

## Editorial

### Lane4 renovation must consider all residents' interests

The ongoing discussion of Campustown renovation is exciting and promises new experiences for students should the city of Ames, Lane4 and the university all come to an agreement. At the same time, we must not forget to be inclusive in our ideas of Campustown, and to provide opportunities for those with less representation and a slimmer pocketbook.

Many students are excited about bringing a wider variety of services and businesses to Campustown. An area that has been dominated by bars, cheap food and late-night shenanigans would do well to incorporate more daytime activities, retail variety and alcohol-free entertainment. Additionally, many of the Campustown properties are in sore need of better maintenance, renovation and, in some cases, likely demolition.

At the same time, we must be conscious of how much diversity is encompassed in the four blocks that make up the commercial section of Campustown, and hope this diversity is embraced by all the stakeholders involved. Where else in Iowa can you find an Indian restaurant, a karaoke bar, an urban clothing store and a nonprofit concert venue and community center? While the renovations to Campustown have the potential to bring in chain restaurants, a grocery store and a movie theater, we worry about the potential of driving off the diversity that already exists. Bringing in large suburban chain stores will appeal to those students coming from suburban backgrounds, but what about the local businesses and international appeal of current establishments?

Getting a commitment from Walgreens or Smash Burger on bringing a franchise to Campustown could certainly excite investors, but may not be the best for the community. Wheatsfield Cooperative has a history of selling groceries and snacks in Ames while providing good jobs, community activities and an inclusive governance process. Cafe Beaudelaire makes a great burger, a strong cocktail and provides a place for international — and internationally minded — students to watch soccer.

Finally, the cheap rents of Campustown, while not good for property owners, have probably contributed to the emergence of a number of low-cost entrepreneurial ventures. From the Ames Progressive's pass-the-hat revenue model to The Singer Station's beginnings in a location that makes dorm rooms look large, Campustown has nurtured a number of organizations with a low cost of entry and a large base of students. Campustown needs improvement.

The political will that has been generated through years of GSB lobbying, public concern and City Council interest should not be tossed to the wind due to the necessarily complex interests of developing an area. However, current plans leave concerns as to whether or not everyone's interests are being represented in a new Campustown.

Residents from all backgrounds should have their interests represented in the future Campustown. Creating a retail, chain-based commercial zone with more parking appears to cater toward a suburban mentality. A nicer appearance and higher occupancy doesn't have to come at the cost of gentrification, defined by dictionary.com as "the buying and renovation of houses and stores in deteriorated urban neighborhoods by upper- or middle-income families or individuals, thus improving property values but often displacing low-income families and small businesses."

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## Economy

### Who keeps the tax cuts?



By Rick.Hanton@iowastatedaily.com

*Keep your eyes on Congress!*

If you haven't been paying attention to politics as finals draw near, you probably haven't realized that the big issue facing Congress this December is end of the Bush-era tax cuts. Way back in 2001, when most students at Iowa State had not yet entered high school, tax cuts were enacted to, in effect, give back the budget surplus generated during the Clinton years.

The cuts enacted in 2001 were fairly minor and resulted in about 1 percent lower tax rates for many Americans. In 2003, President Bush convinced Congress that small business owners needed further cuts to boost the economy, providing another 2 percent in cuts across the board, with slightly higher cuts for the highest and lowest tax brackets.

This means that an individual living in poverty during the last decade making \$6,000 per year saved \$300 due to the Bush cuts, while an individual making \$350,000 per year saved \$16,100 in taxes thanks to the cuts. On the other hand, an individual making approximately \$20,000 per year would not have seen a change in tax rates during the last decade.

Congress is currently fighting over what to do when the cuts made between 2001 and 2003 expire at the end of the year. Democrats have proposed making the tax breaks for all but the highest tax bracket permanent, while allowing the highest bracket to return to a 39.6 percent tax rate from 35 percent in recent years. A second proposal last week from Sen. Charles E. Schumer, D-NY, instead would make the breaks permanent for anyone earning less than \$1 million, while forcing those 1 percent of Americans that earn more than \$1 million per year to pay 4.9 percent more of their income in taxes — their rates would rise from 35 percent to 39.6 percent. That extra income would be specifically allocated toward programs like Head Start, school construction and child nutrition programs around the country.

Personally, if I had the financial skills to make more than \$1 million a year, I'd probably take the extra \$46,000-plus I get from the current tax cuts and invest it to make more money rather than spending it on a new American-made car. If I could invest that one year's gain at a 5 percent annual growth rate, the amount would double in less than 15 years. Actually, if I kept making \$1 million per year and investing the money at 5-percent interest, I'd have gathered enough for a Tesla Roadster in 16 years.

Tax cuts would do much more immediate good when given to those who would benefit from extra money to spend on essential items like food and clothing.

