce grays," he said.

LOST WAGES, LESS SAVINGS

A flurry of recent reports have raised fresh concerns about the ability of some older Americans to support themselves in retirement.

More seniors with jobs expect to work longer, according to the Employee Benefit Research Institute, and just 14 percent say they believe they can retire comfortably.

"At this point, I don't really expect to retire, even if I am able to find a job," Sheila Whitelaw, 73, testified at the hearing. A former store manager in Philadelphia, she said she has struggled to find work since 2010.

The GAO assessed the impact of job loss and forced early retirement on older workers' income. It showed a significant impact on income in later years.

It found those who had been part of a 401(k) or other similar employer-sponsored defined contribution pension plan stood to lose more of their expected retirement income than those who had defined benefit pension plans or relied solely on Social Security, the nation's benefit program for retirees.

For example: an individual with a defined contribution plan who stops working at age 55 instead of age 62 would see a 39 percent drop in median-level retirement income, from \$817 per month to \$500 per month, according to the GAO, which did not take other retirement income sources into account.

Another similar worker would see a 13 percent drop in median Social Security retirement benefits from \$1,467 to \$1,273 a month.

Workers with employer plans have the most retirement income to lose from job loss because they are typically better placed to save more for retirement, among other factors, GAO said.

A worker relying only on Social Security may see \$30 to \$60 less each month but face harsh consequences, it said, because they have less savings to provide a cushion and may be laid off before they can claim the government benefit at age 62. Several employment experts warned that

growing long-term unemployment is an increasing concern amid an aging U.S. population.

"Older workers can expect to live until their mid-80s, sometimes longer, and dropping out of the labor force at 55 could mean 30 years of retirement," said Diana Furchtgott-Roth, an economist with the Manhattan Institute for Policy Research.

ONLINE STRUGGLES

Refusing to hire someone because of age is illegal, but GAO experts found potential discrimination still lingers.

Often employers assume that older workers used to earning more money or having a higher-level job would not stay long in an inferior position, according to the GAO's interviews. Higher health care costs are also an issue.

The GAO, which talked to seniors in Maryland, Virginia, California and Missouri, also chronicled the toll of long-term unemployment. Self-esteem took a beating, and it became increasingly hard to sustain job searches, they said.

At the AARP, the lobbying group for 36 million older Americans, legislative policy director David Certner told Reuters that older women and minorities are particularly at risk of poverty. That is due to an "incredible perfect storm" of low savings rates, shrinking pensions, lower home values and longer lives.

It is unclear what action Congress will take, particularly in an election year ripe with political gridlock. Some lawmakers want to strengthen discrimination laws while others back efforts to prevent employers from screening out unemployed workers.

Joseph Carbone, head of the job training nonprofit The WorkPlace, said the U.S. Labor Department and others could do more to help seniors find jobs.

