

THE TENNESSEAN

FRIDAY, APRIL 18, 2008 | TENNESSEAN.COM | NASHVILLE, TENNESSEE

IN WEEKEND

FESTIVAL IS VANDY'S MUSICAL RITE OF SPRING

TODAY > Colbie Caillat, Spoon
SATURDAY > Lil' Jon, Feist
FULL SCHEDULE, 12F

MONEY > 1D



WHAT WILL YOU DO WITH YOUR \$600 TAX REBATE?

DAILY CRAVE > 2D



\$3 GETS YOU A TICKET TO CUPCAKE HEAVEN

IN WEEKEND

FILM LOOKS AT ROCK IN NASHVILLE

AND DON'T MISS >



BEVERLY KEEL > 3A
Taylor Swift makes cover of 'Rolling Stone.'

COMICS **4D** OPINIONS **12A**
DEATHS **4-5B** PUZZLES **15D**
MOVIES **23F** TV **3D**

WEATHER >

Today, 77
Tonight, 49
Tomorrow, 63

FORECAST ON 6B

TRAFFIC >

Natchez Trace will be closed between Jess Neely Boulevard and West End Avenue today because cranes will be working around the street.

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GEORGE WALKER IV / THE TENNESSEAN

Predators go for the lead

■ To go up 3-2 on Detroit tonight, Nashville must win its first road playoff game. **On TC**
■ Red Wings make a change at goalie and pick Osgood for Game 5. **On TC**

Search **PREDATORS** for a playoff gallery and updates from today's game.

Study warns of post-traumatic stress and depression leading to **drug use, suicide and marital problems.**

2 wars' mental toll on troops mounts

By **ANN SCOTT TYSON**
The Washington Post

WASHINGTON — About 300,000 U.S. military personnel who have deployed to Iraq or Afghanistan are suffering from post-traumatic stress disorder or major depression, a mental toll that will cost the nation as much as \$62 billion over two years, according to a Rand Corp. report released Thursday.

In addition, nearly 20 percent of the 1.64 million veterans of Iraq and Afghanistan, or about 320,000 personnel, reported a probable traumatic

brain injury during deployment, the report found, though it said their treatment needs had not been determined.

The economic cost of the post-traumatic stress disorder and depression cases — including medical care, forgone productivity and lost lives through suicide — was estimated at \$4 billion to \$6 billion over two years.

Meanwhile, the cost incurred by traumatic brain injury, based on all cases diagnosed through June 2007, was estimated at \$600 million to \$900 million.

Army Surgeon General Eric Schoomaker said the report was welcome.

"They're helping us to raise the visibility and the attention that's needed by the American public at large," said Schoomaker, a lieutenant general. "They are making this a national debate."

The results of the study appear consistent with mental health reports from within the government, though the Defense Department has not released the number of people

► See **DEPRESSION, 14A**

Tennessee's elderly may get care they need at home



JOHN PARTIPLO / THE TENNESSEAN

Caregiver Carolyn Collins give her mother Doris a hug. Collins has been nursing her mother at home in Ashland City for the last nine years instead of using a nursing home.

Bill pushes nursing-home alternatives

By **CLAUDIA PINTO**
Staff Writer

When Carolyn Collins' mother could no longer bathe or feed herself, Collins quit her waitressing job at a Shoney's restaurant to take care of her.

It hasn't been easy. The Ashland City woman went on food stamps and said she often borrows money from relatives to cover the cost of her mother's medications, but Collins said they wouldn't have it any other

way. "A stranger isn't going to care for her like family does," she said. "I made a promise to myself that as long as I'm breathing I'm not going to have my momma in a nursing home."

Gov. Phil Bredesen says legislation he is backing might help Collins to keep her promise.

The governor's bill, which is making its way through the legislature, would allow more poor elderly and disabled people to stay in their own homes while accessing existing services — like bathing, housecleaning and meals — by dramatically restructuring the way long-term-care dollars are spent.

care homes" — private residences where up to five elderly or disabled people could live. "I think it will definitely happen. We are on the course to make it happen," Bredesen said. "There are a lot of people who don't need to go into a nursing home if they can get a little help at home."

And it would provide more alternatives to nursing home care, including the hiring of friends and relatives to provide help at home, and access to assisted-living facilities and "adult

If the bill passes, it would be a dramatic departure
► Please see **HOMES, 11A**

Pope will lead pilgrimage to Ground Zero

By **TRICK HAMPSON**
USA Today

NEW YORK — The pope's pilgrimage to the site of the World Trade Center revives a question asked by many of those traumatized by the terrorist attacks, including the faithful, the faithless and those in between. Where was God on Sept. 11, 2001?

On Sunday, two dozen 9/11 survivors, victims' relatives and rescue workers will accompany Benedict XVI to Ground Zero, "the scene of incredible violence and pain," in the

words of the prayer the pope will recite in the pit where the twin towers stood.

Many whose lives were changed that day are still coming to terms spiritually with 9/11. Some have taken comfort from their faith; others have found it lacking. Some have a stronger faith, a different faith or no faith at all.

Brian Jordan, a Franciscan priest who ministered to rescue and recovery workers, says there were

► Please see **POPE, 14A**



HARAZ N. GHANBARI / ASSOCIATED PRESS
Pope Benedict XVI will visit the site of the World Trade Center and recite a prayer Sunday.

House bill would save hardest-hit borrowers

If they default, FHA would pay off loans

By **JULIE HIRSCHFELD DAVIS**
Associated Press

WASHINGTON — Homeowners buckling under their mortgage payments would be allowed to refinance into more affordable government-backed loans under a proposal introduced by a House committee chairman Thursday.

The measure by Rep. Barney Frank, D-Mass., calls for the Federal Housing Administration to insure some \$200 billion in new mortgages for distressed borrowers, even if they

are badly behind on their payments and have poor credit — including those who owe more than their homes are worth.

Inside The bill would substantially relax the standards of the Depression-era FHA in an effort to reach the hardest-hit homeowners, leaving the government responsible for paying off their loans if they cannot. Lenders first would have to agree to wipe out part of the outstanding debt, and borrowers would have to show they could afford to make payments on the new mortgage.

The measure is set for a committee vote next week, and Speaker Nancy Pelosi, D-Calif., said the House would act on it as quickly as possible.

Frank is hoping to attract bipartisan support for the plan. Some Republicans are wary, though, about embracing a government aid package for homeowners who overextended themselves.

The Bush administration has raised concerns that easing FHA's standards would expose the government to inappropriate risk.

Homeowners would have to have debts that amount to at least 35 percent of their income, and that ratio could rise to 50 percent if they show they could make payments for six months. An oversight board could raise the limit as high as 55 percent.

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