



CIVIL RIGHTS JOURNAL

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Let's Tap the Potential of Youth Leadership

The elementary school gym was packed with students and their parents. Everyone had on their Sunday best and an air of excitement and expectancy filled the room. This was Martin Luther King Jr. Elementary School in Newark, N.J. and the audience had gathered for an awards ceremony to honor the winners of a special contest, based on the life of Dr. King. To prepare for the contest the students, 160 in all, had practically set up residence in the school library so they could find out more about the life and work of Dr. King and about the Movement in general. They talked to their teachers, their parents and their relatives, and while sitting in their classes or walking through the halls they talked about the contest and what they were learning.

Finally the night of the awards ceremony arrived. The overflow crowd in the school gym that night was proud of the young people being honored there. Many in the audience began to cry as they watched the young people, some as young as 7 years old, perform Dr. King's "I Have a Dream" speech. As the winners of the contest came to the stage to receive copies of "Eyes on the Prize", the companion book to the television series, there was a new stride in their walk. This was the first time some had ever been publicly acknowledged for their accomplishments.

It was obvious that, through the contest, the students learned not only about Dr. King, they learned about themselves and about what they could accomplish if they really tried. They also learned about all those others who fought in the Civil Rights Movement along with Dr. King. As 7th Grader Tara Hatten wrote, "The lesson I learned was that many, many things happened in Dr. Martin Luther King's life that I didn't know about. . . I also learned about other Americans and their contributions to the Civil Rights Movement like Rosa Parks, . . . Malcolm X and Ella Baker."

However, more importantly, what these students really learned about, as they researched their subject, was leadership—about the skills, the knowledge, and the commitment that must be developed in order to become a true and accountable "leader".

Leaders don't develop themselves; they are nurtured by those who came before them. We must begin, in a systematic fashion, to pass on to the young not only academic information, but information about the human rights struggle, both here and throughout the world. We must pass on a sense of responsibility and pride, the necessary organizing skills, and the commitment and strength to work toward a more humane society.

At a time when our youth are being decimated by spiraling unemployment, rampant drug abuse and racist violence, we need to remind them of those who came before them, particularly the youth, who understood that change was not only necessary but possible, and who committed themselves to that struggle.

The good news is that we have witnessed a number of events similar to the Newark contest around the nation. Thus, in spite of all the ills confronting African-American and other racial and ethnic communities, the shining potential of new young leaders is as great as it has ever been. We all just need to take more notice of this potential and nurture it.

This is Benjamin F. Chavis Jr. of the United Church of Christ for Civil Rights Journal.



by Gov. Neil Goldschmidt
GOVERNOR



News From Neil

Governor Joins in Law Suit

Gov. Neil Goldschmidt said the State of Oregon will join a law suit against the Secretary of the Interior challenging the outer continental shelf 5-year oil and gas lease sale plan.

In June, 1987, the Department of Interior released a five year plan for leasing on the outer continental shelf, which includes a lease sale off Oregon and Washington in 1992. Oregon will now join with Washington, California, and several other states in the law suit.

The Governor said that while he prefers "negotiation and cooperation to litigation" on offshore issues, the new OCS Program simply didn't have enough information about Oregon coastal resources and ocean waters to adequately judge the impacts to coastal communities and natural resources.

Even as the Governor agreed to join the other states in the law suit, he made it clear that he expects the State to continue to work with Interior to do detailed planning for Oregon's ocean resources. "I support offshore oil and gas exploration if properly planned and coordinated with the State but the fact is that Interior hasn't done the kind of homework we in Oregon expect. We hope the court agrees with us that Oregon's standards for ocean planning are important and that Interior needs to get . . . and use . . . good information about the ocean off our coast," Goldschmidt said.

Letters to the Editor

Tell the Truth to the People

While on a speaking engagement at several universities in Mar de las Antillas, I was asked, "Are Lt. Col. North's chances to become President of the United States of America greater than Brother Jesse Jackson's?" Having noticed Bibles in Honduras Britanica, Nicaragua, Granada, Kingston Jamaica, Haiti, and even in Barbados in every hotel room (there was even a Bible on the elevated stand in the auditorium), I asked a Sister Student to open that book (Bible), accumulating dust, to the 12th chapter, 26th verse of St. Matthew. There she would find the answer. What is so-called Christian Amerika telling the world? You may be a master of deception, a habitual or pathological liar, but your chances of becoming President are better than an honest Black person. What are we telling our youth: the only way to advance in this society is to master the art of lying.

