

by Roy Harvey

**Angolan Independence -- or Bloodbath -- in Next Two Issues**

**Afrique-Asie** (October 20th) reports that Angola within the week has been massively invaded by the CIA created counter gang FNLA, with the support of "a melange of Chinese, Tunisian, American, Portuguese, German Nazi and Israeli" mercenaries and advisors. Secretary of State Kissinger has made it clear that National Security Council (NSC) policy is to stop the pre-development MPLA. In addition to Kissinger's push to extend the bankrupt Zaire, \$60 million for the payment of its short-term debts, the NSC has pressed Congress for an emergency \$19 million in military aid for General Mobutu (President of Zaire). Congress is 'cool' (**Oregonian**, October 23rd) toward such aid, as Zaire is clearly not being threatened militarily, and it is universally recognized (**Washington Post**, October 26th) that the chief conduit for aid to the CIA created FNLA is General Mobutu.

In addition to the FNLA northern attack on the MPLA, South Africa has used the pretext of "hot pursuit" of Namibian guerrillas (Southwest Africa) to launch a renewed invasion from the south. According to African diplomats based in Paris, the Giscard government has three training bases in Namibia, which is apparently training the South African backed UNITA ersatz liberation group. A little over one week ago a UNITA representative met with Pentagon officials -- reportedly the first stop for UNITA's Jeremia Kitunda.

It is apparently NSC NATO policy to wreck the economy and governmental infrastructure in Angola, if they cannot win. As the former Portuguese colony Guinea Bissau warns, there is the "real danger of sending special Portuguese commandos to neutralize the MPLA in Luanda, making possible the entrance of the FNLA stationed nearby." October 18th in an interview in **Afrique-Asie**, MPLA president Agostinho Neto expressed his concerns that the NATO linked Azevedo government has made no moves to pull out their troops as planned.

**Kenya Moves Toward Development**  
In 1969 the semi-feudal government of Jomo Kenyatta arrested the leadership of the socialist Kenya People's Union (Vice President Oginga Odinga, and Minister of Information Achieng Onyiah). Within the

past month, Kenyatta has made several moves countering World Bank hegemony in Kenya. October 15th Kenyatta ordered the arrest of two government officials reportedly linked to the CIA in Kenya: Deputy Speaker John Seroney, and Martin Shikuku. In addition, Odinga and Onyiah were released from prison. During the UN Special Session recently, Kenya's Finance Minister Mwai Kibaki noted that he understood Kenya's predicament: either full scale development, or austerity. Kibaki said that some form of default on dollar debt would have to occur "because of the raging inflation."

**Japan's Future Linked to Third World Development**

Though hardly a Third World country, Japan's economic crisis is irrevocably linked to the Third World, where Japan sells about forty percent of its industrial production. In return, it imports oil, food, and raw materials. Thirty five percent of Japan's industrial profits come from its exports. From April to September of this year, Japan's profits from exports has fallen forty five percent. Previous quarter decline has been about twenty eight percent (for the last year). The two interrelated causes for this collapse of the Japanese economy are: 1.) the inability to the Third World (and advanced industrial) countries to buy, given the debt straddled predicament of both sectors (primarily the debt is owed to the World Bank, the IMF, the Chase and First National City Bank). 2.) the mammoth debt service owed by Japan itself -- chiefly to these same banks. This debt includes a \$30 billion in 180-day foreign loans to be paid to the New York banks. Paying off these loans prevents the sinking of this money back into industry (even for upkeep); it also prevents the extension of loans to the Third World countries for development purposes. The result: further aggravation of the collapse.

Japan's only way out of this predicament is via an 'Asian Development Bank' (as British economist has proposed, echoing the IDB proposals), which circumvents the debt (calls a halt on debt payment), then expands mutually beneficial trade between Japan and the Third World countries.

Typical of the kind of trade deal that Japan will opt for is the \$1 billion barter deal in the works between Japan and

Iraq. Iraq has about 75 billion barrels of oil, and is acutely conscious that its reserves will be exhausted in less than twenty years. Consequently Iraq is determined to rapidly industrialize prior to the exhaustion of its oil, with the simultaneous implicit intention of developing fusion technology within the next generation. Briefly put, Japan needs Iraq oil; Iraq needs Japanese industry; both need fusion technology, as oil reserves are finite.

