PORTLAND OBSERVER

world of women

Child Welfare League opposes HRI

The Board of Directors of the Child Welfare League of America has affirmed its belief that there should be a national income policy with national standards to assure that all people, including children, may have at least a minimum standard of living sufficient to maintain health and human decency. These programs should be equitable, efficiently administered, and designed to encourage family stability, protect the welfare of children, respect the freedom of persons to manage their own lives and provide incentives to productive activity and encourage self-reliance.

Unfortunately, Title IV of H.R. 1 is so inadequate and inequitable that it will prove harmful to the majority of the needy children and families covered under its provisions. It is a retrogressive rather than a reforming measure in terms of what it does to needy families and children. The underlying purpose of welfare assistance for children should be that no child will suffer when circumstances leave him with no means of subsistence. This purpose is undercut when mandatory employment becomes the major purpose of an assistance program for families with children. The administration process in H.R. 1 is antagonistic to the concept of individual rights and unresponsive to the basic need of children and families.

Some of the defects and inequities in Title IV include: low federal benefit level; probable loss of benefits for 90 per cent of current recipients; no required state supplementation or federal matching for voluntary supplementation; eligibility not based on current need; mandatory work requirements for mothers of young children; complex and expensive dual administration of programs by Departments of Labor and HEW, with Labor inappropriately responsible for social services (including child care) for 2.6 million families; high penalties, harmful to children, for failure of parents to comply with various requirements relating to work, training, vocational rehabilitation, drug and alcoholic abuse, quarterly reporting and reapplications "de novo" every 24 months; liability of stepparents for support; lack of assistance for pregnant mother and unborn child; ceiling on disregarded income for child care; federal line on assets of deserting father without judicial action; federal criminal sanction against deserting father; limitation of rights with respect to hearings and judicial review.

Child care provisions are inadequate, lack proper standards and adequate funding, and will be harmful to children. Estimated cost figures provided by HEW indicate either a lack of concern for children or a deception as to cost of care.

Unfortunately, Title IV of H.R. 1 creates a welfare system which would make conditions even worse than they presently are for needy children and their families. The League must oppose legislation which is contrary to the best interest of children.

Proposals have been introduced to improve Title IV, including Senator Ribicoff's Amendment, No. 5999. Provisions of this Amendment are compared with H.R. 1 provisions to illustrate some of the defects in H.R. 1. Regardless of the merits of the Ribicoff Amendment, however, its passage by the Senate would not guarantee that an improved and acceptable Title IV would survive Conference. It is therefore preferable that the Senate eliminate Title IV from the bill.

Title IV does not fulfill the purpose of the Administration's original proposal for welfare reform, nor does it meet the principles and standards of the League for a sound national income policy. Since it would be even more detrimental to needy children and families than the present welfare system, the Board of the Child Welfare League of America opposes Title IV.

The Board, however, is concerned about the fiscal problems of the States with regard to welfare costs. As an alternative to Title IV, the League therefore, supports proposals to ameliorate these pressing fiscal needs. States should be helped at this time to maintain at least the 1971 level of grants and eligibility standards. The League therefore recommends that additional federal aid be given to the States to cover any rise in welfare expenditures over the States' 1971 costs, provided that they maintain their 1971 level of payments and eligibility.

Until such time as more adequate and equitable welfare reform bills can be achieved we believe that the combination of P.L. 92-223 and some measure of fiscal relief for the States would be a more satisfactory solution to the present welfare problems than the passage of Title IV of H.R. 1.

In the meantime, we also believe there should be further study to develop a welfare reform plan which will truly safeguard children.

Tutors with the Community College tutorial program at Immaculate Heart School, assist adults in upgrading their reading, writing and arithmetic.

Browne named outstanding lawmaker

State Senator Betty Browne, D-Oakridge, has been named one of the outstanding women legislators in the nation.

Mrs. Browne, who is assistant majority leader of the Oregon Senate and a candidate for the Democratic nomination for attorney general, has been chosen as one of 50 outstanding women legislators from 30 states to attend a Conference for State Women Legislators at Mount Pocono, Pa., May 18 to 21.

The conference is being sponsored by the Eagleton Center for the American Woman and Politics, a division of the Eagleton Institute of Politics of Rutgers University, and is being funded by the Carnegie Corporation.

The center is a research and educational institute dedicated to the study of American women and politics and to the promotion of full participation of women in American life.

The conference will deal with various subjects, including day care and child development, marriage and divorce law, married women's property rights, and strengthening of state legislatures. Material growing out of the conference will be used in a major book to be published next year on effective political participation by women.

Senator Browne has served in the Oregon House of Representatives and was chosen majority leader of the Senate during her freshman term. She is presently serving on several legislative interim committees, including Social Services, Legislative Administration, and the Advisory Committee to the State Land Board.

North Branch Y begins summer program

Summer is coming and the North Portland YMCA is ready. Their summer program will encompass three basic areas this year, swim instruction and in-building drop-in recreation, resident camp Collins, and weekly Wednesday Day Trips.

Youth swimming instruction this summer will be held in three five-week sessions for ages 5-15. Classes meet twice weekly with several recreational swim periods scheduled throughout the week. Sessions begin May 15, June 19, and July 24. The cost is $10 per session or $25 for all three sessions.

