

WOW HALL
Community Center for the Performing Arts | 8th & Lincoln

Friday
Better Than You Battles II
Hip Hop
8:00 pm, \$8 advance, \$10 door

Saturday
North Mississippi Allstars,
Dirty Dozen Brass Band,
The Rising Star Fife & Drum Band
Blues/Jazz
8:00 pm, \$17 advance, \$17 door

Sunday
Scum of the Earth,
Dog Fashion Disco,
Northwest Royale, DFive
Heavy Metal
8:00 pm, \$12 advance, \$14 door

Tuesday
Walking Ashland,
Sherwood,
The Streetlight Cardiacs
Punk Rock
5:00 pm, \$5 door

Wednesday
Frog Eyes,
Botox, Ahimsa Theory,
Under Enuff
Canadian Prog-Noise
8:00 pm, \$5 door

Thursday, November 4
Built to Spill
Rock
8:00 pm, \$15 advance \$17 door

All Ages Welcome
687-2746

poppi's Anatolia
"The Land East"
Traditional Greek & Indian Food



Lunch
Monday through Saturday
Dinner
7 Nights a Week
992 Willamette
Eugene, Or 97401
343-9661

Tango Milonga
Every Friday & Saturday Night
All Ages



Live music
Tango DJ's
Performances
\$5
No partner necessary

Introduction to Tango class at 8pm
Tango social dance from 9pm-1am
*Costumilongas this weekend

The Tango Center
194 West Broadway
downtown Eugene

A non-profit community center
dedicated to the music & dance of
Argentine Tango

www.tangoecenter.org

★AMERICA VOTES 2004★
Public accident insurance under Measure 38 knife

Some suggest SAIF needs to be reworked; others say going private could increase competition and benefit consumers

BY KARA HANSEN
NEWS REPORTER

The way injured workers are insured by businesses in Oregon could undergo a revolution if voters approve Measure 38, a hotly debated initiative to abolish SAIF Corp., the state-owned workers' compensation company.

The measure, proposed by a group funded by SAIF's largest competitor, Liberty Northwest, has faced statewide debate. Liberty-backed Oregonians for Accountability claims on its Web site that SAIF is corrupt and should be abolished. Two of the state's major business groups, Associated Oregon Industries and Oregon's office of the National Federation of Independent Business, have assumed public stances against the measure. But several local labor groups aren't sure a complete dismantling is the right type of reform.

If voters approve Measure 38 on Nov. 2, the State Accident Insurance Fund would stop issuing new policies in January of 2005 and would be dismantled by 2007, opening Oregon's semi-public workers' compensation system to competition.

The state would have to keep paying out SAIF's obligations and would set aside money for potential lawsuits from policyholders.

According to financial estimates, eliminating SAIF would cost the state about \$104 million annually in lost revenue and would require recurring expenditures of \$1.8 million to \$5.5 million annually, as well as a one-time expenditure of \$2.2 billion to \$2.4 billion. The state would receive a one-time revenue increase of \$32.6 million from the sale of real property.

For many people, the decision boils down to ambiguity about the measure's outcome.

"I have a lot of uncertainty with regard to what the economic impact would be with abolishing SAIF," University Economics Professor Larry Singell said. "There are a lot of potential arguments on both sides."

For Singell, the decision comes down to the likelihood for competition and the potential costs.

"Generally, as an economist, competition is a good thing," he said. "Competition tends to discipline firms that operate inefficiently. It forces firms to get their acts together, or they go out of business because they're not profitable."

Singell pointed to Michigan as an example of what Oregon could look like if voters approve Measure 38. The state sold its insurance fund, which fueled competition between private firms, subsequently lowering insurance rates and benefiting consumers, he said. Still, Oregon is a smaller state than Michigan, he noted, and might not attract as many firms to provide competition.

The insurance market also typically isn't public, he said.

"There isn't any obvious reason why a state should have an interest in providing insurance," Singell said. "If you think about most insurance, you purchase it from private companies, and insurance markets usually work pretty well, particularly when there's a fair amount of competition, because it keeps the companies honest."

Singell is also uncertain of the transition's cost to state residents.

