



**CIVIL RIGHTS JOURNAL**  
by Benjamin F. Chavis, Jr., Executive Director  
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COMMISSION FOR RACIAL JUSTICE

**Human Rights for Alejandrina Torres**

As I stood before the Federal Correctional Institution in Lexington, Kentucky, one recent Sunday, I could barely hold back the tears and anger. I had come to join with sisters and brothers from around the country, and from several Latin American countries as well, to protest the inhumane prison treatment of Alejandrina Torres and other political prisoners. Attending this demonstration was, for me, like attending an outdoor Sunday church service of liberation.

Mrs. Torres, a 47-year-old grandmother, has been imprisoned for her advocacy work on behalf of Puerto Rican independence. She is a political prisoner. She is also the wife of a United Church of Christ minister, the Rev. Jose Torres, pastor of First Congregational Church in Chicago.

In retaliation for Mrs. Torres' beliefs, prison authorities, for the past 5 years, have tried to make her life a living hell. At the Lexington facility, where she is presently imprisoned, she is forced to live in a basement-like structure with no windows. For almost three months now she has not been allowed outside, to walk around or even to breathe fresh air. Prison officials say she and the other two political prisoners in this unit will have to remain inside until a small outside yard is built. The authorities seem in no hurry to complete it.

Mrs. Torres has also been kept isolated from her family and friends. Prison authorities allow visits of two hours per day, but for a total of only 10 hours a month—and they select the hours. Mrs. Torres' family lives in Chicago, eight hours from the Lexington prison. To make outside contact even more difficult, until December, visits were allowed only during the week, never on week-ends.

Make no mistake: the point of this new high security unit is to break the spirit of Mrs. Torres and her sister inmates. At the Lexington prison this takes the form of psychological abuse. But Mrs. Torres has also been subjected to extreme physical abuse. She was previously held in the Metro Correctional Center in Tucson, Arizona. There, this middle-aged grandmother was subjected to vaginal and rectal searches by male staff members. This violation of her body—this rape—was so brutal that she had to be forcibly restrained by prison guards.

During the demonstration I looked through the chain link fence with its barbed wire around the top, and I thought of the strength of this woman and of other women like her who have sacrificed for the cause of justice. I thought, too, how fitting it was that the protest should be taking place on International Women's Day. And that so many women, of all races and ages, had come to express their solidarity with her—and to demand that this inhumane federal unit be shut down. Those gathered that Sunday understood that by imprisoning Alejandrina Torres, the government has attempted to imprison the aspirations of the Puerto Rican people for independence.

Having served 4½ years as a member of the Wilmington 10, I know only too well the pain of being imprisoned for one's political beliefs. Yet Mrs. Torres' agony is even greater—for I was never raped, as she was, by the prison staff. However, I was protected from this kind of brutality only because prison officials feared the wrath of the people, organized on our behalf by churches and organizations around the world. It is political pressure which puts political prisoners in jail; and it is only political pressure which will get them released.

It is important for the African American community to reach out in support of our Hispanic sisters and brothers who are also struggling for freedom. Sister Torres understands this. She sent a message which was read during the demonstration. In it she said, "I greet you in solidarity and in the spirit and legacy of Harriet Tubman and Lolita Lebron." Then, echoing the words of International Women's Day, she added, "Glory to the hands that work—to the Black hands, the Hispanic hands, the Asian hands and the white hands—the hands that make it possible for women to be free."

**MONEY MANAGEMENT**

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

**Can Two Live as Cheaply as One?**

Probably not, says the Oregon Society of CPAs. But, chances are most newly-married couples really wouldn't know. That's because they haven't devoted enough time to financial planning. Many young couples think that financial planning is something for the very rich or very old. But the truth of the matter, says CPAs, is that financial planning should be an integral part of every family's life right from the beginning.

In planning their financial future, there are some financial matters a couple should consider even before exchanging rings—like questions about the ownership of property brought into the marriage. If one partner enters the marriage with not much more than a sleeping bag and a guitar and the other has an investment portfolio worth \$300,000, a legal binding contract (often called a premarital agreement) can outline what each partner owns and what will become of the property in case of divorce or death.

As a married couple, your tax liability is one of the first matters you'll want to examine. If you're both working, CPAs say you can count on your marriage to put you into a higher tax bracket. And since the Tax Reform Act eliminated the so-called marriage penalty deduction, beginning in 1987, two-earner couples will no longer be able to deduct a portion of one spouse's income. In most cases, married couples pay less tax by filing jointly but, in certain circumstances, filing separately may reduce your total tax bill. A CPA can help determine which filing method will better suit your particular situation.

Setting up a budget forms the groundwork for your financial plan. But before undertaking this task, it is important that both partners work together to formulate short and long term financial goals. You need to know where you want to go before you can plan how to get there. So give careful thought and discussion to determining your objectives.

Although there are countless ways to set up a budget, the basics of every budget are the same. There are two sides—one for the money coming in and one for the money going out. But the most important thing to keep in mind is that, to be successful, a budget must reflect your lifestyle. If you both love to ski, by all means, budget for it, paring down ex-

penses in some other area, if necessary. If your budget is too rigid, you probably won't stick to it.

These days, when most married couples have two incomes, the "if" and "how" of merging two paychecks is another question you'll have to resolve. Some couples prefer to pool all their income together, using one source from which to pay bills, save money and draw spending cash. Others prefer to maintain two separate accounts with each partner taking responsibility for certain expenses. Maybe he pays the mortgage and utility bills while she takes care of food, household expenses and charge payments. Still others like to set up a joint account for fixed expenses and separate accounts for other expenses and individual use.

