

Freedom and Social Justice

by Alexander R. Jones

A Psychiatric Nightmare for Children

It sounds like a horror-fantasy story, but it isn't. It's real life. A psychiatrist at the Florida Mental Health Institute (FMHI), is pushing ahead with his plans to conduct a shocking and controversial "experiment" that will expose young children to sexual molestation, rape, and possible murder at the hands of convicted child molesters.

The project, which has been widely condemned by police and community groups alike, will take a group of known, hardened child molesters, screen these to get the most sexually deviant, and then run them through a series of bizarre sexual behaviour modification experiments. Such procedures, already known to be ineffective, will include sexual stimulation with explicit child pornography, and repeated masturbation. Once complete with this course of "treatment" these child molesters will be turned loose into the community to see what they do to young children.

The most chilling aspect of the program, however, is the fact that while in this program, the child molesters are protected by a "Federal Confidentiality Certificate". If they do commit any criminal acts, the staff of FMHI that are involved with this experiment can refuse to cooperate with law enforcement authorities that are investigating such crimes.

IN other words, known child molesters will be given official sanction and protection to sexually molest and rape young children. Perhaps yours. Perhaps mine. A frightening prospect for any parent. And it will be an uncomfortable nightmare for some unfortunate children.

The officer in charge of the sex crime unit of the Clearwater Police Department is convinced this program will actually increase the incidence of child molesting in the area. His concerns are shared by Ivana DiNova, Executive Director of the Missing Children — HELP Center in Tampa, Florida, the Citizens' Commission on Human Rights and by the Missing Children Awareness Foundation in Largo, Florida.

The purpose of this experiment is supposed to be the testing of different treatment for sex offenders. However, FMHI's own literature on this project admits that "there is no method of dealing with sex offenders which has been demonstrated to be effective in deterring them." Thus this experiment will merely test two methods which don't work, while giving the sex offenders official sanction to harm young children.

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MONEY MANAGEMENT

A weekly column on personal finance distributed by the Oregon Society of Certified Public Accountants

FINANCING YOUR DEBT: THE NEW MATH

It used to be simple...If your old car absolutely refused to another mile and you needed money to buy a new one, you went to the bank for a car loan. If the coat you've been dying to buy just went on sale and you didn't have enough cash to pay for it, you might charge it to your credit card. And if the tuition cost at the college your son has selected is out of your reach, a student loan was the usual answer. But, according to the Oregon Society of CPAs, the old ways of financing your debt may not make the most sense these days, particularly in light of the new tax laws.

First and foremost, the new tax law calls for a phasing-out of the deduction of interest costs for consumer debt. Consumer debt includes credit cards, personal loans, student loans, car loans and loans against life insurance policies. For 1987, only 65% of the interest paid is deductible. In 1988, the deductible amount drops to 40%; 20% in 1989; 10% in 1990. As of 1991, no portion of the interest paid on consumer debt will be deductible.

The new tax law will make all consumer credit more expensive, but the most expensive of all will be credit cards. Although the time has come to reexamine financing tactics, changing peoples' borrowing habits may be difficult. Let's face it, the American consumer loves plastic. It's easy and it's convenient and lenders know this. While other interest rates have dropped dramatically, credit card charges have not. The average credit card rate at the beginning of this year was just under 18%.

But, with the phasing out of the interest cost deductions, now it's wiser than ever to use your credit card as a convenience only. By charging purchases during the month and paying off your total balance within the bank's grace period, you can avoid interest charges. If this is feasible within your budget, you should look for a card with a generous grace period. If you plan to pay your balance in full every month, the interest rate the card carries doesn't matter because you won't be charged any interest. On the other hand, if you plan to extend your payments over a period of time, it's to your advantage to shop around for the bank with the lowest annual percentage rate.

Or, better yet, maybe you should look into a home equity loan. Although home equity loans may not be right for everyone, they certainly have become the hottest ticket in town.

For the uninitiated, your home equity is the appraised market value of your house less the amount of any outstanding mortgages. A home equity loan, then, is basically a loan, or line of credit, secured by a mortgage on your home. You may use a home equity loan for any purpose: to buy a car, finance a vacation or consolidate your debts.

Generally, lenders will allow you to borrow from 75% to 80% of your equity. Many of these loans carry a variable rate which changes monthly. And because the loan is secured by your home, the rate can be quite low. The index most often used by banks is the prime rate, with most equity loans priced at 2% over prime. The fees banks charge for opening a home equity credit line vary. Some banks charge no fee at all, while the fee and closing costs at others can range from a few hundred to a few thousand.

Once your loan is approved, you can borrow against your line of credit by writing a check or presenting a special credit card. You can borrow as often as you like, as long as you don't go over your credit limit. Interest is charged only on the amount borrowed.

But why, you ask, has the home equity loan suddenly taken on a new importance as a financing tool? Easy. Since this kind of borrowing is secured by your home, the interest you pay is fully deductible, as opposed to consumer credit interest which is only partially deductible. So an equity loan can provide substantial amounts of low cost, tax-deductible credit.

