

Freedom and Social Justice

by Alexander R. Jones

Black Actor Warns Congress on Drugging of Youth

More and more parents are beginning to discover that the psychiatric practice of prescribing "mental health" drugs for children is a serious, crippling abuse. These drugs are dangerous and can have serious side-effects. This can be seen in the warning labels of their manufacturers as well as in the history of their damaging use throughout the world.

Further, there is the problem of sending the very wrong message to a child that a drug is the solution to his problems.

Hollywood actor Michael Roberts, best known for his role as "Rooster" in the hit TV series "Baretta", was recently in Washington where he warned a group of Congressional aides on this very subject. He spoke of an eye-opening conversation he had with a young nine year old boy during a plane ride.

This child had been put on Ritalin, the psychiatric drug of choice for children, because he "got frustrated". Mr. Roberts pointed out to the child that he himself gets frustrated too, but that he doesn't take a drug for it.

The actor told the audience, "I got tears in my eyes listening to this bright child. I could see the adverse effects the drug was having on him. It turns out that the usual source of his frustration was his little brother. What a terrible reason to put a child on drugs."

Just the other day, I received an emotional letter from a mother who had unwittingly agreed to have her son placed on Ritalin. She wrote, "My son is or was a victim of that dangerous drug 'Ritalin'. I feel that my son's attitude is highly related to this drug."

She went on to say how she hoped that other parents would learn the truth in time, and NOT allow their children to be placed on the drug.

Before you allow your child to be drugged, get the facts. For free information on Ritalin write to: Alex Jones, Church of Scientology, Suite 200, 316 Pennsylvania Avenue, S.E., Washington, DC 20003.

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MONEY MANAGEMENT

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

Twenty Percent Down And Thirty Years to Pay

"Twenty percent down and thirty years to pay." For over fifty years that was all you had to know about getting a mortgage. You didn't need to know the difference between an ARM and a GPM and it didn't matter what index your bank used to re-adjust your rate. Back then, a "balloon" was something you bought your kids and "points" were what you scored shooting baskets.

But all that has changed. According to the Oregon Society of CPAs, your choice of mortgage is an important decision and one that could save you thousands of dollars.

Following are descriptions of some of the more common mortgages



being offered today:

CONVENTIONAL MORTGAGE: A conventional mortgage has a fixed interest rate and monthly payments (for principal and interest) that remains the same over the life of the mortgage. At the beginning of the loan, almost the entire amount of the payment goes toward interest. As the loan progresses, more of the payment is credited to principal and your equity grows.

The main virtue of a conventional loan is its predictability. For the life of the loan, you know in advance how much you are going to be paying each month for principal and interest. (Property taxes and insurance premiums may cause monthly payments to increase or decrease.) Many people prefer the security a conventional loan offers and are willing to pay the higher rate charged by lenders.

Most borrowers who select a conventional mortgage are given a choice of either a 15 or 30 year term. A 30-year loan has smaller monthly payments and also allows the borrower to qualify for a larger mortgage. So, if your funds are limited, a 30-year mortgage may allow you to buy more house for your money.

But, if you can afford the payments on a shorter term mortgage, you can save a dramatic amount in interest costs and you will own your home, free and clear, in just 15 years. Of course, there are tax considerations involved, so you might want to get expert advice before making a choice.

ADJUSTABLE RATE MORTGAGE: An Adjustable Rate Mortgage (ARM) has an interest rate that increases or decreases periodically over the life of the loan based upon market conditions. After the initial offering rate,

the interest charged on an ARM is adjusted according to a prearranged schedule and based on the index determined by the lender.

Different banks have different variations of ARMs, so be sure you get all the facts when comparing them. For example, to offer some sense of security to the borrower, most ARMs have "caps" which limit how much the interest rate can change. Most lenders limit the annual change to 1 or 2 percentage points, with the total interest rate often guaranteed not to increase more than 5% over the life of the loan.

