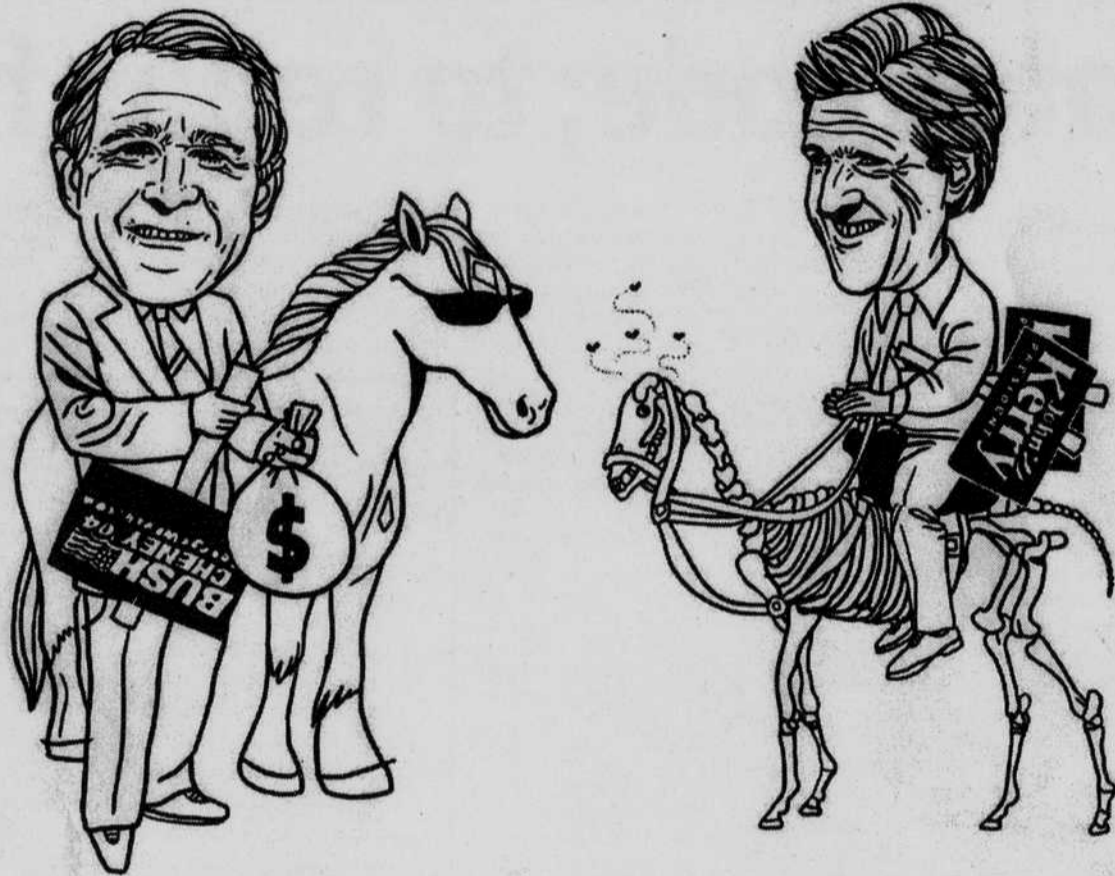


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COURTESY

■ Guest commentary

Rein in savings for Social Security

Since the presidential debates began, there have been few comments on an issue that should register as a top priority, especially among young Americans: Social Security. In this race for solvency, each candidate has placed his bet on a different horse. President Bush puts his money on Nest Egg, a relatively young system with great potential derived from a foundation in the Protestant work ethic and the American dream. Senator Kerry has endorsed Trust Fund, a veteran racer who replaced Seabiscuit in the limelight in 1935 when the pay-as-you-go system of Social Security came to the United States.

This issue has been left in the stable for two reasons: Neither candidate wants to scare seniors — the most consistent voting demographic — by discussing changes in Social Security, nor do they want to scare those who must bear the burden of the failed system — young Americans. Political procrastination has forced our generation to inherit the single greatest financial debt the world has ever known. We are faced with the challenge of financing Social Security's promise to our retiring parents, securing our own retirement and preventing the next generation from inheriting the same burden.

The current pay-as-you-go system is

both economically and socially inefficient. Economically, it fails to adequately meet the needs of the growing number of retirees. Socially, the current system disconnects effort and reward, the foundation of the American dream. These inherent flaws must be resolved to maintain long-term viability in our country's largest social program. A system must be developed that allows the workers of our generation to take responsibility and ownership for our future instead of simply transferring debt from one generation to the next. We need a system based on the fundamental American principle that hard work pays off. Finally, we need to accomplish these goals without forcing workers of the previous generation to live in poverty.