A special Learn To Swim Campaign will also be held May 16-19. Youth may sign up for the four lessons given each day that week at a cost of just $2.00.

North Portland YMCA will also take registrations for resident Camp Collins. All sessions this year will be coed, with the first session beginning Sunday, June 25 and subsequent sessions beginning each Sunday through August 13. The fee is $37.50 per week.

Finally, each Wednesday beginning May 24 and going through August 16, weekly trips are scheduled to such places as the Zoo, Lewis and Clark Park, Dodge Park, Roslyn Lake, Bonneville Dam and various recreation sites in Multnomah County. All trips are well supervised by experienced leaders. Trips leave at 9:00 a.m. and return at 4:00 p.m. All trips include fishing and swimming.

Any questions regarding these and any other North Portland YMCA programs can be directed to the Y, 5430 N. Moore, 282-5517.

Mothers' march scheduled

A Mothers' Day March for Motherhood will take place Sunday, May 14, from 2 to 4 p.m. in the area around City of Roses Hospital at 1329 S.E. Harney in Portland.

The parade, sponsored by Oregon Chapter of Right to Life Committee will call attention to the 981 abortions performed at City of Roses Hospital in the January-December 1971 period, according to State Board of Health Statistics.

Right to Life spokesman, Dr. George Pasto, OBGYN, invites those interested in "taking a step against abortions" to join the Mothers' Day Parade.

A thousand or more are expected to partake in the Parade.

For information phone 761-8893, Jerry Ghiglieri, Director, Portland Chapter Right to Life.

Fuschia Society meets

The Oregon Fuchsia Society will have a plant sale May 15, 1972, at the Portland General Electric Auditorium, 3700 S.E. 17th Avenue, Portland at 8:00 p.m. All kinds of plants will be sold at reasonable prices.

Interest Rates

SIMPLE INTEREST

Simple interest at six per cent means you pay six cents on each dollar for one year. It usually applies to a single payment loan payable once a year. The loan and interest are paid at one time. Six per cent interest on $100 for a year equals $6.00 interest.

You may pay a part or all of the loan ahead of time. Then the interest you owe will be adjusted. You may pay the loan in one lump sum in six months. Then your interest would be one-half of $6.00 or $3.00.

INTEREST ON UNPAID BALANCE

Here you make payments on the amount borrowed. The size of the loan gets smaller. Interest is figured on the unpaid balance. This is the amount you actually owe at any given time.

Here is how to figure interest at one per cent per month on the unpaid balance of a $100 loan to be paid in 12 monthly payments:

Step 1. Divide $100 by 12. This gives the amount you pay on the principal each month, which is $8.33.

Step 2. Figure the interest on $100 at one per cent. This is $1.00. The first month you will pay $8.33 plus interest, which is a total of $9.33.

Step 3. Each month subtract $8.33 from principal left at the end of the previous month. For example: $100 minus $8.33 equals $91.67.

Step 4. Figure the interest on $91.67 at one per cent. This equals 92 cents in rounded off figures. The second month you will pay $8.33 plus the 92 cents interest which is a total of $9.25. The payment is figured in this same way every month.

MONTHLY INTEREST RATE

Interest rates are often quoted at 1-1/2 to 3-1/2 per cent per month. This sounds very cheap. But remember this is only for one month. The true annual interest rate is the quoted rate multiplied by 12. Interest at 1-1/2 per cent a month would be 18 per cent per year, if the interest is paid at the end of each month. Interest at 3-1/2 per cent equals 42 per cent per year.

ADD-ON INTEREST FOR INSTALLMENT BUYING

Here the interest is added to the loan. A $6.00 interest charge would be added to the $100, making a total of $106.

You make 12 equal payments. This sounds like six per cent annual interest rate, but you are steadily paying off the principal loan. You will owe about $50 at the end of six months. But you will be paying interest on the full $100 when you make your last payment of $8.87. The true annual interest rate is 11.08 per cent. This way, you pay interest on money you have already paid back.

INTEREST IN ADVANCE OR DISCOUNTED

Here the interest charge of $6.00 would be taken from $100. You would get $94. The true annual interest rate is 11.78 per cent, if the load is paid in 12 equal monthly installments.

For more information on interest rates, call the Consumer Protection Program, 575 N. Killingsworth, 283-2459.

Gardening?

If you're interested in planting a garden this season, but lack the space ...you may be a candidate for Portland Community College's "Community Garden Project."

The Portland Park Bureau and PCC are making "under-used" land available to area residents. Many city dwellers do not have access to land for gardening; recognizing this need Steve Mueller, PCC Coordinator, and Jack Davis of the Portland Park Bureau have selected sites throughout the city for possible use. One southeast location is ready for planting . . . mulched, fertilized (courtesy of the Zoo elephants) with water available.

Mueller says, "Everyone who likes gardening is welcome." For more information, call Portland Community College, Community Services, 244-6111.

Graduation

Completion ceremony for state-registered apprentices and industrial and service trades trainees in the Portland area will be held the night of Thursday, May 25, at the Madison High School Auditorium, 2735 N.E. 82nd Avenue.

The event is scheduled to begin at 7:30 p.m.