ARMs tend to appeal to those who expect their earnings to keep pace with inflation and to those who don't plan to own their homes very long. For example, if you know that your company will be relocating you within two years, chances are you would save money by selecting the lower-priced Adjustable Rate Mortgage.

BIWEEKLY MORTGAGE: Some lenders now offer borrowers the option of making their mortgage payment biweekly rather than monthly. Each payment is approximately 1/2 of what you would pay on a monthly basis. At the end of a year you have made 26 payments, amounting to one extra month's payment. Although this may not sound like it would make much of a difference, the interest savings is substantial and the term of your mortgage is considerably shortened.

BALLOON: A balloon mortgage is short in term (normally 3-5 years) but has equal monthly payments based on a 20 or 30 year payout. At the end of the term, the "Balloon", which is the original principal less the small amount of equity you've accumulated, becomes due. At that point, you must pay the amount due or refinance the mortgage.

GRADUATED PAYMENT MORTGAGE: With a Graduated Payment Mortgage (GPM), monthly mortgage payments are relatively lower in the initial years, then rise at a set rate over a period of 5 to 10 years before leveling off. During the early years your payments are lower than the amount called for by the interest rate but the difference is made up during the later years when the payments are higher.

This mortgage was designed to help more individuals qualify for a loan and is particularly suited to first-time buyers who expect their income to grow at a steady pace.

REFINANCING: Many borrowers holding mortgages with high interest rates have been refinancing now that rates are lower. But before you decide to do so, make sure that it is to your advantage, after considering closing costs, points and, possibly, a prepayment penalty. The rule of thumb is that the interest rate of the new loan should be at least 2% lower than your current loan and you should plan on living in your house two years or more. To determine how long it will take for your refinancing to pay off, total up all your anticipated closing costs and points or fees and divide that number by the reduction of your monthly payment. The answer reveals the approximate number of months it will take to break-even.

Be aware that last year the IRS clarified the rules for deducting points paid for refinancing. Unless the money is used for home improvements, points can no longer be fully deducted in the year you pay them. Instead, they must be spread out over the life of the loan. That means on a thirty-year mortgage, each year you can deduct 1/30 of the total amount paid in points.

For a complete run-down on the 14 most popular types of mortgages, send for a copy of "The Mortgage Money Guide," published by the Federal Trade Commission. This publication, which describes and lists the pros and cons of each type of mortgage without endorsing any, is available by sending \$1.00 to The Consumer Information Center, Pueblo, Colorado 81009.

Once you decide on the kind of mortgage you want, it's time to begin shopping for the best rate. You can do this by checking the ads in the real estate section of your Sunday newspaper or by calling banks, savings and loans, mortgage bankers or real estate brokers in your area. There are also a number of computerized mortgage-search firms that, for a fee, will provide you with a report on the terms of loans from dozens of institutions in your area.

CPAs advise you to give careful consideration to all aspects of home financing to find the best deal in terms of interest rate, monthly payment, down payment and overall mortgage cost.

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

Letters to the Editor

Parents Are Needed

Concerning: "Professor Leads Drive 'to Save' Black Children", 7/29/87. Parents are needed to be their child's first and best teacher. I have found that adults in Amerika hate their children. This is a pitiful statement to make, but the facts speak for themselves. The television programming in any country speaks to the values and thinking of that particular country. The programming in this country portrays violence, sex, lying and stealing as a way of life. It portrays football and rock and roll stars as the heroes of the day. This is what our children are fed from four to 18 hours daily, seven days per week.

Parents must begin to purposely program their children to be scientists and engineers. They must give them the exposure to science by teaching them about the chemical elements that make up their bodies and the universe. Parents must expose them to microscopes and teach them to investigate the world around them. In the field of science, they can be taught research and investigation in preparation for yearly science fairs. By having hands-on, competitive types of activities to stimulate and motivate the interest in science, you will be preparing them to enter the technical age of the "year 2000."