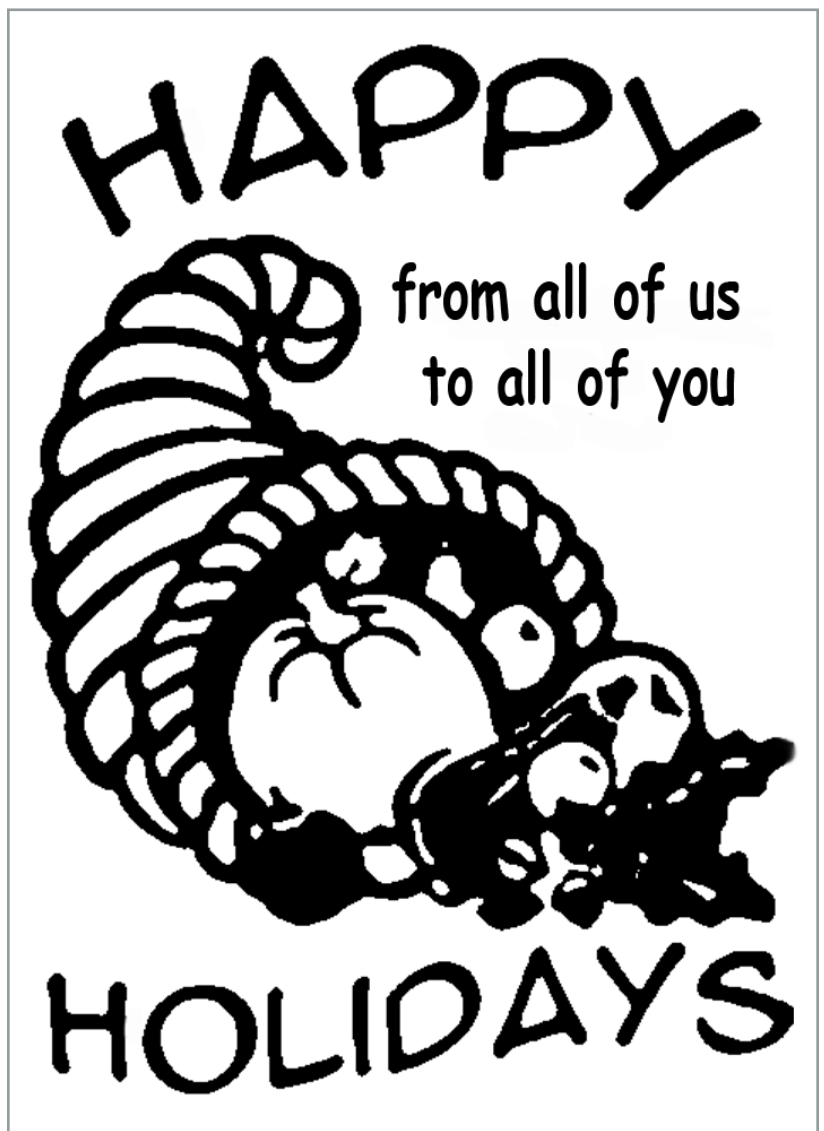
Coyle understands how a younger minister might have a better chance landing a full-time job. But she remains hopeful that she will find a place to preach again.

"I used to tell my gerontology students if you know your date of death you could plan very well," she said, "but I really want to be useful. It's not just a money issue."

www.street-papers.org / Reuters



Cliff, a long time homeless guest of Loaves and Fishes, spent not a dime on the temporary luxuries of a motel room for a week, rather he bought this new bicycle and trailer and other needed survival gear.



City Pays Homeless in *Lehr v Sacramento* Settlement

- A bit of justice served

Staff Report

It is against the law of the land for the police to seize and destroy your property just because you are homeless. And this is just what the jury found in May 2011 in the class action *Lehr v Sacramento*.



Donna was on the front page of the Sacramento Bee where they showed her deposit her check with her payee service (she calls them her "financial manager"). Here she is in front of the Loaves & Fishes garden that she tends.

The jury held the city liable for its destruction of property belonging to hundreds of homeless people. Their medical papers and required legal documents, their cloths and blankets, even wheel chairs, walkers, and medicine, had been arbitrarily taken and disposed of without any regard for their situation by law enforcement personnel.

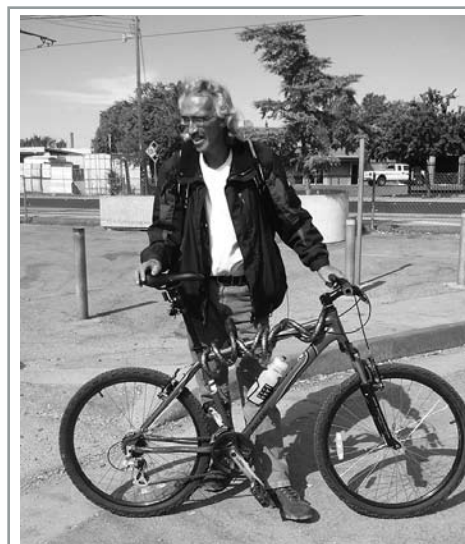
SHOC and other organizations, as well as homeless leaders, played a key role in bringing forward the witnesses and facts which exposed the city's outrageous practices. Over 1,000 people, homeless and formerly homeless, were awarded checks in the amount of \$400 and \$750, and some received more than one check due to multiple incidents.

The County of Sacramento was included in the same class action lawsuit but they settled out of court a couple years ago. During the county claims period, Sacramento Homeless Organizing Committee served as claims administrator. The City more recent claims were served by the administration of Gilardi and Co. from San Rafael, CA. They contracted with SHOC for some of the work, such as distributing claim forms and assisting

claimants submit their claim forms. SHOC started distributing checks to those that didn't have a mailing address on October 1st and those with mailing addresses started getting their checks around the same time.