"The proponents say there is no cost. They say that liquidation of the firm's assets will pay for it, but opponents say they're misleading you," he said. "I would support it if I understood that the cost is relatively low, but it could very well be costly to switch in

terms of tax and interest rates."

Oregon AFL-CIO President Tim Nesbitt said although shifting to a private market could spur rate-lowering competition, there are benefits to public and semi-public systems.

"Looking at experience around the country, you have more public input to the structure and more administration benefits when you have a public or semi-public agency with less private domination," he said.

He said states with private markets experience "the worst of both worlds," with higher costs and fewer benefits, but he's mostly worried about SAIF's long-term obligations.

Young workers with permanent disabilities who are covered by SAIF can collect benefits for 50 or 60 years, he said. Although audits of SAIF's reserves appear to cover those costs, he worries the money will run out.

"You need a good calculation of those costs," he said. "I worry if you sell off SAIF, the lowest bidder, and that bidder turns out to be an underbidder, you're going to be breaking promises down the road because you can no longer pay for them."

Cat Riggs-Henson, chief officer for the Lane County Labor Council, said SAIF may need to be reformed, but that doesn't necessarily mean it should be abolished.

"If government is there, you have a system of checks and balances," she said. "In a private system you can't guarantee that the costs will be contained."

Sarah Jacobson, a volunteer at the Eugene-Springfield Solidarity Network, a local coalition of the national workers' rights organization Jobs with Justice, also advocated reform, but said she didn't see a reason to dismantle the company.

"It seems like there are ways to reform SAIF Corp.," she said. "It serves an important public purpose."

karahansen@dailyemerald.com

Directory of Spiritual Programs

Central Presbyterian Church
We Welcome You
8:30 & 11:00 AM worship
www.centralpresbychurch.net
555 E. 15th Ave. • 345-8724

BAHA'I FAITH
"So powerful is the light of unity that it can illuminate the whole earth."
- Baha'u'llah
To learn about the Baha'i Faith and our activities in the Eugene/Springfield area call 344-3173 or 1-800-22-UNITE.
01506126 www.bahai.org

Wesley Foundation United Methodist Campus Ministry
Open Hearts, Open Minds, Open Doors
Wednesday Night Fellowship
6:30-8:30
Free supper followed by singing, conversation & prayer.
1236 Kincaid St. • 346-4694 • www.uowesley.org • jeremyhp@uoregon.edu

Catholic Campus Ministry
ST. THOMAS MORE NEWMAN CENTER

-Soul Food-
GOOD FOR THE SPIRIT
Reach out to students with an ad here
346-4343

Central Lutheran Church (ELCA)
Welcomes You!
Holy Communion:
Sundays 8:15 & 10:45; 6:30pm
Student/Young Adults Bible Study
Sundays, 7:30 pm
18th & Potter • 345-0394

Find a **supportive community** in the guide to **Spiritual Programs every Friday**

Campus Ministry
Grace Lutheran Church
18th & Hilyard (just west of campus)
Sundays at Grace
Worship services:
8:30 am & 11:00 am
Thursdays:
Student Dinners: 6 pm
Bible Study: 7 pm
Contact Dave at 342-4844 or david@glchurch.org
www.glchurch.org

Feathers ruffled? Duck into Newman.
St. Thomas More Newman Center...
Catholic Campus Ministry
Social Connections
Coffeehouses
Student Dinners
Sports Events
Faith Community
Engaging Masses
Meaningful Retreats
Guest Speakers
Societal Commitment
Mexico Mission Trip
Charity Fundraisers
Social Service Projects
Wednesdays 9:00 pm
Midweek Social & Student Mass
Sunday Student Mass 7:30 pm
Corn Maze
Friday, Oct. 29 6:30 pm.
\$10, scholarships available.
Meet at Newman Center.
RCIA class
Wednesday, November 3
7-9:00 pm
November 12
Coffee House, 7:00 pm
1850 Emerald Street (south of Hayward Field) • 346-4468
Visit our Web site at newmanctr-uoregon.org
or send us an e-mail to newman@newmanctr-uoregon.org