I would say millionaires don't need the windfall from the Republican party. They should consider themselves lucky at their 35



Courtesy photo: Wikimedia Commons

to 40 percent tax rate when their predecessors in the 1930s through the '70s paid tax rates at 60 percent and up to 90 percent at times.

Perhaps this drop in tax rates over the past four decades has led to the rising disparity between the super-rich and the poor in the United States. While 90 percent tax rates are amazingly high, rates of 40 percent, 50 percent or even 60 percent would not cause those in the highest tax bracket to starve by any means.

An even bigger reason the rich can easily get richer while the poor stay poor is the capital gains tax rates, which have steadily dropped during our lifetimes. Back in 1990, the long-term capital gains tax rate investors must pay on sales of securities was the same as the rate they paid on income. It was later changed to a flat 28 percent and slowly lowered to 15 percent for those individuals above the poverty level.

It is no wonder many corporate executives are mostly paid in stock options and stock. While President Barack Obama has recently worked to raise the capital gains rate back to 20 percent, that rate can still provide substantial savings to the richest Americans, who pay nearly 50 percent less taxes on securities than on normal income.

This lets many extremely rich

Americans technically pay net tax rates that are on par with families that earn around \$100,000 per year and save a lot of money.

Republicans need to stop pushing their agenda to give more money to the rich. Is arguing over a 4.6 percent increase in taxes for the rich important enough to stall Congress and possibly allow the tax deductions to expire for all Americans? Maybe Democrats should suggest bumping rates for the rich by 10 percent. That would really get the Republicans mad.

I believe that if our government is spending more money than it receives in taxes, it should increase taxes accordingly. Otherwise, Americans see only the benefits of higher government spending without being forced to pay for the spending increases.

It's not fair to simply pawn off your debts onto your children and your grandchildren. If our country raised taxes slightly and managed to balance its budget, I would see that as a good thing. A budget surplus would be even better, allowing us to pay off the national debt.

Nobody likes to pay taxes, but you must admit American tax rates are not unreasonably high. It's better to pay for our current government spending and/or reduce spending than to simply allow the national debt to increase, don't you think?

## Technology

### Wi-Fi more dangerous than ever



By Heath.Verhasselt@iowastatedaily.com

Internet, isn't it lovely? All the games, videos, cool stories and things to do. The Internet provides for literally endless hours of entertainment. If you don't believe me take a trip over to *Stumbleupon.com*.

However, as we use the Internet more and more, we begin to put more of our information on it with Facebook, online banking and others.

Although giving your data to someone else normally causes privacy advocates to raise an eyebrow, it no longer is of concern to them. All focus has been turned to one of the biggest vulnerabilities in a long time.

It's called sidejacking, and with a new Firefox plugin called Firesheep it has made hacking your Facebook account easier than ever before. Now, if you just read that intro and are confused, let me explain. When you use Wi-Fi at the library or a coffee shop and you're logged into a website, such as Facebook, Twitter or even some online banking, other people using the Wi-Fi can temporarily — sometimes permanently — steal your account. This is done using what is called sidejacking. Normally when you log into a website, you give it your username and password. That website verifies that

you are who you say you are, and it sends your computer what is called a cookie.

This allows you to use a website without being forced to log in on every single page you go to.

So say you log into Facebook, your login is verified and you can browse all the pages. That creates an open session between you and Facebook. Someone else on the same Wi-Fi as you can tap into that open session and literally browse Facebook using your account and credentials — using that cookie I mentioned earlier.

Now here's the thing. Anyone and their mother can do it. All you have to do is download the add-on Firesheep and set it up in Firefox, then go find an open Wi-Fi and wait and see who logs in. This in and of itself is the problem and here's why. The Internet is assumed to be a dangerous place, and you should know what you're getting into when you use it. The issue at hand is that sidejacking is too easy.

Usually hacking or penetration involves some level of skill, hence its appeal. Hackers like to find an exploit and see if they can get past it, sometimes to get something out of it or just to say they could do it. That's the fun in it, and oddly enough most hackers are responsible people that



A new plugin for the Web browser Firefox has made it much easier for any average Internet user to hack into personal accounts over a Wi-Fi network. Courtesy photo: Wikimedia Commons

understand Internet security and are a lot of the times "White Hat" hackers that actually try to help make the Internet more secure.

Eric Butler, the guy who actually released Firesheep, is a "White Hat" hacker to some extent. Since sidejacking and Firesheep are now open to the masses, it makes sidejacking so easy that anyone can do it. And who is anyone? The people on Twitter, the people playing Farmville all day, the people on YouTube.

Have you seen those ridiculous YouTube comments? Those people can potentially get on your Facebook and write whatever they want on it. Great, just great. And you know what's even better? For the moment, there's no fix in sight — that is unless all websites start to force end-to-end SSL encryption.

So for now, use the same common sense you'd use anywhere else.

Watch your step, don't talk to strangers and stay off public Wi-Fi!