The new tax law allows you to deduct, as a mortgage interest expense, any interest paid on home equity loans up to the original purchase price of your house less the amount you owe on your mortgage, plus the cost of all improvements you have made. In mathematical terms:

Purchase price - mortgage balance + home improvement cost - amount of additional debt for which mortgage interest would be deductible.

An example: If you bought your house for \$100,000, have a mortgage balance of \$70,000 and made \$10,000 worth of improvements, you would be able to deduct the interest payments on a home equity loan of up to \$40,000.

Put another way, you may deduct all of the interest paid on your mortgage and your equity loan, provided that the total amount owed doesn't exceed the purchase price of your home plus the cost of improvements made.

Note: The tax treatment for amounts borrowed above these limits is dependent on how the proceeds are used. If the amount is used for medical or educational expenses or to finance a home improvement, the interest cost are fully deductible.

It is important to keep in mind that, since you're borrowing against the equity in your home, you run the risk of losing your home if you cannot repay. But if you're confident that you are borrowing within your means and can meet the lender's repayment schedule, a home equity loan can be a wise choice.

Keep in mind that at some point in the future, Congress may change the rules on home equity line of credit tax deductibility.

CPAs advise that there are many variables to be considered and factors to be weighed in deciding how you might best finance your debt, because everyone's borrowing needs and circumstances are different, you might want to consider getting expert assistance.

Looking for a CPA in your community? Call the Oregon Society of CPAs at (503) 641-7200 for free state-wide referrals.



Stop Bork to the Supreme Court

President Reagan must be kidding. He nominates another arch conservative for the life-long position of U.S. Supreme Court justice. The he has the gall to say, "I hope that we can keep politics out of the confirmation process."

The opinions of the nominee, Robert H. Bork, are more than conservative reflections. They seek to take us back to a time when the rights of African Americans, other racial and ethnic groups, and women were of no worth.

For example, when Virginia's poll tax, which had been used to stop African Americans from voting, was overturned, Bork stated the decision was "wrongly decided." He claimed that "no evidence or claim of racial discrimination in the use of the poll tax" was present. One wonders in what remote desert Bork has been living for the past 100 years.

Bork also opposed use of the 14th Amendment to forbid state imposed housing segregation. Said Bork, "[The 14th Amendment is] aimed only at governmental discrimination" and is not "a sweeping prohibition of private discrimination." Then he continued, "All law discriminates and thereby creates inequality. The Supreme Court has no principled way of saying which non-racial inequalities are impermissible." In other words, racism is a given and we might as well accept it.

Then there's the matter of the "one man, one vote" rule for which civil rights groups fought long and hard. It is partly because of this ruling, which forced redistricting, that we now see Black legislators in places like Mississippi and Alabama. What does Bork have to say about the ruling? That it "runs counter to the text of the 14th Amendment." Therefore he opposes the "one man, one vote" rule.

Judge Bork also rejects affirmative action. He called it "reverse discrimination" and claimed it had "no constitutional footing."

According to Bork, all court decisions should be based on what the framers of the Constitution believed. He said, "... the framers' intentions with respect to freedoms are the sole legitimate premise" for all decisions. Of course, the problem is that most of the framers of the Constitution believed that the enslavement of Africans, the massacring of Native Americans, and the subjugation of women were all legal.

The nomination of Judge Bork should be seen in context. Reagan has succeeded in packing the federal judiciary. He has now appointed over half of all federal judges in this country. Yet, of the 300 federal openings, Reagan has named only five African American judges.

Not only has this administration failed to fairly appoint racial and ethnic judges, but also the Reagan Administration has created a climate which has allowed for an all-out attack on the few existing African American judges. Judge Alcee Hastings in Florida and Judge R. Eugene Pincham in Illinois are but two examples.

With the Bork nomination the Reagan Administration is trying to permanently shift the delicate balance of the Supreme Court to a rigidly right wing majority. Long after Reagan and his cohorts have gone, we will still be saddled with a judiciary ruling as if it was 1776.

Contact your Senators, and particularly conservative Democrats who are members of the Senate Judiciary Committee: Sen. Byrd from W. Virginia, DeConcini from Arizona, and Heflin from Alabama. The Bork nomination should be stopped.

Letters to the Editor Test Time

During the 1980 Presidential campaign, when age became an issue, candidate Reagan indicated that he would be willing to take a senility test.

After becoming President, Mr. Reagan still advocated testing. First, he supported lie detector tests for government employees in sensitive positions (backing down when Secretary of State George Shultz refused). Second, he endorsed drug testing for those in certain public safety jobs. Third, he favored AIDS testing for bureaucrats and military personnel.

