

1996 to over \$1,300 in 2003.

Following a study by the Federal Reserve, attempts have been made by local leaders to increase the number of banks, but continued consolidation (local banks are disappearing at a tremendous rate) lessens the impact of financial institutions as a tool of development. Instead, predatory lending institutions replace them. "The practices of the banks were predatory, not just in terms of rates, but in that they also targeted communities of color," says Turner.

The Boston Redevelopment Authority, which has outlined a master plan for the neighborhood states on its website that its central theme is "the commitment to build upon the area's many assets to develop a strong and united Roxbury at the Heart of the City." But Roxbury is a neighborhood, hobbled by federal neglect, where it appears development occurs, however sporadically, for the benefit of private interest.

The community response at a recent meeting to address Northeastern University's proposal for continued expansion into the neighborhood was resolute and defiant. "I don't trust you!" shouted Richard Orario, a Roxbury resident of 30 years, denouncing the NU public affairs official for disregarding a previously agreed upon "memorandum of understanding" between NU and the community. The memorandum's intention was to provide the communities of Roxbury, South End, and the Fenway with early notification (30 days exactly) for any property that Northeastern intended to develop. According to community residents, NU ignored the memorandum and began the process of purchasing a property at 10 Coventry Street.

"The housing was there for Roxbury residents, and now they're taking that potential," says Klare Allen, who works with the environmental justice activist group Alternatives for Community Environment.

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Roxbury faces encroachment on its vaguely defined boundaries from Boston University as well. BU intends to build a federally funded bioterrorism lab in the area. "There are places in this country where universities and urban communities coexist. An academic institution should not draw the scorn of the neighborhood," says State Senator Diane Wilkerson.

Other complaints from neighborhood activists include the lack of a proper mass transit line to service Roxbury. "Roxbury and surrounding communities have the highest ridership in the city," says Turner. The elevated tracks that ran over Washington Street were eventually replaced by the Silver Line, which gets the contemptuous nickname, "The Silver Lie" from Washington Corridor Street Coalition activist Bob Terrell. "The buses are fine, but they're not good enough. Not

good enough for a developing neighborhood, and that neighborhood could be an important neighborhood in this city," says Orario. "It's about money. It's always about money."

Development has a cost and its effects have already begun to chip away at the identity of the neighborhood. With the specter of gentrification looming, urban policy continues to pave an irreversible path towards displacement; an end result which many of Roxbury's residents fear. Now would be a good time to ask honestly why this kind of problem always happens here, and in places like it. Now would also be a good time to ask ourselves if we're okay with the answer. **WU**

Kody is not just the man behind the bass; he has a plan for world change through journalism that has only just begun. Watch out.

Subway of Dreams

When it comes to subways in Boston, if you build it, they will come. Boston should go the distance and build these subway lines. Doing so will surely ease his pain, whoever "he" is.

The Silver Line: The Silver Line is not a subway but a "bus rapid transit," which means it's a bus. When completed, it will run underground only from South Station to the South Boston waterfront. It is on-street on the Dudley Square-Downtown corridor, which means it stops at traffic lights, and every two blocks or so it picks up/drops off passengers, and gets stuck in traffic. Sure, it has its own lane for much of this stretch, but cars often park in this lane, forcing the bus into regular traffic. Despite much fanfare, this bus is not much better than the ordinary bus it replaced. Actually building the Silver Line should be a top priority of the MBTA.

The Urban Ring: The Urban Ring, which will run around downtown, through Cambridge, Fenway, Roxbury, South Boston, East Boston, Everett, and Chelsea, is already being planned by the MBTA. However, they are not planning to make it a full subway. They should.

The Mass. Ave. Line: Stops at Harvard, Central, MIT/Mass Ave, Hynes, Mass Ave/Orange Line (with pedestrian tunnel to Symphony), Boston Medical Center, one to three stops in Dorchester, then either Andrew or JFK/UMass. Most of these stations already exist, creating easy transfer opportunities. They're well-spaced for a subway, and at major destinations. The line will permit faster travel between Cambridge and Back Bay/South End, as well as to points further outbound via transfers, and will open up the Dorchester corridor. This will replace the #1 Bus.

The Crosstown West Line: Stops at Harvard Station, Comm. Ave & Harvard Ave., Coolidge Corner, Brookline Village, Hyde Square, and Jackson Square. Someone who knows Cambridge/Somerville better than I could route it through there, perhaps back to the Orange Line. Someone who knows Roxbury/Dorchester better than I could route it through there, perhaps back to the Red Line. This will replace the #66 Bus, and will provide greater connectivity in these western neighborhoods. However, at this point I remain unconvinced that traffic along this corridor is high enough to merit a full subway line.

The website www.transportboston.com, written by Joshua Mello, is full of many great ideas for mass transit in Boston, many of which are better than mine.

— Seth Baum