Some of those being paid for their losses have expressed how they plan on spending the money. A man in his 50's said he got his contact lenses, ordered his glasses and made a dentist appointment. A younger man said he now had enough money to go "back home". A few people expressed the ability to end their homelessness because now they had the cleaning deposit for an apartment. A long time local woman who now lives in supportive housing was very pleased that a little justice came their way. There is a lot of gratitude to the Law Office of Mark Merin's legal team for the years of hard work it took to win this case.

It's always nice for a person experiencing extreme poverty to get a little catch-up money, especially when their property was destroyed, and they were burdened with the expense of replacing their sleeping bags and other survival gear, often



Mario, a guest of Loaves and Fishes, looking sharp, with all new clothes, in front of his nice new Raleigh bicycle, super nice lock and all - he says he is ready for winter with the new clothes and rain gear he bought with his money - he claims he spent all the money on himself obtaining the things he will need for this upcoming winter.

so that they wouldn't die of exposure in the winter. The City and County are now required to treat homeless people's property with more respect, and we hope that they will behave as they have been required to by the court.

Using the Law to Privatize Public Space

Staff Report

The rains have come again to Sacramento, stripping the leaves from the sycamores by the river and drenching the hidden places and hollows, the sidewalks and doorways, where homeless people sleep out of necessity. And with the autumn rains the City and County have launched an intensified campaign to force homeless folks to keep moving - walking on and on, carrying what little they possess. Some 800 people now camping by the rivers are at risk - without any new funding for winter shelter, and none for adequate housing on the scale it is so desperately needed.

A Sacramento County Rangers' Report showed citations and arrests for sleeping along the rivers has shot up by 2,000% in 2011 as compared with previous year. At the Tommy Clinkenbeard Clinic, which provides legal representation and advice to homeless residents who have received citations for such offenses as camping, storage of property, even jay walking - long lines of people, dressed in jackets and boots against the coming season, wait patiently to be seen every week.

The law enforcement push to keep people on the move has been publicized in editorials and articles by Marcus Breton of the Sacramento Bee, repeating the message that if you are homeless and struggling with poverty - then you are just a burden, a drag, a loser, dirty and undeserving. Representing the interests of powerful landowners, Marcus Breton is apparently part of a plan to turn the City against its most vulnerable residents, homeless people, who have no voice or power.

But this is not the whole story. While the Occupy encampment in Cesar Chavez Park has been dispersed, following massive arrests, organizers are still at work. At the core of Occupy is the "24/7" workgroup, consisting primarily of local homeless activists, which has staked out ground for Occupy in front of City hall for months.

According to Roger Dufour, a homeless Occupy advocate, "I got involved in Occupy because they are raising awareness of what's happening on a national scale - the middle class just thinning out and vaporizing - being pushed down into poverty. It's so important to raise awareness about that - why we are poor - why so many are losing their

jobs. The point of the 24/7 workgroup is to get attention on the City Council's dealing with homeless issues - how the police treat the homeless, and how they tell everyone to get a job while they fail to grasp the reality of the situation. And why kick California families out of their homes when the banks got bailed out? There's something not right about that."

Dufour describes the current situation. "The City Council has now passed an ordinance which bans all activity in this space, including the use of tables and chairs for literature, sitting on the grass, or serving food. They said we were damaging the vegetation, but look at the big concerts in the park! This is public property, and we should be able to be there 24 hours. The Police came by last night but didn't make arrests. We will continue to get our message out as the nation continues to deal with this economic emergency - everyone is talking about the "fiscal cliff" that faces working and unemployed alike. We have a vision of social justice and economic equality. We want to build up community, focus on our needs locally, help each other rather than tear each other down."

Payback Time for USA's Debt-ridden Students

**By Aaron Burkhalter
Real Change**

Forgive, forget, or reform? The long-overdue problem of student debt is finally seeing some solutions. Occupy Wall Street want students to unite against repaying student loans while Student Loan Justice is looking into other options including bankruptcy.

Before she even graduated from the University of Nevada, Reno, Lisa started getting bills showing how much she has borrowed and nudging her to start paying immediately to keep her interest down.

In 1995 she'd accrued \$24,000 in debt but was still at least year shy of a bachelor's degree. The amount of money she had already borrowed and the amount she needed to finish freaked her out. She figured she was digging a hole that would only get deeper.