**U.S. Energy Policy**

In contrast to the Soviet energy policy of commitment to fusion technology (which the Soviets say will be in production by 1980), the United States Energy Resource and Development Administration (ERDA) is phasing out governmental development of fusion, in favor of a 'free enterprise approach'. ERDA head, Dr. Robert Seamens (member of David Rockefeller's Council of Foreign Relations, and former Secretary of the Air Force) has explained that private fusion research units will have to vie for funds from Project Independence (PI), which is notoriously known to be pro coal and coal gasification and other such labor intensive energy schemes, which fit within the context of the WPA type work relief programs of Senators Humphrey and Hawkins.

Within the past week, Senators Abourezk (Demo South Dakota) and Hart (Demo Michigan) have challenged the Vice President's \$100 billion Project Independence "boondoggle program." Of interest as background reading for their anti-monopoly legislation is the New York Times book review (October 19th) of **Seven Sisters, a History of Rockefeller's International Oil Empire**, which begins, "in the beginning there was Rockefeller from which all things crude seemed to flow."

**Population changes effect Oregon life**

Changes in Oregon's population in recent years have affected various facets of life in the state in ways not immediately apparent to the casual observer.

A declining birthrate, for example, will eventually lessen the need for new schools. At the same time, however, the state's large post-retirement population may demand more educational service in communities around the state.

The effect of this shift on school construction is but one of the implications highlighted in "The Population of Oregon, 1940-1970", a two-year look at the people of the state by Hans H. Plambeck, professor of sociology at Oregon State University.

Using federal census reports for each of the decades covered, Plambeck looked at the composition of the population, where it is distributed around the state, and major changes in population characteristic.

In the report, Plambeck draws implications for other segments on the life of the state:

**Jobs** -- because an increasing number of young people are reaching the ages of employment, "Oregon must recognize the need to expand job opportunities if the needs of the new adults are to be met."

**Politics and government** -- while noting the gradual shift in political power from rural eastern Oregon to the more populous Willamette Valley, he notes the danger of apathy when citizens no longer know their legislators personally. He also points out the advantages of eliminating duplication of government structures in areas that have lost population by consolidating counties.

**Community services and facilities** -- as the large younger group matures, they will need adequate housing, especially in suburbs around major urban centers: so will the large older segment of the population, except that their housing must be smaller and located near shopping and transportation, according to Plambeck.

Plambeck made more general discoveries about Oregon's population: It has increased every decade since 1940. The youngest and the oldest age groups

increased more rapidly since then. Most Oregon residents were born outside the state, but nearly one-third of all Oregon born persons reside outside their native state, many of them in California.

"The census reports reveal an uninterrupted growth of the state's population since the first settlers arrived," writes Plambeck. "There is no reason to expect this growth trend to come to a halt in the foreseeable future as the West Coast continues to attract people from other states."

**Student veterans discuss role**

Student veterans from throughout the Northwest will come to Portland Community College on Friday, October 31st, and Saturday, November 1st, for a conference dealing with the role of veterans on campus, the image of veterans in society, and the general needs and interests of student veterans.

Portland Community College's president, Dr. Amo De Bernardis, will deliver the opening address entitled "The Impact of Veterans on College Campuses" at 1:00 p.m. on Friday in the Cedar Room at the Sylvania Center. Later in the day there will be a showing of the Academy Award winning film about the Vietnam War "Hearts and Minds."

Dr. Gary Boyles, a counseling psychologist who teaches a class for Vietnam veterans at Portland Community College, will lead an interpersonal workshop dealing with the veteran's self image and problem solving techniques. In the evening, dinner will be served at the Eagle's Club in Portland. There is no

charge for any of the conference events except meals.

Saturday sessions include lobbying techniques for the benefit of all veterans, use of the media in organizing veteran's activities, and a workshop on the pros and cons of VA benefits led by Grady Horton, assistant director, Veterans Administration Regional Office. Another workshop will consider "should we organize a Northwest Veterans' Association?" During the lunch break on Saturday, the film **Future Shock** will be shown. The highlight of Saturday's schedule is keynote speaker Jason Boe, president of the Oregon Senate.