Now, the Iran-Contra Hearings have indicated that the President was not on top of things. He was in the "dark", could not remember his stated policy of not dealing with terrorists, could not remember what he said at the previous press conference, could not remember reading or having signed certain documents. The President said that he was a Contra, yet he

did not know or admit that he knew what his government was doing to help the Contras.

Many citizens believe that loss of memory may be a sign of senility. Since the President has been consistent in his support of testing, perhaps it is "test time". A senility test will help us determine whether or not the President is losing or has lost his zip.

Is the Observer willing to raise this question?

Julius Stokes

Congratulations

Dear Al:

Congratulations on the move to your new location. I always like to see small businesses grow and prosper. I look forward to seeing even greater things from the Observer.

Sincere best wishes,
Gladys McCoy
Multnomah County Chair

My Country, Right or Wrong

In a dictatorship, individuals presumably are without choice. If a law and superior order's defense will not hold for them, why should one expect exemption in a "Democracy" where individuals presumably have the choice, the right and the duty to resist and protect illegal action of their government. The doctrine of individual responsibility under international law dates back many years. Hugo Grotius, probably the founder of Western international law, wrote in 1645, that an individual's responsibility is such that actions done—even if under color of law—to commit atrocities or show complicity in them, makes one liable for violation of international law.

The individual U.S. soldier who did not go to Vietnam to participate in those atrocities (documented as very similar to those of Nazi Germany) found himself in a dilemma. Eventually, the U.S. government found itself in a dilemma: How to deal with individuals who could only be deemed guilty of premature morality. U.S. soldiers in Vietnam found themselves in a position where they had to kill or be killed by people who were fighting desperately for their freedom from one colonizer after another. If they survived, they returned with dubious distinctions and an array of physical, mental and emotional disabilities that they will have to cope with for the rest of their unnatural lives.

The absence or presence of resources in our communities forces our youngsters into the U.S. mercenary military for survival from prisons around this nation. "Be all that you can (never) be (in society), join the Army!" So goes the recruitment commercials hundreds of times a day.

If one is to be "always faithful," let him/her examine critically that to which he [she] attest faithfulness. If one does not examine carefully, he may find that instead of being a protector of human rights, he [she] is indeed a violator of human rights. That, instead of serving good purposes, he [she] is the servant of evil.

"My Country, Right or Wrong." If it fits your country and it's wrong, correct the wrong in your own country before you go running some place else to correct some wrong. Don't wallow in wrong or further perpetuate the wrongs by unwitting collaboration. Remember, silence is consent; that to do nothing is an act of collaboration, just as powerful as doing something.

All people of good will must align themselves, concretely, with justice and humanity; to take responsibility for their Government's daily actions of genocide and hypocrisy, lest we too, be guilty of complicity in war crimes and our own demise.

Remember Eichman in Israel? He stood before the court and made the same claim. This defense did not hold and all were found guilty.

Those involved in the Iran-Contra Conspiracy claimed they were seeking peace. Jesus said: "Blessed are the Peace Makers, for they shall be called the children of God." Who are the Peace breakers; who's children are they? And if the world is seeking Peace, but cannot find it, if the world desires Peace, and is unable to achieve it, who has caused man to deviate from the teachings of those Prophets. Who is the Peace breaker who has violated the principles of truth? Who is the Peace breaker who refuses to give man justice? Who is the Peace breaker who has deprived man of the human right of self determination? Who is the Peace breaker who has deprived man of liberty, life, and the pursuit of happiness? Who is the Peace breaker who has robbed the natural inhabitants of the earth of their natural land, and the wealth of that land? Who is the Peace breaker who robbed the people of the earth of that which they are justly due, and then goes to war with them to see that they never got what they are justly due? Who is the Peace breaker who feels that might makes right, instead of obedience to the will of God making right and right? Who is the Peace breaker who sits in Washington, D.C., who refuses to give justice to the oppressed? Who is the Peace breaker who robbed the Palestinians of a homeland? Who is the Peace breaker, and what shall he be called? If the Peace maker is the son of God, then the Peace breaker is either the Devil or the children of the Devil? Once we can identify the Peace maker and the Peace breaker, then we know what side we will have to take in this great war that is about to break upon the people of the earth.

Dr. Jamil Cherovee

Thank You, Mr. Williams

Dear Al Williams:

PassinArt: A Theatre Company would like to thank you and the Portland Observer for contributing to the production of "Split Second" that was held at the Interstate Firehouse Cultural Center July 3-July 26th.

The production went very well, and we received some good comments. Your donation of posters, flyers, typesetting, and special discount rate on the newspaper ads were instrumental in "getting the word out" about our production, and definitely contributed to the success of this production.

PassinArt: A Theatre Company will present one more performance of "Split Second" as a part of this year's Artquake Theatre Program on Saturday, August 29th at the Interstate Firehouse Cultural Center (8:00 p.m.). We hope you will have the opportunity to come and see the play.

Once again, thank you for all your assistance, and we appreciate your continued support.

Sincerely,
Connie Carley
Business Manager

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