Rather than finish her journalism degree, Lisa quit school, sent out 150 resumes to newspapers across the country and took a job at a newspaper in a Los Angeles suburb for \$8.50 an hour.

She's had good paying work since then at Boeing and other tech companies in Seattle, but not consistent. Now in her forties, Lisa owes \$100,000 for those three years in college, an amount that is steadily growing all the time.

She's never far from a reminder. Lisa, who declined to give her real name because she's afraid of collection agencies, lacks even a landline, to avoid collection calls. She found student-debt activist Alan Collinge online back in 2007. Collinge runs the organization Student Loan Justice and wrote "The Student Loan Scam" in 2009.

In the pre-Occupy Wall Street days, student debt was a fringe subject, Collinge said. People assumed students like Lisa mismanaged their finances or majored in the wrong subject. Besides, people believed that student debt was "good debt."

"People just didn't take it seriously," Collinge said of student debt. Now that nearly one in three people will default on their student loans after 10 years, student debt is harder to ignore, in fact, it's getting worse. Collinge expects eventually half of students with loans will default on their loans.

"Student loans are going to become one huge, national joke," he said.

Nobody's laughing. Occupy Wall Street helped draw attention to the issue, as did news that the total amount of student debt owed in the country surpassed \$1 trillion.

"Education should be free. No one should be a debt slave to better yourself."

But while more activists are taking on what's sometimes referred to as the "student debt bubble," there's no unified message on what to do about it. Everyone offers a different panacea to the student debt crisis, and when these have gotten to the level of state and federal legislatures, most have faltered.

Seeking jubilation

Every Wednesday evening in Seattle, students and Occupy Seattle members march the streets banging pots, hitting drums and blowing vuvuzelas in a Student Debt Noise Brigade.

A group started marching on Capitol Hill in May with the help of the Backbone Campaign, a Vashon Island-based economic justice activism group. In September, a second group of marchers organized at the University of Washington just in time for the school year.

The group is calling for the federal government to forgive student debt and for Washington State to eliminate tuition for in-state students. It's called a jubilee, a Biblical call to free slaves and forgive all debts.

"Education should be free," Conway said. "No one should be a debt slave to better yourself."

The odds of outright forgiveness are long. Obama already gave an executive order to create a program that would collect a wage-based payment from students for 20 years after college, at which point the remaining debt would be forgiven.

Activists say it has to go faster than that. Too many students default on their loans before 10 years. They've rallied behind the Student Loan Forgiveness Act, which would collect a wage-based payment from students after college for 10 years, at which point the remaining debt would be forgiven.

Safety in numbers?

Occupy Wall Street protesters in New York want to take a different approach. They believe the federal government won't forgive debt; so activists must withhold payment.

Thomas Gokey, an activist who works with Occupy Student Debt and an anti-debt organization called Strike Debt, said those with student debt must unite to gain power.

Gokey and others with Occupy Student Debt are collecting pledges from people who say they will refuse to pay their student loans to send a message to the government and schools about the high cost of education.

Unlike a union strike, with coworkers walking out side-by-side, debt strikes involve people who may not even know each other. Participants agree to refuse to pay their debt bills at a set time - a potentially catastrophic move for people with mountains of student debt.

"It used to be that college was the ticket to the middle class."

Gokey says there's safety in numbers: "We're not asking anyone to strike debt as an individual. We need to collectivize our resistance. It becomes much less scary to think about striking debt with millions of other people."

The group has already collected online pledges from thousands of students hoping for a million. There's still work to do because 6 million students in the United States are already in default. But while lenders across the country could collectively absorb 1 million students refusing to make payments, a single organization could be sunk by such a move.

"A smaller group of people could simultaneously strike and make a midsize lender go belly up," he said.

Many students say they're scared to refuse payment. Defaulting mounts fines, interest and can multiply the amount of money owed. Organizers say such fear helps maintain the status quo.

"Banks and the government want you to be terrified about resisting," Gokey said. "One of the things that's so oppressive about debt is that it tends to atomize and

individualize you."

Bringing bankruptcy back

The solution Collinge of Student Loan Justice seeks may not be as sexy as striking against debt, but it could be easier to get passed by Congress. Collinge wants students to once again have the option to go bankrupt.

High tuition and interest rates hurt students, but the lack of consumer protections makes student lending predatory. When students default on their debts, the federal government can reimburse the lender while the lender continues to demand repayment from the student. A defaulted loan can yield lenders more profit than a student who pays their loans on time, giving businesses incentive to let students fall behind on their payments.

