

Fires a frequent threat in Pinelands

By Todd B. Bates
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When wildfires erupt in the Pine Barrens, the flames typically benefit the ecosystem, but the folks who live too close to the pines face grave danger.

Still, people and their communities can take steps to reduce the risks.

"There are ways to manage the vegetation around these developments to make them safer from wildfires," said Mark C. Vodak, extension specialist in forestry at Rutgers University.

"We don't, unfortunately, always see the appropriate planning when these types of development go in to make sure they're safe in these areas," he said.

Pinelands fires have been a natural force for thousands of years. But last week's fires — spanning more than 500 acres in Berkeley and Beachwood — showed once again how risky it is to live in the 1.1-million-acre region. Hundreds of homeowners and schoolchildren had to evacuate as firefighters fought to contain the fires. Flames destroyed two sheds, but no homes were burned, although the vinyl siding on a couple homes melted, according to officials.

'Fire-based ecosystem'

Paul Leakan, spokesman for the New Jersey Pinelands Commission, said "this is a fire-based ecosystem. In many respects, forest fires are good for the forest. It helps to regenerate (native) populations. A lot of the species here have adapted to fire."

But "because there are people living here and this is not a giant park, we have to be very cautious about fires in the Pinelands, and it's considered to be one of the more fire-prone areas in the country," he said.

Seven years ago, a massive wildfire scorched more than 15,550 acres in parts of Barnegat, Stafford, Bass River, Little Egg Harbor and Eagleswood. The fire — ignited by an errant Air Force flare in the Warren Grove Gunnery Range — destroyed four homes and led to the evacuation of thousands of Pinelands residents, according to the Pinelands commission.

As a result, the commission and New Jersey Forest Fire Service launched a Fire Safety Initiative, with the agencies and Stafford and Barnegat developing a model action plan. The initiative is aimed at improving forest fire management and fire safety among Pinelands communities.

Amy Karpati, a biologist and director of conservation science at the nonprofit Pinelands Preservation Alliance, said "building housing developments and towns in the middle of a fire-adapted ecosystem, you're going to have to deal with fire, and that's where the real threat comes in."

"The more development there is in the Pine Barrens, the greater the threat because the state Forest Fire Service then has more area that they have to do prescribed burning in in order to prevent wildfire," she said. "They have limited staff and resources."

Rutgers' Vodak said building materials such as the type of house shingles and siding, yard sizes and the type of plants and landscaping can all be managed to reduce wildfire risks.

LOANS

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not focus too much on the money but the impact you're having and the people you're helping. The cost of a medical school education is not dissuading people. Application for medical schools is at an all-time high."

Indeed the number of students enrolled in their first year of medical school in 2013 exceeded 20,000 for the first time ever, according to the Association of American Medical Colleges.

Curtis will work as a primary care practitioner, or PCP, of which there is a shortage in the U.S. To encourage more PCPs, the Obama Administration increased funding for the National Health Service Corps, which repays loans and provides scholarships to clinicians, including doctors, willing to work in medically underserved areas of the country.

Thanks mostly to funding by the Affordable Care Act, the number of medical personnel in the field rose from 3,600 in fiscal year 2008 to 8,900 in 2014, according to the U.S. Department of Health and Human Services, which runs the corps.

If Congress approves President Obama's fiscal year 2015 budget, corps funding would leap 166 percent — from \$305 million this year to \$810 million next year, the Association of American Medical Colleges reports.

Curtis is ruminating such an option, though being marred complicates things.

There are those who question the very system that requires middle-class and poor people to go into such debt to become educated. Certainly the student loan industry is a long way from its beginnings in 1958 when the federal government wanted to produce more American scientists after



Amos Sanchez, 27, an MBA student at Fairleigh Dickinson University in Madison, prepares for a financial presentation. He holds \$80,000 in student debt to pay his undergraduate and graduate degrees. Sanchez has arranged his life to move forward in spite of his \$500 monthly payments. BOB KARP/STAFF PHOTOGRAPHER

the launch of the Soviet Sputnik satellite.

"We can't keep going down this path," said Daniel Austin, author of "Graduating with Debt" and a professor at Northeastern University School of Law.

In 1990, undergraduate and graduate students borrowed \$11.7 billion to fund their educations, according to Austin. In 2013, they borrowed \$114 billion.

"The amount of borrowing was 10 times higher a little more than 20 years later," he said. "It's an exponential increase that cannot possibly be sustained. People with the student loans don't buy cars, don't buy homes. They won't be getting small business loans. They won't be starting businesses."

What's the way out? Many suggestions have been floated, including lowering the caps students are allowed to bor-

row each year and increasing grants to students.

Austin points to two ways the current system may be too much like a business. On the one hand, he cites the Bennett Hypothesis, which has been shown to be at work at for-profit schools: tuition goes up as student loans become available.

"The business model of these schools is to capture federal loans," he said. "Some of them are 98% financed by federal loans."

On the other hand, the federal government itself is making money on student loans, a fact that U.S. Sen. Elizabeth Warren (D-Mass.) has decried. In his paper "The Indentured Generation," Austin points out the federal borrowing rate is 1 percent while the subsidized lending rate, the lowest avail-

able on a federal role, is 3.4 percent.

He has proposed a way to ease the economic impact of the student loan bubble: amending the Bankruptcy Code to treat student loans the way it treats other loans.

"Currently, the code won't forgive any amount," he said. "But I propose we find out the fair market value of somebody's student loans, have them pay that amount, and discharge the rest."

Finc, the lawyer, said his mind is filled with questions of the fairness surrounding all student loans: What happens to young people so poor their parents can't cosign for them? Why isn't there a comprehensive plan to deal with such a massive issue?

"It might be because young people don't vote,"

he said. "Or it could be that the young people, with all these loans, don't have the money to contribute to the Congressional campaigns and the politicians."

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