

# FORUM

## Voting for the world that should be



**Michelle Obama**  
Guest Columnist

When I was young, my father volunteered as a precinct captain for the Democratic Party in our neighborhood on the South Side of Chicago. Some of my earliest memories are of tagging along as he went from door to door. He helped people register to vote. If our neighbors needed absentee ballots, he arranged them. And he made sure people got to the voting booth on Election Day.

My father loved educating folks about their rights, and he believed deeply in the responsibilities that come with being participants in our rich and varied society. He never missed an opportunity to vote. He viewed it as his obligation as a citizen – and a moral obligation to those of his generation who marched and fought and sometimes died for the right.

I'm very grateful to my father for teaching me the value of voting. As a parent, I try to instill that value in my

daughters. I vote because I care about my country and my community; because I want to have a voice in my government; and because I believe that our country has a better chance of solving the problems we face if we all speak up and get involved.

I also vote because of something my husband once said. About 20 years ago, when we were first getting to know one another, Barack took me to a community meeting in a neighborhood in Chicago – a place where people were working hard to generate economic opportunities after local steel plants shut down and jobs dried up. That day, Barack gave a talk about his experiences as a community organizer. He spoke about the gap between the world as it is and the world as it should be. He said that ordinary people can't narrow that gap, if they work together for change.

I fell in love with that idea. It conveys a simple but powerful truth – one that is illustrated every Election Day, when people line up to cast their ballots. When we vote, we don't just choose a candidate. We choose to begin building the world as it should be.

For the girl I met in South Carolina – who told me that

because of Barack's candidacy, she now dreams of being president one day – it's a world where all children can pursue their dreams, no matter their gender or the color of their skin. For the woman I met in Kansas City, it's a world where no parent feels trapped by the rising cost of gas and food and health care – and every mother can give her children a healthy, happy life. For the military wife I met at Fort Bragg, it's a world where returning soldiers never worry about mental health care or living on welfare – and deployments are shorter, so fathers and mothers who serve our country can have as much time as possible with their children.

When we vote this November, we'll be casting our ballots for that world.

But if you don't vote – and today, more than 30 percent of African Americans don't – you cast a ballot for the status quo. By not voting, you vote to let others decide your future for you.

I've heard people say, "My vote doesn't matter," "My vote won't count," or, "I'm just one person. What possible difference can I make?" But this year, all our votes matter more than ever.

This is a historic election – and not just because my hus-

band, Barack Obama, is at the top of the Democratic ticket. It's historic because of what's at stake for our shared future and our children's future. There are so many urgent problems that must be addressed – from responsibly ending the war in Iraq, to strengthening our economy and restoring the middle class, to making affordable health-care available to all Americans and giving every child a world-class education.

As I've traveled around the country, I've seen an outpouring of new voters answering the call for change. People are getting involved in politics like never before. They're talking to their neighbors, getting informed, and challenging one another to think differently about the world and our shared place in it.

If you are satisfied with the world as it is, your choice this fall is easy. But if you believe, as I do, that we can solve our problems – that, together, we can shape our future again – join me in voting on November 4.

*Michelle Obama is the wife of Sen. Barack Obama, who is trying to become the nation's first black president.*

## Get mortgage help quickly



**Kathy Banks**  
Guest Columnist

Here in the U.S., where values and identities are closely tied to the places we call "home," the prospect of losing that precious asset is one that few people want to consider. Yet, as the economy continues to slump and the housing crisis lingers, foreclosure has become a sad reality for thousands of people who, just a few years ago, would never have imagined themselves in such dire straits.

Consumer Credit Counseling Service (CCCS) has long been involved in credit and housing counseling matters in and around Forsyth County, offering assistance to many people and families in the throes of foreclosure. Everyone has heard about the sub-prime mortgage phenomena that has caused a spike in foreclosure rates. But other factors – job losses, plant closings, unforeseen illness – have also played a part. Whatever the cause, foreclosure is almost always an emotionally draining, self-image deflating, experience. Often, the ill effects trickle down from families to neighborhoods, from neighborhoods to communities, and so on.

For those unaware of the gravity of the foreclosure problem in our area, the numbers are telling. CCCS research shows that in 2007,



foreclosure filings in North Carolina rose sharply by 66.7 percent. Experts are not optimistic about 2008, estimating a 10 to 20 percent increase in foreclosures. In the Winston-Salem MSA, recent reports show 2,067 homes in foreclosure in 2007, or a 102 percent

increase over 2006. This has directly impacted the liquidity position of many banks and caused the devaluation of real estate in foreclosed neighborhoods.

Facing up to the prospect of foreclosure isn't easy. We humans are a proud lot and

don't like to be seen as needy or as having made a mistake. But, waiting too long to get help only makes the problem worse. The important thing for people at risk of foreclosure to know is that they are not alone, and that there may be solutions and options available to them.


At CCCS, for instance, we have a team of trained, certified housing counselors who provide free confidential, non-judgmental, help. They will work with clients to get them back on track and identify options to avoid foreclosure.

For example, CCCS counselors will negotiate with mortgage lenders and servicers on behalf of homeowners for workout agreements, such as a special forbearance agreement, a loan modification or a partial claim to get payments caught up. Other options may be available for a temporary hardship situation. Whatever the need, counselors can do a thorough analysis of the homeowners' finances, helping them with budgeting, prioritizing expenses and giving them a plan of action to regain control.

So, there may indeed be a light at the end of the tunnel for at-risk homeowners. But they need to take the first step to reach it. It's time to forget the fears, forget the stigma, forget the procrastination – and run, don't walk, to the nearest qualified housing counselor.

*Kathy Banks is director of Counseling, Consumer Credit Counseling Service of Forsyth County.*

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