When businesses flounder in debt, they've got a restart button - bankruptcy. But in 1998, the Higher Education Act eliminated the possibility for students to do the same. The act was meant to prevent wealthy law students and doctors from filing bankruptcy right after school to avoid paying for their education, a scenario which Collinge said happened less than 1 percent of the time.

Reinstating the option to go bankrupt isn't giving people a free pass, said Natalia Abrams of the Backbone Campaign and cofounder of the nonprofit Student Debt Crisis. Bankruptcy is disastrous, Abrams said, but unlike default, it at least offers debtors some closure.

Not the ticket?

Student loan debt is a bigger deal today in large part because student loans are more essential. Back in the 1970s, a student could earn enough money for tuition in 200 hours of work. Today, Collinge said, it would take more than 2,000 work hours.

Prospective students now must choose to enter the workforce without a four-year degree, or face years of student debt and risk default.

"It used to be that college was the ticket to the middle class," Abrams said.

**www.street-papers.org /
Real Change - USA**

No Place To Be

Sacramento California

Mutilated elms
Narrow houses on stilts
By the railroad tracks:
You can stretch out
On a sidewalk here, you can sleep
If you spread, at most, a coat-

But don't roll up in a makeshift bed
Don't arrange your shoes, one by the other
Don't fold your body
As you always do and then zip up
To dream of bridges in the fog
Or to forget to dream of them-

It's a crime. In this city no place to be.
So we hunker down by the old dump
At Twentieth and C, by the towers
And strings of the transmission lines
By the blackbirds carousing
In sheer drunken song -

We call this the wasteland.
There Pomo pitches his tent
(left his people, left his native ground)
Clover, thrown out by her husband,
In July, she's there,
Bathing in the American River.

And Motorhome Dave
Whose motorhome is long gone
Offers me a smoke and a beer
As he tends his greenwood fire.
There Cat Man keeps a cat
Who hunts wild birds by the riverside

Eases feral by the riverside...
At dusk, Cat Man calls him in,
Brings him back, unseen, to the ravine
You see, then, our desire,
Our desire made known
Necessary as a name: a home.

By Cathleen Williams

Community Postcard Exhibition Promotes Accessible Art

By Joel Barnes, Street Sense

An artist in Washington D.C. has created an exhibition of postcards which aims to "give voice to stories often ignored by popular media." The postcards, submitted anonymously, were created through community workshops held in prisons, shelters, libraries, mental health and addiction recovery clinics and studios for disabled artists - making art accessible to everyone.

Artist Mark Strandquist poses a question: "Have you ever lost access to an important personal, physical, mental or metaphorical place?"

He is gathering memories of these lost places, he explains, for a project he is calling "Write Home Soon".

On a recent visit to Washington D.C.'s street newspaper Street Sense, Strandquist asked its homeless and formerly homeless vendors to create postcards of these vanished or inaccessible places, using words, drawings or pictures cut out of magazines. Since August, Strandquist has held similar workshops at prisons, shelters, libraries, mental health and addiction recovery clinics, as well as at studios for disabled artists.

He has also visited arts centers and galleries, inviting people to participate in the project, and is encouraging anyone else who wishes to create and send in a card.

His project will be featured in an exhibit opening Oct. 25 at the Art Museum of the Americas in Washington. The exhibit, entitled 'The Ripple Effect: Currents of Socially Engaged Art' highlights collaborative, participatory and practice-based projects by artists from Latin America and the United States. The works examine issues ranging from the environmental impact of illegal dumping to the social stratification of Washington, D.C. to the struggle against violence in Mexico.

"Anybody, regardless of social standing, can have their art in exhibits."

Strandquist's postcards will be suspended from the ceiling, along with hundreds of others from around the country. In his project, Strandquist said he is seeking to provide a space for individuals to express themselves and to give a voice to stories that are often ignored by the popular media. His goal is to make art accessible to everyone.

"Every individual featured in this project has a unique and challenging story. Our society rarely listens," said Strandquist. "Anybody, regardless of social standing can have their art in exhibits."

been a part of the music and punk scene in the area and says that he has strong connections to local and political activism. He has traditionally worked as a photographer or filmmaker.

"I've always been drawn to art that has a social element to it," said Strandquist.