I've often said super-patriotism with religious fervor is often used to legitimize almost everything. The Communist or "Red" scare has always served the super-patriot. Then they wrap themselves in the flag they have disgraced. I'm inclined to believe that until Black leaders have some under-

standing of the pathology of so-called Christian caucasoid racism, the masses of poor Blacks and caucasians will not be able to deal with it. We must deal with the psychodynamics of the collective caucasoid racist. We are dealing with people placed in authority positions who are grossly pathological. The endemic nature of racism makes it easier to ignore its pathology. The commonness of racism enables most in the society to ignore its pathological nature. The sick in this society avoid confrontation with their pathology.

If God is the author of lies, I have a problem understanding St. John, 8th chapter, 44th verse. God has been so thoroughly encrusted with man-made distortions that sometimes one is tempted to say, "Will the real God please stand up." The "God" that allows shoddy business practice in government, racial injustice, war and oppression of the poor in the name of peace is a "God" that deserves an early death. And I suspect that many of us know only that kind of a God, since we see God generally in the form of the Churches, which, with rare exceptions, have sided with shoddy business practice, racial injustice, war and oppression of the poor.

God is not dead, but those who purport to be His representatives on earth are. Again, with rare exceptions, organized religion is irrelevant to the needs of color. Organized religion is like the appendix in our bodies. Scientists believe that the appendix once served some purpose; now it is limp and meaningless but not quite inert, since it can be the location of infection which is properly taken care of by surgery. It could be that, in religious terms, the government needs a similar operation.

Remember, Brothers and Sisters, success does not depend on numbers. No matter how few we are, if we're committed to the liberation of poor people with Brother Jesse Jackson; if we're committed to freedom, justice and equality for poor people, then we must remember that few people committed can move the masses to commitment, and a new idea and a Revolutionary concept is born. Jesus had but a few; Prophet Muhammad had but a few; Socrates had but a few. So it's not the quantity, but rather the quality, of those who lend their ear, not necessarily to agree, but who lend their ears to at least reason with the new idea, or at least reason with TRUTH, that we may come to understand and thereby come to some accord and agreement as to what we shall do for the future.

Students in this country should have an opportunity to study International Law and Geo-Politics. Exchange students know more about the American government than the collective Amerikan. Our students have a right to be exposed, so that they may, with their intelligence, weigh the matter, total the sum and decide for themselves. I've often wondered in my travels whether it was other's fear of what I might say that would turn on a student's mind that has caused me to have problems getting on many campuses. I'm inclined to believe that in a university setting, it seems, we should want the students' minds to function; not to tell them how to think, but indeed to start them to think. Once you can turn a student's mind—to get that student to think—you don't have to tell them which way to go. A thinking person will generally move in the right direction.

Dr. Jamil Cherovee

MONEY MANAGEMENT

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

Life Insurance: The New Investment

A few years ago, if you heard someone at a cocktail party bragging about what a great investment his new life insurance policy was, you probably would have headed straight for the buffet table. But faced with the same scenario today, you just might want to stop and listen.

Why all this fuss about life insurance being a hot new investment? Investment income on the cash-value of a whole life insurance policy has always been allowed to accumulate untaxed. And generally the proceeds of the death benefit received by the beneficiaries have never been subject



to Federal income tax. Well, the rules may be the same, but the economic climate has changed, reports the Oregon Society of CPAs. With tax reform eliminating or sharply restricting many tax shelters, life insurance is being viewed as one of the few remaining ways to shelter income. Actually, life insurance as an investment hasn't gotten all that much better; it's just that everything else has gotten worse.

As a result, insurance policies are being marketed with a new aggressiveness. While the single-premium life insurance policy has been receiving the most attention, whole life, variable life and universal life all provide triple-fold benefits. There's a death benefit, a tax-deferred investment opportunity and a source from which to borrow.

Surely, you're well aware of the advantage of having a death benefit to protect your survivors in the event of your death. At one time this was the only reason for buying life insurance. But now, life insurance is being viewed by some as an attractive investment. No longer do cash value policies pay meager interest rates. New types of policies like universal life and variable life were designed to counteract the criticism of the low rates paid on whole life insurance policies. Now many policies declare a guaranteed rate for a specific period of time; after which the rate is adjusted periodically to reflect market rates. But while some of the rates may appear to be

very attractive, keep in mind that some companies quote gross rates from which fees and expenses have not yet been deducted. Your real rate of return is what you receive after all commissions, administrative and advisory expenses have been deducted.

