

Crime

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With congressional elections approaching, these reports could pose political problems for the administration, and department officials have been scurrying to understand and deal with the problem.

Deputy Attorney General Paul McNulty listened to complaints about dwindling federal anti-crime aid from several dozen mayors and police chiefs at a public meeting in Washington on Aug. 30. Several days later, Attorney General Alberto Gonzales told reporters that cities will have to work harder but should not count on more federal money because of growing demands in the fight against terrorism.

Nevertheless, Gonzales arranged a private meeting in New York last Thursday with three state police executives and the police chiefs of Los Angeles, Miami and Providence, R.I., The Associated Press learned.

One of them, Providence's Dean Esserman, came away "impressed at how much he listened. He wasn't there to defend himself. He could have used the time to preach; instead he used it to hear our concerns."

Esserman said all but few cities have fewer police officers now than in 2001, with big reductions in New York, Boston and Detroit "because of the loss of federal money." A Clinton administration program paid for local de-

partments to hire community-oriented police officers, but the Bush administration stopped the money for such hiring.

"I believe in homeland defense, but I also believe in crime fighting," Esserman said. "I don't want one neglected for the other. Every year we're losing 16,000 people to murder, mostly young people and mostly killed by guns, and that's more than three times the number that died at the World Trade Center" in attacks of Sept. 11, 2001.

Professor Alfred Blumstein of Carnegie Mellon University said the rise in gun violence was particularly troubling.

"A major police effort to confiscate guns helped bring down the surge in violent crime that occurred in the late 1980s and early 1990s," Blumstein said. "But gun distribution is easier now because we have begun to back off gun control."

Backed by the National Rifle Association, the Bush administration has been cool toward gun control measures.

The statistics bureau's victimization report found that the overall violent crime rate was unchanged in 2005 from the year before, at just over 21 crimes for every 1,000 individuals over age 12.

The property crime rate fell in 2005 from 161 crimes to 154 for every 1,000 people because of a drop in household thefts. Both rates were



Ellis Curry talks about the 1993 shooting of Jeff Mitchell, in Jacksonville, Fla. Curry, then 16, pleaded guilty in the killing of the 14-year-old high school freshman in the parking lot of Terry Parker High School and is on conditional release from prison. Curry and Mitchell's father, Glen Mitchell, now speak to youth about the effects of violent crime. On the wall, in the background, are photos of murder victims.

the lowest since the survey began in 1973.

McNulty noted the record-low rates but said "we are concerned about" in increase in the violent firearm crime rate. "Whether the increase ...marks a change in the trend toward reduced firearms victimization rates cannot be determined from one year's data," McNulty added.

He said some cities are seeing violent crime increases and noted the department has several programs in which federal agents join state and local officers combating gangs and drug abuse.

Unlike the FBI report culled from police blotters, the statistic bureau makes estimates based on interviews with 134,000 people, so it counts not only reported crime but also crimes the police never hear about. Also, 53 percent of violent crimes and 60 percent of property crimes are never reported to the police.

Blacks, Hispanics bilked on houses

WASHINGTON (AP) - Black and Hispanic homebuyers pay more for their mortgages than do Whites, according to a Federal Reserve report released last Friday.

The Fed's analysis of 2005 home lending data found that 54.7 percent of Black borrowers paid a higher-than-typical interest rate on home mortgages. That was up sharply from 32.4 percent in 2004.

For Hispanics, 46.1 percent paid more than typical for their mortgages last year — more than double the 20.3 percent reported in 2004.

In contrast, only 17.2 percent of Whites paid higher interest on their home mortgages last year. However, that was up considerably from 2004's 8.7 percent.

For all borrowers, there was a "significant increase" in the incidents of higher priced mortgages from 24.6 percent in 2005 compared with 11.5 percent in 2004.

A number of factors was cited for this overall increase. Mortgage rates in general were rising and rates for popular adjustable-rate mortgages in particular moved higher.

And, some borrowers stretching to buy a home opted for creative financing, like higher-priced piggyback loans. The use of piggyback loans shot up more than 57 percent in 2005 from the prior year, the Fed said.

"Indeed, the increase in the number of higher-priced piggyback loans in 2005 accounted for more than half of the increase in the number of all higher-priced loans," the report said.

The report also said that Black borrowers applying for mortgages were more likely to be turned down than Hispanics and Whites.

The Fed's report is based on information from 8,848 financial institutions. The Fed is required to report annually on home lending activity.



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Formed in 1996, Ladies in Red is a social organization with members from across America—the bulk of the membership lives in the San Francisco Bay Area. Each year, the women travel the country, to places like New York, the Bahamas, Mexico and most recently, Las Vegas. According to Brenda Knight, founder of the organization, "It's something about wearing Red that makes you look good and feel good." The group recently met for a women's empowerment conference Aug. 20-23 at the Mirage. Welcoming Knight, second from left, were MGM MIRAGE executives Debbie Thomas, left, and Debra J. Nelson, and VegasEVibe.com publisher, Alicia Gibbs, right.

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