



The Editor's Desk

ALFRED LEE HENDERSON

The future is now

We have heard that "the future belongs to our youth". And in a sense this is right. For on every new generation there falls the responsibility to prepare realistically for leadership. This presumes that the result will be that youth will act responsibly, yet when we look superficially at our black youth of today, we might easily become frightened.

We see from the headlines that drugs kill a new victim every six hours and that the average age is 25. About 60 per cent of these deaths are black.

We see that the unemployment rate among black youth with high school educations is about twice that of white drop-outs.

Thus, our black youth are in for a battle unless they receive some new forms of help to show them the seriousness of the struggle ahead and to lead them to more responsible efforts.

We understand that the ugliness pervading our community is symptomatic of deceit and hypocrisy perpetrated upon us.

We must therefore look at our youth from a more positive point of view. We see them as challengers of the status quo, we see them as students searching for alternatives, as future leaders attempting to bring order from chaos, riches from poverty and harmony from hatred.

MUST WORK TOGETHER FOR FULL AND EQUAL EMPLOYMENT.

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With Ron Hendren

A YOUNG VIEW OF WASHINGTON

NO-FAULT LIABILITY INSURANCE POSSIBLE IN 1973

By Ron Hendren

WASHINGTON—Since the mid-1971 furor, very little has been heard concerning the push for no-fault automobile liability insurance. And with good reason: lawyers who have profited for years from the present liability insurance system have waged an effective and thorough campaign against no-fault in state legislatures across the country and, for that matter, in Congress itself. However, 1973 may prove different.

States are finally beginning to see the overwhelming benefits of no-fault insurance. In Puerto Rico, for example, where no-fault has been in effect for more than two years, auto liability insurance now costs each car owner a mere \$35 per year.

This little island, a commonwealth of the United States, is not known either for its innovativeness or for marked industriousness—everything seems to take longer here. Yet, Puerto Rico pioneered in the no-fault concept, and today death claims for funeral expenses are paid usually within 48 hours and disability payments are normally received within two weeks.

Under Puerto Rico's compulsory insurance plan (policies can't be cancelled), 90 cents of every premium dollar is available for benefits, compared with as little as 45 cents on the dollar in many states. Moreover, Puerto Rico's plan pays all medical and hospital expenses for accident victims, as well as up to \$5,000 for loss of limbs or sight and up to \$15,000 in survivors' benefits.

Here in the states, Massachusetts has led the way, and while results in that state have been less dramatic than in Puerto Rico (mostly because the Massachusetts concept is considerably watered down), liability insurance rates have nonetheless been lowered markedly and on more than one occasion.

Yet, no-fault has floundered in state legislatures all across the country and has failed to receive more than "study" status in Congress. Why? The lawyers who stand

to gain most from the present sue-the-other-guy system have declared all-out war against no-fault proposals. And they have the money it takes to win. In Michigan, during the heat of the no-fault controversy in 1971, the trial lawyers spent nearly \$250,000 to defeat no-fault.

Their determination is understandable, but hardly commendable. The average trial lawyer in a liability suit will receive anywhere from 25 to 50 percent of the "take"—whatever the court awards his client in damages. Thus \$50,000 in damages, which is not an unusually high figure in liability suits, will net the winning attorney anywhere from \$12,000 to \$25,000 in fees. As for the injured client, it will likely be years before he receives any money at all, because "appeal" is the name of the game in liability suits.

No-fault is a relatively simple answer: Let each driver's liability insurance pay for his own personal injuries incurred in an automobile accident. Thus, in all but the most severe injuries (usually 70 percent or more disability), liability litigation would be done away with, the amounts of damages sought would be more realistic, high lawyer fees would be by-passed, long court proceedings and the incumbent costs would be eliminated, liability insurance premiums would go down significantly, and damage payments would be received promptly.

With all those points in its favor, no-fault liability insurance is certain to make significant gains in the months ahead. And if the states do not move toward enacting their own no-fault systems, Congress is sure to do so on the federal level—and 1973 may be the year.

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As I See It Public welfare in Oregon: Myths and realities

Part II

by Lenwood G. Davis

There are many myths about the Welfare system all over the United States, including Oregon. The time is past due for many of these myths to be corrected by individuals that are not connected with the Public Welfare Division.

One of the widely held myths is that Welfare is just a dole -- a handout. In Oregon, as in many other states, families receive not only money, but also extensive services. For example, the Adult Services Department provides services and programs for adults and disabled recipients. Social services for ADC families are provided by Childrens Services Division. Last year CSD provided such services as: Health Care Advice, Financial and Employment Counseling, Services to enable children to continue school, and Emergency Services. Adult services for the disabled and aged include such areas as Adult Foster Care, Health Service, Legal Service, chores services, counseling, and so forth. Each month, according to the Public Welfare Division, an average of 3,307 old age clients and an average of 3,309 disabled clients are receiving some type of services fare. Furthermore, the facts seem to indicate that the welfare illegitimacy rate is declining faster than the general illegitimacy rate for the state-wide population. As stated previously, the monthly

increase to their cash grant. The Public Welfare Division does more than give out money. The average citizen no doubt does not know of the different services and programs that are performed by the Welfare System.

Another myth about Welfare clients and that is MOST of their children are illegitimate. Apparently this is not the case in Oregon because the latest ADC study for the state shows that only 11.68% of the total children receiving assistance are illegitimate. Moreover, many of these children were conceived or born prior to their mother's having to go on welfare.



Lenwood Davis

increase of ONLY \$27.00 a month per child hardly justifies the charge that welfare mothers have more children to get more money.

Note: Part III of "Public Welfare in Oregon: Myths and Realities" will appear next week.

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