The goal of this project is to democratize the creation, exhibition and consumption of art, he said.

The postcards are all anonymous, allowing viewers of the exhibit to create their own meanings and associations. Strandquist said that although art can sometimes seem detached and remote from the viewer, he hopes that visitors to this exhibit will enjoy the interactive qualities they find in his work.

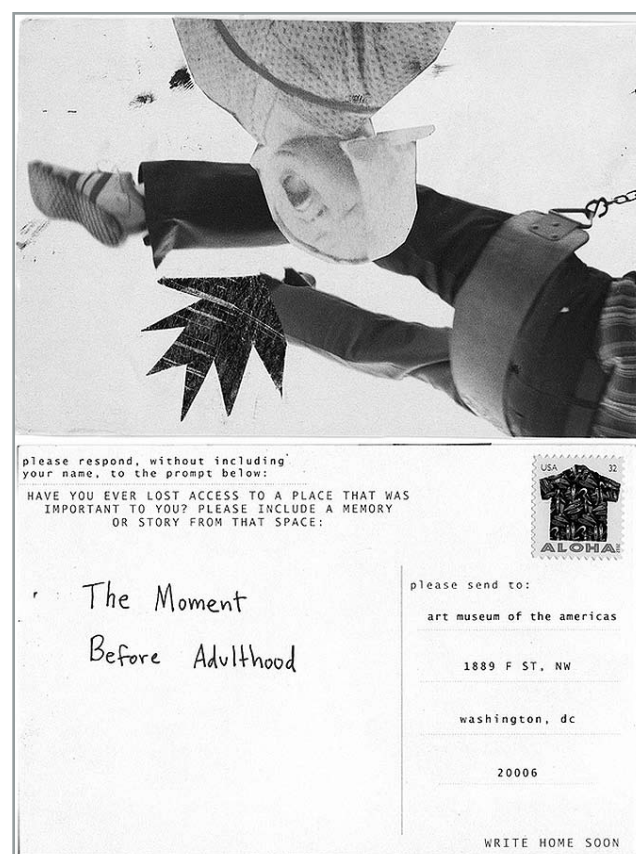
They will be able pick up the postcards and tangibly connect with the memories.

"There's something about postcards that have a heightened level of intimacy," said Strandquist.

He hopes that empathy and understanding will arise. It's important for the project to provide space for viewers to interact and participate in the story, resulting in an intimate connection, the artist said.

He believes many of society's problems arise because we are alienated from one another. His work focuses on breaking down the alienation and inspiring creative discourse and engagement.

www.street-papers.org / Street Sense



Postcard submitted for Mark Strandquist's "Write Home Soon" exhibition. Photo courtesy of Mark Strandquist

Strandquist, who grew up in D.C., has

Yes!

I want to see **HOMEWARD**,
a newspaper produced by homeless people, expand in Sacramento.
Enclosed find my donation of \$15 for a one year subscription.
Please mail my copies to:

Name: _____

Street & Apt: _____

City: _____

State: _____ Zip: _____

Make checks payable to the Sacramento Homeless Organizing Committee (SHOC)
and mail to: PO Box 952 Sacramento, CA 95812

16.6
Office Use Only

Received

clip & mail coupon

HOMELESS RESOURCES

Night Shelters

Salvation Army: 12th and North B St. 30 days per year: Dormitory living, C&S: Dinner, breakfast clothing for residents: Men/Women: Sign-up SA patio weekdays at 1PM. 442-0331

St. John's Shelter: Women and Children. 4410 Power Inn Rd. Call between 10am & 3pm for space availability. 453-1482

Union Gospel Mission: 400 Bannon St. Beds for Men Only, sign up 6:30pm at mission, Newcomers/Referrals have priority. 7:30pm Chapel Service with meal afterwards, 6am breakfast for residents. Showers / shaves 9-11am & 1-2:45pm. open to all homeless men: 447-3268

SAEHC, Sacramento Area Emergency Housing Center: 4516 Parker Ave. 24 hrs: Family Shelter: Families, single adults with children who have no other resource: Women's Refuge, single women, no children: Call for screening/space availability 455-2160

Day Shelters

Friendship Park: 12th St. & North C: Weekdays 7am - 2:30pm: open to anyone: Many services

Meals

Union Gospel Mission: 400 Bannon St.: 7 days, Evening meal, Men/Women: Church service 7:00pm required, dinner following 8:30-9:15pm. Sunday 11am service, lunch at noon. 447-3268

Loaves & Fishes: 1321 No. C St.: Lunch every day 11:30am-1pm. Tickets available 7 am- 12:30 pm at Friendship Park weekdays: at 8 am on Saturday and 10am on Sundays .

