



# St. Paul PIONEER PRESS

Newcomer **STACY LEWIS** > Sports, Page 1C  
 takes 1-stroke lead into final round of U.S. Women's Open

> Sunday Life, Page 1E  
 As Jeune Lune goes dark, the memories are bright

78 high, 57 low > See Page 18C

twincities.com

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PIONEER PRESS PHOTOS: CHRIS POLYDOROFF

**570 feet to zero in 20 seconds** Xcel Energy's 36-year-old High Bridge power plant smokestack was successfully toppled Saturday morning in St. Paul. Two hundred pounds of explosives were placed in the base, and the rest of the stack broke apart in a cloud of dust when it hit the ground. **To watch video of the smokestack falling, go to twincities.com.**

## THE WAR OVER affordable HOUSING



PIONEER PRESS: BRANDI JADE THOMAS

"I just feel so blessed to live here," renter Stephanie Williams said of the affordable town house where she, her husband and 8-month-old son, Chetan, live in Woodbury. Sienna Ridge residents pay about \$750 a month for apartments that would typically let for \$1,100.

Twin Cities suburbs are under orders to address a shortage of 'affordable housing,' but those two words often spark fear and resentment among neighbors and community leaders.

By Bob Shaw > bshaw@pioneerpress.com

Andrea Carlson gets the feeling she isn't wanted. She's 23, with two adorable children and a great sense of humor. Her police-officer husband works 52 hours a week and makes \$47,000 a year. Both are taking college classes and saving money to buy a home next year.

But Carlson lives in subsidized affordable housing — which her Forest Lake neighbors don't want anywhere near them.

"If you want spousal abuse and meth labs, it's fine," said Clyde McCaskey, a former Forest Lake Planning Commission member. He fought the construction of the Forest Ridge complex where Carlson lives, saying it would bring crime to the area and hurt property values.

To that, Carlson snapped: "Oh, boo hoo! Go fly a kite. We are hard-working people. We are at the beginning of the long journey that they all took."

It's a journey that's getting more difficult. In the war against affordable housing, opponents are winning.

As far as experts can tell, the percentage of Minnesotans spending more than

Part 1 of 3

AFFORDABLE HOUSING, 6A >

## Think your credit card rate is safe? Think again.

Nervous banks are raising interest rates for almost any reason

By Debra O'Connor  
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You assume you know the interest rates and credit limits on your credit cards, but when was the last time you checked? Banks are nervous over the subprime-mortgage crisis, rising unemployment and impending recession, and that is making interest rates jump, credit limits dive and surprised customers wail.

"The credit card industry is definitely more trigger-happy," said Bill Hardkopf of LowCards.com, an online service that seeks out credit card deals.

But consumers are pushing back against industry practices. More than 8 of 10 respondents in a national poll said many of the main fees and policies by which credit card companies make the most money are unfair or very unfair.

Congress is weighing in, too, with legislative proposals that would, for example, prohibit interest-rate increases on cardholders who pay their bills on time

CREDIT CARDS, 8A >

In Sunday Life, Page 1E

The Watchdog discovers her credit card company has hiked her interest rate, as well as tips for keeping your interest rate low.



## Day care aide's horrific story spurs parents to her defense

Effort begins to win her asylum in the U.S.

Brenda Nohemi Morales de Fernandez loves taking care of babies and toddlers. It doesn't matter whether they're giggling, throwing up on her clothes, crying up a storm or doing the stinky that needs changing.

The little people do make life refreshingly therapeutic for the 34-year-old teacher's aide at St. Paul's Jewish Community Center. The tykes help weaken the demons that torment Fernandez, an alleged kidnap and sexual abuse victim, at night.

"Kids even that young can tell a person's true heart," said Hart Johnson, one of several parents whose children have interacted with Fernandez during her 18 months of employment at the

RUBÉN ROSARIO, 8A >



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