If we don't prepare our own children in our homes and in our own schools, no one else will. We can begin right from the cradle to change this around. We can start to expose our children through flash cards called "bits of information." These "bits of information" are geared to put into motion the 1.4 billion brain cells which the human being is born with.

We, as sculptors of our children's minds, can begin to shape and form the future rulers of our nation. We should place all the facts and information on flash cards in sentence form. Find pictures relating to the facts and start to flash them to our children. For example, flash a card of George Washington Carver, Malcolm X, Dr. Martin Luther King, Barbara Jordan, Angela Davis, and the Honorable Elijah Muhammad. Find 10 facts relating to them and read them off to your baby as you flash the card with their picture. Then find nine other scientists and educators, primarily Black to begin with, to let our children know that there are lots of Black scientists, leaders in every field who have contributed to the world's growth. Find 10 facts relating to each of these educators and place them on the back of each card with the picture on it.

I'm inclined to believe education must become a liberating process. The battle for an equal, quality education for Black youth is being waged by various forces throughout big city Amerika. Blacks in those cities want their children to have access to the same resources afforded caucasoid

schools, which is a valid argument. However, the focus of the Blacks fighting for this noble cause has been misdirected.

Carter G. Woodson once described a good education as being one that inspires a people to "live abundantly" and make life better for that person or race of people. I'm inclined to believe the education of Blacks in Amerika is an indictment of the "quality of education" we have received since "emancipation." There's a saying that if a man will not treat you right, how can he be expected to teach you right? What my father perceived was that so-called Christian caucasoid people controlling the process of education would assure an inferior preparation for living to guarantee a subordination of Black people indefinitely.

For Black educators around this nation, it has been necessary, primarily, to defend poor Black people, more from the caucasoid upper- and middle-class caucasian racist than from the poor. They, in fact, write the script for the lower class caucasians whom they would have believed are bad ones. You must see how clear it is that the control and operation of every institution in Amerika is the handy work of college and university people. The banks, churches, legal system, governmental functions, manufacturing operations; in fact, Amerika. Through the schools, education is subverted into a training and indoctrination mill from K to Ph.D. The fact today has been modified not very substantially. In order to cast the Black man in the familiar role of the inferior person, a compatible education with ennobling knowledge must not exist, for education can not be compatible with racism.

There can be no question that the Black child is in serious trouble when trying to relate to the racist "education" that is served down to him. We can no longer depend on the bearers of bewilderment and the pushers of perplexity.

Dr. Jamil Cherovee

LETTER TO THE EDITOR

Racism at its Best

Dear Al Williams:

I write this letter with great, great concern for my Black Brothers, as well as for myself, who are incarcerated throughout the Department of Corrections. In your July 29, 1987, issue of the Portland Observer, you carried an article entitled Genocide From Without. This article touched the tip of racism; the Black men incarcerated in the State of Oregon live in the Heart of Racism.

I would like for you to share this letter with the Black Community so that they may be made aware of the unhuman, immoral, and real racist treatment that is being applied to Black men in Salem, Oregon.

First, let us look at the statement made by Governor Neil Goldschmidt: Our justice system in Oregon is not a system. This statement by our Chief Executive is enough to make any person with common sense stop and say: "What is it that we are subjecting other human beings to?" If the Governor says its not a system, then what is it? It is plain and simple: It's racism! How you might ask? Well, let's take a look at it. We have a state with about 180 judges, give or take a few. Two of these judges are of minority decent. But we have a Department of Corrections that houses 28% minorities in a state that has a minority population of less than 2%.