Women's Civic Improvement Center: Seniors Only: 3555 3rd Ave. 11:30-12:30 lunch M-F 452-2866

Helping Hands: 3526 5th Ave. Sundays, 8-11 breakfast, sack lunch, clothing

Food-not-Bombs: serves free food in Cesar Chavez Plaza, 9th & J St., every Sunday 1:30 pm. All Welcome.

Foundation of Faith Ministries 2721 Dawes St. Rancho Cordova. Every 4th Sat. 3-5 pm All Welcome.

Glory Bound Street Ministry 4527 Parker Ave. Sundays; breakfast 11:30 am after 10 am church service; dinner 6:30 pm after 5 pm church service: Fridays; dinner 7 pm after 6 pm church service. Must attend services. 452-7078

Women & Children

Maryhouse: 1321 No. C St. suite 32: Breakfast for Women and children 8am-9am. Day shelter 8am-3pm weekdays for women and families.

Wellspring 3414 4th St.: T&Th full breakfast: M-W-F continental breakfast for women and children. 454-9688

also see Wind in Youth Services for young adults

Free Clothing

Union Gospel Mission: 400 Bannon St. Men: M-Sat 9-11am or 1-2:45pm: Women and Children: Thursday. Signups start at 9am attend Bible study at 9:30am and get clothing at 10am 447-3268

Glory Bound Street Ministry 4527 Parker Ave. Clothes Closet, Sundays 11:30 am all welcome. 452-7078

Medical

Mercy Clinic: For homeless adults, children: Next to Fire Station on N. C St. 7:30am & 12:30pm. 446-3345

Sacramento Dental Clinic: 4600 Broadway (Primary Care Blding) Walk-ins 8 am - 12:30 pm 874-8300

Mental Health

Guest House, 1400 N. A St.: Homeless Mental Health Clinic, M,W,Th,Fri., 8-11:30am Tues 8-11:30am only. Mental Health evaluation, medication if needed. Housing referrals for mentally ill, GA refs, SSI aps, refs to A & D counseling: 443-6972

TLCS Intake Offices: 1400 N. "A" St. Blding.-A; Adults 18 yrs & up; Referrals to transitional living programs, independent living, mental health support services; SSI/SSDI application assistance; Walk-ins 8-11am M-F 440-1500

Genesis: Professional Counseling for life problems. Referrals. 401 12th St. (DeLaney Center). 699-1536

Youth Services

Diogenes: youth 16-21 yrs old. Hot Line call 1-800-339-7177

Wind Youth Center: 701 Dixieanne Ave. Serves youth ages 12-20. Breakfast and Lunch; Clothing; Laundry and Showers; Case Management. Drop-in Hours: M-F from 8:00am to 4:30pm and Sat 10am to 2pm. 443-8333

Crisis Intervention

WEAVE: Services for victims of domestic violence and sexual assault and their children. Referrals to court mandated battery intervention programs, Safe house, 24 hr. crisis line: 920-2952

Sacramento Mental Health Center (County): 2150 Stockton Blvd 24hr. Will evaluate anyone for voluntary or involuntary psychiatric care due to danger to self or others. 732-3637

AIDS / HIV

AIDS Housing Alliance provides residential care, transitional housing & permanent housing services to homeless persons living with aids. 329-1093 weekdays.

CARES (Center for AIDS Research, Education and Service): 1500 21st ST. Serves people with HIV and AIDS. Medical care, mental health, case mgmt, health ed and regional prevention/ed classes. 443-3299

Breaking Barriers: Homeless Outreach Program provides direct services to people living with AIDS and HIV. Transportation to social services, medical appointments, job interviews, and housing assistance. 447-2437

Harm Reduction Services: 4001 12th Ave.; High risk outreach; HIV, Hep-C testing; case management for HIV; free medical clinic, needle exchange. 456-4849

Alternative Test Site: Free anonymous testing, Wed /Thurs. Call for appt. 874-7720.