Financial independence builds Social Security through individual security. If all Americans save for their retirements, future financial burdens can be avoided. Encouraging workers' ownership in their Social Security gives them ownership in our country and economy. With personal retirement accounts diversified in stocks and bonds, financial markets will thus experience a great increase in supply, resulting in a lower price and economic growth. Economic growth will increase wages, employment and

general tax revenues that can be used to help meet much of our inherited financial obligations to retirees.

Common sense, history and empirical evidence from other nations tell us that by leveraging the far greater returns generated through investment, we can return Social Security to financial soundness. Money that is simply taken from one person and given to another does not generate additional wealth. Throughout history, our economy has, without exception, yielded a positive average return greater than that currently earned in the intergenerational wealth redistribution system in place today.

We must take Social Security seriously and stop the trend of shifting responsibility to future generations. More effective and reliable means of financing a national Social Security system have been developed, implemented and proven successful elsewhere. It is time for us to adopt these principles. For the United States to continue to be one of the world's great nations, we must make the necessary adjustments to procure Social Security as an effective compulsory savings program.

Jonathan Osborne wrote his senior thesis on Social Security.

■ In my opinion

Columnists decide to play it SAIF on Measure 38

Chuck Slothower — NO

Measure 38 is a particularly repulsive ballot measure. It's funded by Liberty Northwest Insurance, a subsidiary of the Boston-based, multi-billion dollar insurance giant Liberty Mutual. Liberty Northwest has tried for years to get

the Oregon legislature to limit SAIF; it hasn't succeeded and so decided to bother voters with an initiative to abolish it. While doctrinaire free marketeers might like the idea of getting government out of the insurance industry, SAIF's existence hardly prevents Liber-

ty Northwest from competing in Oregon as it is. Liberty Northwest is Oregon's second-largest provider of workers' compensation insurance, behind SAIF. Abolishing SAIF would effectively

SAIF, page 3A

■ Editorial

Costs of 37 too high for Oregonians

Measure 37 — No

Measure 37 is a repackaging of Measure 7, which passed in 2000 but was thrown out by the Oregon Supreme Court on a constitutional technicality. This version would amend Oregon statutes to say government must compensate property owners to enforce land use restrictions that lower property value.

There are times when the government acts arbitrarily and unfairly toward property owners. But no amount of property rights horror stories can make this measure seem like a good idea, since the huge costs are not worth the marginal benefits.

First, the measure will obligate various government agencies to pay between a total of \$64 million to \$344 million per year with no proposed source for funding these obligations, according to a non-partisan estimate of financial impact.

Even more disturbing is the philosophy behind Measure 37. While there are abuses of the system, land use restrictions by and large exist to benefit all of us. Vote no on Measure 37.

Measure 38 — Yes

It's time for SAIF to go.

Measure 38 would eliminate SAIF, the paragon of governmental insurance corporation that currently has a state-sanctioned monopoly on workers compensation insurance in Oregon.

Throughout its illustrious career, SAIF has been rife with corruption. Those who still believe SAIF has their best interests at heart are living in a fantasy world.

It may cost the state money to get rid of SAIF, but a few million bucks is a small price to pay to take a step toward kicking state-sanctioned privateers out of Oregon.

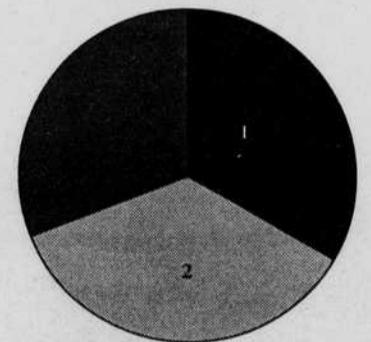
Screw us once, shame on you. Engage in a consistent, sustained pattern of screwing us while we continue to sit back and take your promises self-reform at face value, shame on us. Vote yes on Measure 38.

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ONLINE POLL

THIS WEEK'S RESULTS



Do you support Oregon Measure 33, which would allow access to medical marijuana through government-run dispensaries?

29.2% Yes — Medical marijuana patients need safer and more convenient access to this medicine.

31.3% Yes — But why not take it one step further and legalize marijuana for everyone?

27.1% No — The current access patients have, through licensed civilian caregivers and personal supplies, is working fine.

12.5% No — Marijuana is a dangerous drug and should be illegal for both medical and recreational use.

0.0% Undecided.

Total out of 48 votes.

Look for next weeks poll in Monday's issue.

OREGON DAILY EMERALD LETTERS POLICY

Letters to the editor and guest commentaries are encouraged, and should be sent to letters@dailyemerald.com or submitted at the Oregon Daily Emerald office, EMU Suite 300. Electronic submissions are preferred. Letters are limited to 250 words, and guest commentaries to 550 words. Authors are limited to one submission per calendar month. Submissions should include phone number and address for verification. The Emerald reserves the right to edit for space, grammar and style. Guest submissions are published at the discretion of the Emerald.