The conference is being coordinated by the Veterans Club of Portland Community College and is open to all student veterans. Anyone who is interested in attending should call the Veterans Office at Portland Community College, 244-6111. Registration will be at Portland Community College on the morning of the conference.

**Black bankers elect Seattle man**

Sharnia "Tab" Buford, President of Douglass State Bank in Kansas City, Kansas, was installed as the new president of the National Bankers Association at the 48th annual convention of the association in Seattle.

More than 200 executives and directors of minority banks participated in the three-day meeting, which was described by Buford as one of the most substantive and successful in the history of the National Bankers Association, the trade group for seventy-one minority owned banks.

Dr. Booker T. Lewis, member of the Board of Directors of the American State Bank (former Freedom Bank of Finance) represented the bank at the conference.

Buford, who served as president-elect for the past year, succeeded David Harper, of Detroit, as NBA President. Buford formerly served as secretary to the NBA board for four years.

Elected to the NBA Board as Associate Members' representative was J. Thomas Wood, Assistant Vice President, Seattle First National Bank, Bellevue, Washington.

One of the major concerns discussed by the bankers at the convention was redlining, denying housing funds to neighborhoods because of location or heavy concentration of Blacks and/or other racial minorities.

In a resolution dealing with this problem, the NBA said:

"As an association we will not pass up any opportunities to speak out against the practices of redlining. But more important than the rhetoric, we will fight the practice through good old fashioned competition. Our banks lend and invest more money in our communities than we take out of these communities in the way of deposits. Our message should be loud and clear: SUPPORT THE BANK THAT SUPPORTS YOUR COMMUNITY. If we can succeed in getting this message across we can strengthen the economic base of our communities and strengthen our banks at the same time."

Another resolution expressed the "grave concern" of minority bankers over bills pending in the Congress requiring the payment of interest on Treasury tax and loan accounts.

This resolution states: "The Tax and Loan Account mechanism has enabled many major corporations to put some funds to work in the minority communities for a brief period of time (through their deposits in minority banks). This has helped NBA banks to provide a wide range of services in the community. With the national debate now raging over the issue of investing in poor communities it seems ironical that the government would change the one program that has helped attract additional funds into these communities." The 49th annual convention of NBA will be held in Richmond, Virginia.

**HUD renews building subsidy**

Secretary Carla A. Hills of the Department of Housing and Urban Development announced reactivation of a revised homeownership subsidy program to spur construction and rehabilitation of single-family homes for low and moderate income families and to assist the recovery in the housing industry.

Secretary Hills said HUD will use \$264.1 million over the next two years, in funds already authorized to subsidize over 250,000 new single-family units as a tool to revitalize the troubled housing industry and create construction jobs and to assist in the rehabilitation of urban neighborhoods.

The new program, the Secretary said, differs from the old in significant respects:

Not more than thirty percent of the new housing in any subdivision will be eligible for subsidy payments, eliminating concentration of subsidized units in a single area.

To qualify, the family must have an adjusted gross income up to eighty percent of the median income for the area. Under the old program, the adjusted income could not exceed 135 percent of the income for the same sized family eligible to move into public housing.

The mortgage for a new home must not exceed \$21,600, or \$25,200 for a family of five or more. In designated high cost areas, the mortgage limits can go to \$25,200 for a single family, or \$28,800 for a family of five or more.

payment of at least three percent of the first \$25,000, plus ten percent of any additional amount of the purchase price, and all closing or transfer costs, ensuring a significant financial commitment to the property which was lacking in the old program. Under the old program, the minimum investment was \$200, and base assets could not exceed \$2,000.

The HUD subsidy payments will reduce mortgage interest costs to as low as five percent, but the homeowner must contribute at least twenty percent of his adjusted gross income towards monthly mortgage, insurance and taxes. The old program permitted interest rates as low as one percent for the homebuyer.

The subsidized home can be a new or substantially rehabilitated single-family detached, townhouse, condominium, or cooperative unit. The subsidies are not available for the purchase of existing homes, which were eligible under the old program.

Additionally, the new one is designed to help families now priced out of the new home market because of high interest rates and escalated housing costs. Subsidy payments can continue through the term of the mortgage until the property is sold, or until the homeowner can pay the monthly mortgage, insurance and taxes out of twenty percent of his adjusted gross income.