Legal Aid

Disability Rights, CA: Free legal services for people with disabilities. Call for appt. toll free: TTY:(800)776-5746

Tommy Clinkenbeard Legal Clinic: 401 12th St. (DeLaney Center) Free legal assistance and advocacy for problems related to homelessness. 446-0368

Legal Services of Northern California, Inc: 515 12th St. (at E ST.) M-F 8:30am-12pm, 1pm-5pm. Problems with public benefits, landlord / tenant, divorce clinic. Call for appt. 551-2150

Welfare Rights: 1901 Alhambra Blvd. (2nd floor) M-F 9am-5pm: AFDC, Food Stamps, Workfare and Medical rep at hearings. 736-0616

About SHA



Sacramento Housing Alliance is a network of concerned citizens who promote decent affordable housing for low income households and homeless people through advocacy and participation in public discourse.

For more info, or if you would like to participate, please call:

(916) 455-4900
<http://sachousingalliance.org>

1800 21st Street Suite 100
Sacramento, CA 95811

***The SHA does not
itself provide or
manage housing.***

Social Security Disability / SSI Lawyer
Free Consultation (916) 658-1880

Miscellaneous

Francis House Center: 1422 C St. 9:00-noon walk-in - direct services resource counseling, vouchers for IDs, Dvr Licenses, Birth Certs, Transp Assistance; noon-3:00 - appts for in-depth resource counseling; by appt: Senior/Disability/Verteran's advocacy, notary service. Job Development Center open 9am-3pm M-Tu-W-F and noon-3pm Th. Motel vouchers for qualified families. 443-2646

Sacramento Food Bank & Family Services: 3333 3rd Ave. (south of Broadway) Mon, Tues, Thurs, Fri 10am-1:30pm, and Wed 4pm-7pm. 456-1980.

Social Services: 28th & R ST. M-F 7:30am-5pm. Call for asst. 874-2072

Employment Development Department (EDD): 2901 50th St. (at Broadway) M-F 8am-5pm. Unemployment, job services. 800-300-5616

Medi-Cal: 1-800-773-6467, 1-888-747-1222. Or see DHA eligibility workers 1725 28th St. 916-874-2256

Social Security Office: 8351 Folsom Blvd (East of College Greens Lite-rail stop) M-F 9am-4:30pm 381-9410: Natl line 1-800-772-1213

211 Sacramento
Dial 211

for tele-info & referral service

Califorina Youth Crisis Line:
1-800-843-5200

Health Rights Hotline:
551-2100

VA Outreach:
1-800-827-1000
Homeless VA Coordinator:
(916) 364-6547

Welcome to Homeward:

Please help us make a difference!



Homeward Street Journal has been publishing since 1997 as a non-profit project of the Sacramento Homeless Organizing Committee,

which is a member of the Sacramento Housing Alliance. The paper's mission is to alleviate miscommunication between communities by educating the public about housing and poverty issues, and by giving homeless people a voice in the public forum. Homeward also informs homeless persons of shelter and occupational assistance, and acts as a creative self-help opportunity for those individuals who wish to participate.

The opinions expressed in Homeward are those of the authors, and not necessarily the Sacramento Housing Alliance or SHOC or Homeward.

Submissions and Editorial Policy

We welcome any participation or contributions: Articles, poems and other writing can be submitted at our office in Friendship Park, or mailed to the address below.

All writing submitted for publication will be edited as necessary, with due respect for the author's intent. The editors will attempt to consult with an author if changes are necessary, however, the paper will go to print with the story as edited if the author is unavailable.

All Letters to the Editor must be signed to be published. If the writer wishes to remain anonymous s/he should so state, but the letter must still be signed .

Poetry and graphics will not be edited, either the paper will publish the submission or not.

In submitting articles to the paper, authors give their permission to print their submissions in accordance with the above stipulations, as well as possible reprinting in NASNA member papers, with due byline. Any requests for stories outside the above three will be referred to the author.

Subscriptions are available with a \$15 contribution. Make checks out to SHOC (Sacramento Homeless Organizing Committee).

Loaves & Fishes is not affiliated with the Homeward Street Journal in any way. Participants with the paper are not allowed to solicit for donations for L&F, nor make any reference regarding the relationship between Loaves & Fishes and this newspaper whatsoever.

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PO Box 952
Sacramento, CA 95812

The paper may be reached at:

(916) 442-2156

The paper may also be
E-mailed at
homeward2@yahoo.com

On the web at:
<http://homeward.wikispaces.com>