Variable policies leave the investment decisions up to you. The policy holder is offered a choice of mutual funds and then elects how to allocate the policy's cash value among the difference funds. Like fund families, most companies allow you to switch from fund to fund, either at no charge or for a small fee. In either case, your earnings may accumulate on a tax-deferred basis.

Now what happens if you need the money? Rather than cash in your policy and trigger taxes, you can generally borrow from your earnings with no tax consequences at all. And the good news doesn't end there because, in most cases, the cost of borrowing the money you need is low. You don't even have to pay back the money—although the amount borrowed will lower the death benefit of your policy if not paid back at the time of your death.

As a general rule, you must hold on to a cash value policy for at least 10 years in order to reach the point where your investment exceeds the commissions and fees deducted—so you'll want to give careful thought to your needs before investing.

Now what exactly is single-premium life insurance and why is it receiving so much attention? Single-premium life insurance is just what it sounds like—a life insurance policy paid up in one single, lump-sum payment. The initial premium is large, ranging from a minimum of \$5000 up to a million dollars or more and the amount doesn't buy a whole lot of insurance. But, them, most people don't buy a single-premium policy for its death benefit. Single-premium life insurance has become an attractive option for high-income investors seeking a tax shelter.

With single-premium life insurance, you may select a policy with a fixed, interest-sensitive rate or a variable policy and, like other cash value policies, the single-premium policy allows you to take low—or no—interest loans from the earnings on your policy with no tax liability. Most plans allow policyholders to borrow 75% of their cash value during the first year and up to 90% after that.

The single-premium policy has been highlighted as a way to finance a child's college education, particularly if you happen to have an extra ten—or twenty—thousand dollars to invest when the child is young. If so, you can invest the large sum in a single-premium policy and allow the cash value to accumulate untaxed over the years. When the time comes, you take out interest-free loans to pay tuition.

But beware, the consequences for early surrender of a single-life policy are severe. Cash in your policy and the IRS will tax all earnings, including any loans you may have taken. And during the first few years, you will also forfeit part of your premium in early, surrender charges imposed by the insurer. Another caution—there are those who feel that a single-premium life policy may soon go the way of other tax shelters. You'll probably want to consult an expert before proceeding.

With all the enticing features of today's insurance policies, it's easy to lose sight of the fact that the purpose of buying life insurance is to provide for the financial well-being of your survivors. The amount of coverage your dollars can buy varies widely among the different types of policies, with term insurance offering the most coverage for your premium dollars. CAPs suggest that you take care of your family's insurance needs first before considering the use of life insurance as a tax-shelter investment. Don't skimp on the death benefit because you are hungry for a tax-deferred investment.

Looking for a CPA in your community? Call the Oregon Society of Certified Public Accountants at 1-800-255-1470 or Portland Metro at 641-7200.

Freedom and Social Justice

by Alexander R. Jones

Psychiatric "Treatment" Led to Rise in Crimes Against Children

The intervention of psychiatry in the criminal justice system has created a frightening trend of criminals being treated like patients, and then being released as "cured" upon an unsuspecting society where they kill and rape again. No where is this trend more visible than in the psychiatric "treatment" of child molesters.

Dennis Clark, National Spokesperson for the Citizens Commission on Human Rights (CCHR), an organization which has led an international fight to expose psychiatric crimes for nearly 20 years, gave some startling testimony on this topic to California's Senate Task Force on Psychotherapists and Patient Sexual Relations late last year.

According to Clark, "since 1960, when the handling and 'rehabilitation' of baby rapers was placed in the hands of psychiatrists almost exclusively, crimes against children have been skyrocketing. This happened when the lobbying efforts of American psychiatrists convinced judges and legislators to change the traditional handlings of child molesters and the handling of people who rape children. This move by the psychiatrists is a bypass of the traditional criminal justice system handlings for this brand of criminal who preys on and commits crimes against helpless children.

"It has been the tradition, throughout the history of civilized nations, to remove such criminals from further contact with children in a manner which encourages others to think more than twice before ever harming a child.

"Since this psychiatric intervention has occurred here in the United States, crimes against children on a per capita basis have increased by over 3,500%. In the world at large, where other nations do not tolerate such psychiatric intervention, the per capita assaults on children have not changed since 1960."

We should not be tolerating this. We need to get psychiatry out of the court room. We do not need a psychiatrist to tell us that a man who rapes children is mentally unbalanced. That's obvious. But a man who rapes a child is also a criminal, and he should be treated as such.

Alexander R. Jones is the Director of Minority and Third World Affairs for the Church of Scientology (R) International.

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