The Section 235 program is being reactivated at this time in order to help sustain the housing recovery. There are presently no plans to continue the program after the funds have been exhausted.

**There are 5 good reasons why Blue Cross of Oregon protects more people.**

More than half a million people in Oregon and southwestern Washington have turned to us for their health protection needs.

In fact, more people depend on us than on any other health protection plan.

Why? Different people have different reasons, but here are five of the most important reasons people tell us about.

**1. We offer service.**

We consider the accurate, fair, and prompt payment of health care bills to be the most important service we can render. That's why we have this area's largest staff of trained claims specialists and all the equipment necessary to help us pay those bills fast.



We're paying about one claim every ten seconds -- every working day.

Last year, that added up to nearly a million claims...and very, very few delays.

We answer questions. Because our subscribers sometimes have questions and problems, we have a full-time staff of people just to help them -- personally.

We pay willingly. We don't cancel people's protection or raise their rates or reduce their benefits just because they've gotten sick and had to use them. Or because they've grown older.

We also believe the more money we can return, the better we serve. So we use only a very small amount for administrative costs and so forth. Last year, we returned more than 93c out of every dollar to our subscribers. That's more than any other such plan in this area.

We serve by listening. Recently we completed a survey among hundreds of Blue Cross of Oregon subscribers to find out what they did and didn't like about our service.

One thing we found out was that some people have trouble understanding their benefits. So, we're preparing new written descriptions of all our plans.

Why all this? We're in business to serve -- more than to profit -- so we're serious about good service.

**2. We're national. And local.**

We're part of a national system, so we're able to offer benefits like protection for people who travel or move out of state.



The combined Blue Cross Health Plans in America help protect more than 80 million people.

But more important, we can share the experience and knowledge of 73 other Blue Cross Plans across the country. Example: We recently invited a team of experts from around the country to give us an inspection. After two weeks of tough, self-imposed criticism, we found out some things we should be doing better. And we are.

On the other hand, we're very much an independent, local company. Our Board of Directors and staff are all local people and they make decisions according to how those decisions affect our subscribers.

So, while we're national -- we're also local. With offices in Salem, Pendleton, Coos Bay, North Bend, Medford, Eugene, and Portland, we're as local as you are.

**3. A free choice of doctor... and hospital.**

Many people have strong personal feelings about going to their own doctor. Many others would be greatly inconvenienced if the only hospital that would accept their health protection were miles from their homes.



Being too far from help can be as bad as not having help.

We recognize these problems as being real. And we make solving them easier by allowing our subscribers a free choice of physician and hospital.

**4. A full scope of benefits.**

We offer a variety of plans that groups can choose from. And those plans have a variety of benefits.

For example: Hospitalization. Surgical expenses. Doctor calls. X-rays. Maternity benefits. Additional accident protection. Ambulance costs. X-ray and radium therapy. Treatment for alcoholism. Major medical coverage (up to \$250,000). Psychiatric treatment. We even have special group plans to help pay for dental, vision, and prescription drug costs.



Our country has the world's finest dental care -- but one American in five never visits a dentist. We think our Dental Health Plans will help correct that situation here in Oregon.

In health protection, benefits are what you really need, so we offer virtually every kind of coverage you can imagine.

**5. We've got the card.**

The Blue Cross ID Card. It's been called "America's favorite 'Get Well' card." But whatever you call it, it's protection against emergencies at more than 6,000 hospitals in places you may never have heard of.

It's instantly recognized and accepted by doctors and hospitals everywhere because it's the sign of the leading health care organization. The one that protects over half a million people here in more than 4,000 different groups and nearly 60,000 more people who don't belong to any group. It's one card that can give you all the protection you need.

There they are. Just some of the reasons that so many people depend on Blue Cross of Oregon for health protection.

If they sound like good reasons to you, give us a call -- we're in the white pages.



Subscriber Name	Effective Date
BRANSON WILLIAM L	1 2 69
Identification Number	Group Number
330 62 6449	1907

Blue Cross of Oregon, Plan 350

**We care for people.**

\*Reg. Mark. Blue Cross Assn.