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In my opinion

A Fix for

Social Insecurity



GABE BRADLEY
THE WRITING ON THE WALL

I know you don't give a damn about Social Security. I know now that I've mentioned Social Security you're probably not going to finish reading this article. But you should do both, and I'm going to tell you why.

First, you should read this article because you don't want to be the only one of your friends not talking about it. Now wouldn't that be awkward?

Second, you should give a damn about Social Security because if you're reading the Emerald you're probably either in school or still working, which means it's you — not the old folks — who will be affected by changes to the system.

We can no longer take retirement for granted in this country. There is now a better-than-ever chance you could both begin and end your working life wearing a blue vest or asking, "Do you want fries with that?" Have you ever wondered why the majority of people who work in low-level service jobs seem to be either really young or really old?

Let's cut through the politics, the nuances and the numbers for just a second and get to Social Security Crisis 101.

The problem is not, as some have suggested, that Social Security is going to run out of cash and be unable to pay promised benefits. The problem is that Social Security's expenses are going to exceed its revenues, which will force the government to go deeper and deeper into deficit in order to continue paying for the program that is already the single biggest line item in the \$3 trillion federal budget.

Social Security will be Ross Perot's worst nightmare 10 times over because it will make all previous deficit

spending seem Scrooge-like in frugality. It will test the absolute limit — and beyond — of how our economy can continue to function while our government is mortgaging everything just to make ends meet. Congress will finally be functioning like an average American household, and it will pray for a return to the days when its checks weren't allowed to bounce.

Though we've known about these problems for decades, we've done nothing about it. No, the crisis is not yet imminent. But that's why it's crucial that we act now, while we still can. We don't need to live in fear. We do need to think smart and act smart today.

We need to either cut benefits, raise taxes or both. The president is against raising taxes and slowing the unsustainably high rate of benefit growth for high income workers. The Democrats do not have their own plan; they're just against the president's plan.

The most controversial part of the president's plan to reform Social Security is the concept of voluntary private accounts. This would involve taking a tiny fraction of the money paid into Social Security and setting it aside in a private account that the individual would control.

The idea is that a person can either have traditional Social Security and

collect a monthly check, or a person can take a small portion and try to get a higher rate of return through mutual funds.

Although many may be nervous about the president's idea for the future of Social Security, these private accounts are not as risky as they may sound. First, the amount of money invested is quite small. Second, investing in mutual funds carries much less risk than investing directly in stocks (which is one reason why the potential rewards are smaller).

Moreover, one investment option in the president's plan is a fund composed entirely of treasury bonds, which are universally regarded as the safest investment on the face of the planet. None of this, by the way, stops a monthly deposit from being made into a retiree's bank account (they stopped using checks a while ago). Nothing really changes except retirees will own a portion of the assets used to pay their monthly sums.

The real key, though, is to avoid the Social Security quagmire altogether. Many people are afraid of investing, which is not very different from gambling in their minds. But I've got news: The only true escape from the imminent Social Security mess is to become an investor.

Those who get smart about their finances and start putting money into individual retirement accounts, real estate, and other investments won't need to worry about whether the government is able to keep its promises into old age. More importantly, they won't have to worry about putting on the blue vest and going back to work in their twilight years.

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INBOX

Campus newspaper delivers disappointment

If the Emerald wishes to gain support in their crusade against being "censored" and "defunded," as with the PFC fiasco earlier this year, wouldn't it be much easier to do if readers didn't pick up the paper and find a huge amount of articles, photos/graphics or headlines taken from the Associated Press?

Example: April 22, 2005 issue. Why should we (students) pay for this out of our incidental fee, when we can go to the library and read the same articles on the Internet for free? So that we can read Ailee Slater unintelligibly whine for a few paragraphs (justice = terrorism? Is she related to University Professor Chuck Hunt?), then delve straight into some of the AP's best work?

Further more, the issue I picked up is now three days old, and resided on a very large stack (no less than 20) of unused and soon-to-be-thrown-out copies of the same edition. What a waste of my time and money. The Emerald's over-the-top liberal rhetoric is simply a veil for what the paper

really is — a joke. Rather than take action, such as reducing printing or placing more emphasis on original work, the Emerald has reverted to the same ol' same ol' now that their financial battle has been won.

