

TIMES-NEWS



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Football Season's Almost Here

As the sun rises Monday, the Castleford High School football team trains during the first day of tryouts, which began at 5 a.m. High school football programs across south-central Idaho are starting to prepare for the new season this week. Read more on S1. Visit Magicvalley.com/gallery for more photos from the first day of football tryouts

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ANALYSIS

Redistricting Plans Pile Up as Talks Continue

BY BEN BOTKIN
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Redistricting plans are a little like armpits. Nearly every side involved in redrawing the state's legislative boundaries has at least two plans, and nobody needs to look very hard for opponents who say they stink.

Anatomical comparisons aside, this decade's redistricting process has prompted no shortage of plans. With less than a month to go before the Sept. 4 deadline, it remains anyone's guess how legislative district boundaries will be redrawn for south-central Idaho.

Redistricting, which comes once every 10 years following the U.S. census, redraws the state's 35 legislative districts to reflect where the state's population has boomed and waned. When the shakeup is

More Online

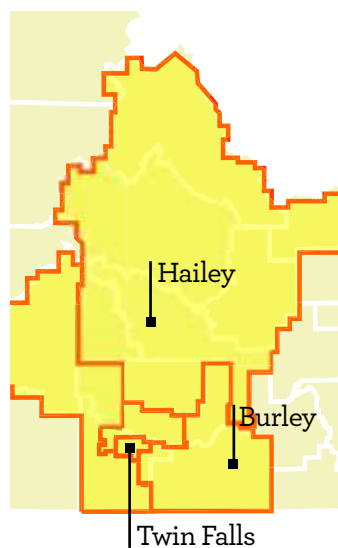
Visit bit.ly/idahoredistrict to view the full plans online.

finished, areas with the most growth, like the Treasure Valley, will have more districts – and therefore more representation – while regions with declining or stagnant population will find their political clout and districts decreased.

With the next meeting of the the six-member Commission on Reapportionment not scheduled until Monday, there's still time to weigh in.

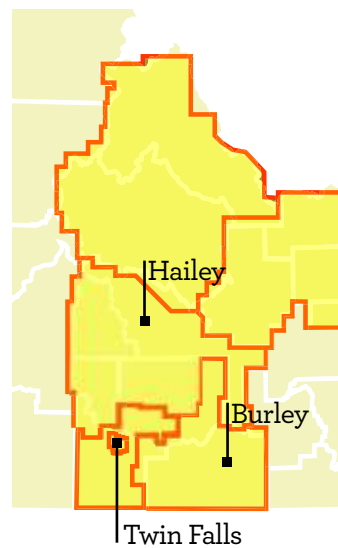
"There will be at least two more maps that will be proposed and then we'll see how we go from there," said Lou Esposito, a Republican redistricting commissioner.

Please see REDISTRICTING, M2



The GOP's Latest Plan

Expands the district holding the northern Magic Valley and the Wood River Valley north and east into four different counties, and puts Twin Falls County into four different districts. Keeps the city of Twin Falls split into different legislative districts. Minidoka and Cassia counties are paired together.



The Dems' Latest Plan

Keeps the district holding the northern Magic Valley and the Wood River Valley largely the same and puts the city of Twin Falls into its own district. It also puts Jerome County with rural Twin Falls County. Minidoka and Cassia counties are paired together.

DEBT Q & A

How Could the U.S. Downgrade Affect You?

After more than four years of a housing crisis and major changes in credit card terms, it may be hard to believe that many consumers don't know what types of loans they have. Do you have a fixed-rate mortgage or adjustable? What might change your interest rate? What about credit cards? Here are questions to ask as you assess whether your loans could be affected by market turmoil. **For more on the debt downgrade, see the Money page in Nation & World:**

Can my interest rate increase?
If you can't find the note in your mortgage packet, contact your bank and ask if the rate on your home loan is adjustable or fixed. For credit cards, if you tossed the last update of your terms, you may find some details on your statement, or you might have to call the number on the back of your card.

What is my loan or card tied to?
Mortgage rates are often tied to the yields, or interest rates, on Treasury bonds. This makes home loans the most vulnerable to the downgrade. So far there's been little evidence that investors view U.S. Treasuries as risky investments – that would have to change in order for rates to climb. Home equity loans and credit cards are more often linked to the prime rate, which is less likely to change based on the downgrade.

How much might my monthly payments increase?
Many adjustable rate mortgages set caps on how much interest rates or payments may rise. For credit cards, your existing balance is protected from rate hikes even on variable rate cards. But new charges would carry the higher rate, which would drive up payments.

How many times per year can my rate adjust?
Home equity loans are most likely to adjust on a monthly basis, followed by credit cards. Mortgages often have limits on the number of times per year rates can change, but that varies widely depending on the source of the loan and when it was opened.

– The Associated Press

Idaho Educators Weigh In on No Child Left Behind Waivers

BY BEN BOTKIN
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U.S. Education Secretary Arne Duncan introduced Monday a new waiver system that will change the existing student testing mandates in the federal No Child Left Behind law.

With the law four years overdue for a federal update, Idaho has already moved away from current mandates, seeking and receiving federal approval to hold schools accountable for achievement based on student growth from year to year instead of whether they pass a test.

Here's what two Idaho educators said of the change.

"It's important for people to understand we're not talking about a waiver from accountability. What we're talking about is a waiver from a law (NCLB Act) that was supposed to be reauthorized four years ago. ... You're seeing that the U.S. Department of Education is deciding they can't wait for Congress to



Luna

Please see WAIVERS, M3

More Inside

Ed. Chief: States to get waivers on No Child Left Behind tests, N2.

CONSULTANT: OPPORTUNITY REMAINS DESPITE LACK OF BANNER BUILDING TENANT

At budget hearing, consultant reassures URA while downtown proprietor blasts 'spending money on advice' instead of downtown investments.

BY NICK COLTRAIN
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The Twin Falls Urban Renewal Agency's 90 days of exclusive rights to a downtown Twin Falls building will pass without a definite new tenant. But consultant Mark Rivers says interest in the old Banner Furniture building remains.

In May, the URA paid \$6,000 for the exclusive rights to buy or broker a deal for the for-sale building for 90 days. Rivers told the board he was pursuing art and creativity-related uses for the building at 201 Main Ave. S.

"There is good interest in that building," Rivers told the URA board Monday. "I've met with or discussed with at least half a dozen different arts or organizations or businesses that would

Please see URA, M2



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Downtown consultant Mark Rivers speaks to members of the Twin Falls Urban Renewal Agency on Monday.

Raging Rioting by Gangs Spreads in Britain. Page N1.



IF YOU DO ONE THING TODAY...

Labor Day Fun: Head to Bellevue for the Labor Day benefit concert at John Alan Partners Outdoor Pavilion on North Main Street, along Idaho Highway 75. Gates open at 4:30 p.m. Tickets are \$15 each.

THE FORECAST

High 88°
Low 57°

Chance of thunder. Details on page S4.

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Dow Drops 630 Points. Read more in Money.