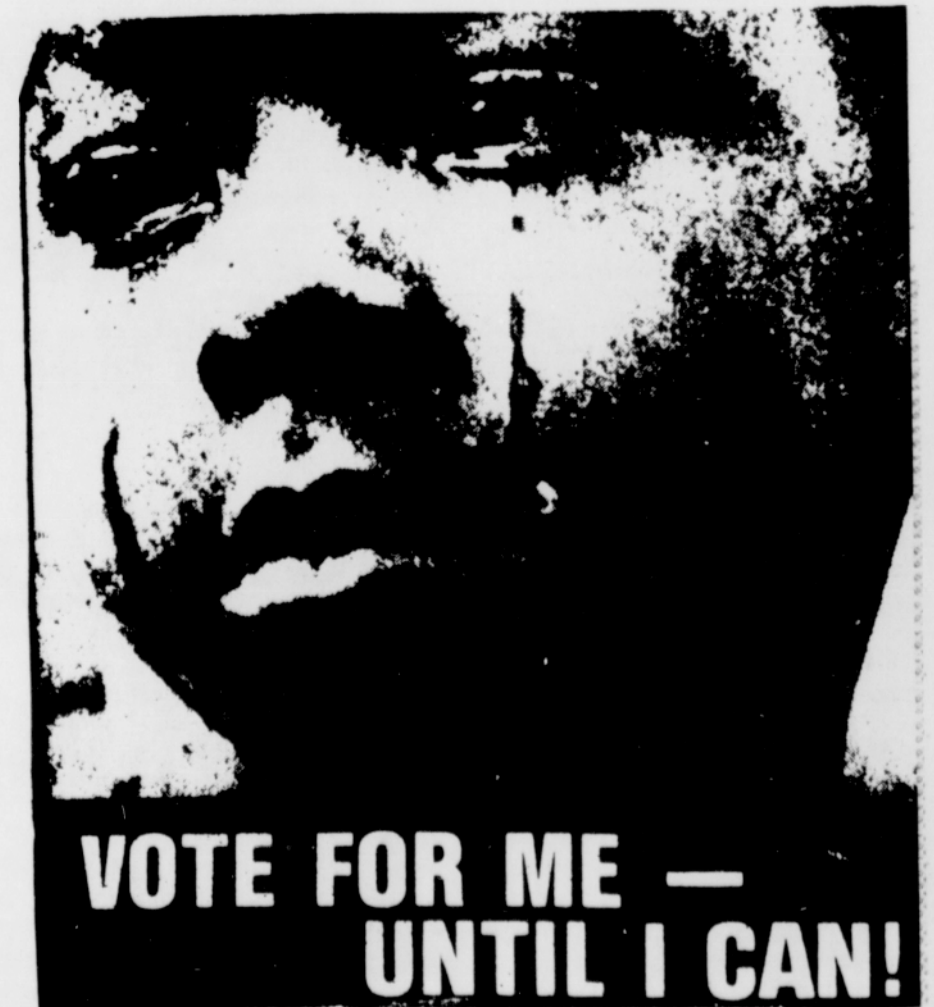
Now, once a Black Man reaches this place (prison), racism is forced down his throat day and night. Laws that apply to people in here are disregarded; Oregon Administrative Rules that are made to govern staff are overlooked. After meeting with one of the prison officials today, it was plainly stated, "We don't have to do anything, regardless of the law." That is Racism!

Now, we have had some real problems during the month of August, 1987. The prison officials have placed at least 35 Black men in the hole. But some of these men have been placed in the hole illegally. Yes, they have. Why? Because they were not going to be held responsible for doing the job of providing security for the prison. Now, if this last shot don't beat all! How are you going to hold me or any other Black man responsible for the security of a prison when we are the prisoners. Well, racism strikes again. These folk have suspended our Black Organization, because we did not know one person was going to be foolish. I say it is racism, because we are at the point where we could provide a drug treatment program for ourselves; we are at a point that we could provide a half-way house for ourselves.

But when you are trying to help yourself get your life right and your fellow man's, these people come along and use racism tactics to stop you.

Our Coordinator is in the S&I building, and we have been cut off from our Black Community by these prison officials. We will try to re-establish our outside contacts as soon as we can get the foot of racism off our necks.

Sincerely,
John Dudley Leftridge III
Member of Uhuru Sasa



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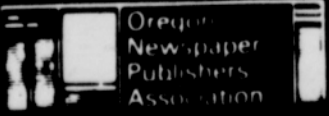
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