Thanks for nothing.

Lance Lucas
Eugene

Parental notification bill endangers pregnant teens

The Oregon House is considering a bill that requires doctors to obtain parental notification prior to performing an abortion on a minor. I attended the House Judiciary Hearing on House Bill 2605.

This is a dangerous law. Studies show that the majority of teens already discuss abortion and alternatives with their parents. Teens who don't discuss alternatives are usually from abusive homes or risk being kicked out of the house. HB2605 will not protect those teens.

HB2605, under sections 4 and 5, states that a woman may go to court to petition the parental notification law in a private and confidential court

hearing. This is unconstitutional. Under ORS 192.420 "every person has a right to inspect any public record of a public body in this state." It's called transparency, we as citizens have a right to know what is going on in our government.

Furthermore, the Oregon Constitution in Article III Section I establishes a separation of powers between the Legislative, Executive, and Judicial branches. This law infringes on the powers of the Judicial Branch by creating a secret court where no secret courts are allowed.

Under these circumstances, it is likely that teens would not seek court petitions, as there is no public to evaluate the hearing. The passage of HB2605 would leave us with a population of homeless pregnant teenage girls. Doctors are already required by law and a standard of ethics to notify authorities of abuse. The Oregon Department of Human Resources is against this bill. Please contact your legislators to make sure they are too: www.leg.state.or.us.

Sermin Yesilada
Senior

Editorial

Controlling immigration best left to professionals

April represents the highest period of illegal immigration from Mexico to the United States. This year, when the Bush administration was unwilling to fund more Border Patrol officers, citizens nationwide took it upon themselves to regulate. Taking the name "the Minutemen," about 1,000 volunteers settled down last month to watch the line between Mexico and Arizona and inform the U.S. Border Patrol of any illegal activity.

It gives new meaning to the phrase "neighborhood watch."

Not surprisingly, a great number of groups are up in arms over the Minuteman Project, and rightly so. In a society that claims to work toward acceptance of diversity, it is highly xenophobic that everyday citizens, often armed, are in charge of regulating the flow of Mexican immigrants. There is a reason why police officers must undergo schooling, not to mention training in ethics, before they are allowed to enforce laws.

Upon considering the ever-present racial profiling problem, it seems apparent that if officers of the law cannot always make ethical choices based on skin color, there is no way civilians can be expected to treat illegal immigrants fairly. The Minutemen patrol the border, but who patrols the Minutemen? In the absence of a news camera following every Minuteman, there is no way to be sure immigrants are not stripped of their dignity or safety.

A camera was certainly watching San Diego Minuteman Bryan Barton. Barton has been accused of civil rights violations after momentarily detaining an illegal immigrant, then forcing him to be videotaped while wearing a shirt reading "Barton caught me crossing the border and all I got was this lousy T-shirt."

Public officials have taken an interesting stand on the issue of Minutemen. Most Arizona border patrol officers are uncomfortable with the idea, saying that Minutemen have done more harm than good by repeatedly tripping sensitivity wires meant to track illegal immigrants. Because of them, the border patrol wasted time and resources following false leads.

California Gov. Arnold Schwarzenegger has alienated many by standing in favor of the Minutemen, an ironic stance considering that he is an immigrant himself, as well as governor of a state with a large population of immigrants, legal and otherwise.

Although April has ended, the Minuteman Project is far from over. Organizers have called the project a success and are now discussing taking their volunteer force to other Mexico border states and the Canadian border.

It is not the job of everyday citizens to exercise legal, armed authority over others. That system is called anarchy. Border patrol officers are employed and trained to do a certain job; if they are unable to fulfill this job, the government should consider increased funding or training. Letting civilians armed with weapons and xenophobia patrol the Mexican border is not the answer to illegal immigration.

CLARIFICATION

The location of the "Sephardic Poetry: Lost Jewish Voices" event with speaker Professor Monique Balbuena, part of Holocaust Awareness Week, has been changed to 246 Gerlinger Hall, on Thursday at 3 p.m.

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.