Whatever way you decide is best, each spouse should maintain at least a small separate account as well as some form of credit in his or her own name. If you find that you and your partner have duplicate charge accounts or just too many, you may want to close some. But when doing so, be sure to structure your credit accounts so that each of you will have a credit history to fall back on in the event of a divorce or a spouse's death.

Although, in the past, you may not have given a lot of thought to insurance, marriage tends to get you thinking about the effects of loss, disability or death. You'll want to be sure you have adequate insurance—both on your lives and on your home or apartment.

You'll need to review the many types of life insurance that are available before determining what is best for your circumstances. "How much do we need?" and "How much can we afford?" are the two key questions you'll want to address. Cash value policies, like whole life or universal, allow you to build up savings but cost considerably more than term insur-



ance which given you the greatest amount of protection at the lowest cost. Consider, too, your need for disability insurance, which provides you with an income should you be unable to work because of sickness or injury. In making decisions on insurance, you have to balance your needs with your resources.

Homeowner's insurance, and its equivalent for renters, protects your home and its contents. The amount of coverage you should have depends on the replacement cost of your home and your personal possessions. Like life insurance, your choice of homeowner's insurance will require you to study your particular situation and compare the policies available.

Overlapping employee benefits is an area many new couples overlook. If both partners work, there's a good chance that both employers provide health and other insurance benefits. By examining both policies carefully, you can determine whether it might be advantageous to merge some benefits. If both policies provide free or low-cost coverage, it might be best to keep both since many plans allow for coordination of benefits. This means that after you submit your claim to the primary plan, you can submit the claim, along with a record of how much the first plan paid, to the other plan and you'll be reimbursed for some or all of the remaining amount. But if the cost of health insurance to one partner is high and your medical expenses are generally low, you might save by dropping that coverage and covering both of you under the plan that costs the least.

To avoid duplicate coverage, many companies offer cafeteria style benefits which allow employees to pick and choose the benefits they need. For example, if your spouse's company provides health insurance for both of you at a reasonable cost, you might choose to sign up for a dental plan or additional life insurance with your company.

CPAs suggest that financial planning in the early years of your marriage can lay the groundwork for the financial planning process that will take you through your marriage on firm financial footing.

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

**Letters to the Editor**

**200th Birthday of the American Constitution**

This year the country is celebrating the 200th birthday of the American Constitution, a framework of liberties and rights for those living within the borders of America. I, born as an African, now an American citizen, have such mixed feelings when I am told this is a year to celebrate. For the last 20 years of my life, America has been good to me, and I have taken the best from America. She has given me freedom to receive an education, to work, to travel, to marry and raise a family. She has put few obstacles in my way. But I am a relative new comer to this land and I came voluntarily. And America has, for the most part, treated me as her guest.

When I observe, as I have done carefully, how America has treated my brothers and sisters, taking them brutally from our homeland of Africa, claiming for herself inalienable rights in the Constitution while they were yet slaves, leaving them no choice but to physically and spiritually fight for their rights under the government that had ruled their lives for over 300 years, then I declare this is no time to celebrate a bicentennial. African Americans cannot even celebrate 50 years of constitutional freedom, let alone 200.

Constitutional freedom is one thing. Actual, realized freedom is quite another. As far as I am concerned African Americans do not even really have a date from which to begin to count true freedom, full realization of their rights in America. All around us there is too much evidence that the

**Letters to the Editor**

racism that allowed America's founders to write "all men are created equal" without even considering us as people, that racism is still embedded in the heart and institutions of America even if it is not in her books of law. Nationwide the penal system is filled with our men and women. This disparity almost literally sickens me. We are only 12% of the nation's population but we are over 45% of the prison population. We are 1.4% of Oregon but 10-15% of the Oregon State Penitentiary depending on the month. Why? Are we so much more wicked than the rest of Americans? Or have we as a people been so systematically stripped of our dignity and self respect through generation upon generation of degradation and denial of a decent, self-supporting life that we consider it our place in society to rape, rob, steal and self destruct on alcohol and drugs?

It's not hard to see why and how too many of our brothers and sisters have become who they are. The hard, terribly hard, question to answer is what do we do about it? And who is supposed to do it? All over the city the issues and problems of our men, our women, our children, our families and our communities are being discussed, defined and bemoaned. But precious few seem to have solutions, and even fewer the commitment to act on the solutions that are raised.

The issues facing us are far too critical for us to leave them to the efforts of a few. For over 300 years we have suffered. It's obvious no one but us is going to take our problems seriously. We have to do it and we must do it together. We cannot afford to cut each other down. We must overcome the divisiveness, look beyond where we came from or our academic background, and for the sake of our long-suffering, join our forces, support one another and each one do his or her part. For, whatever part of the country of part of the world you came from, you have a part to take in solving the problem unique to us as a race.

I personally have struggled to find my role because I cannot sit still and watch my people suffer. Since I have been in Oregon the past four years, I have met with our brothers in the Oregon State Penitentiary, helping them make the most of their time in prison and motivating them to prepare for a productive life in society. But no matter what impact I could have there, and sometimes I wonder how large it is, there are always more of our men and women coming into the system, headed for years of wasted time. So I determined to spend my energies on prevention instead of remediation. And that is how Operation E.A.S.Y. began.

Operation E.A.S.Y. (Efforts Aimed at Sensitizing You) is a comprehensive program for elementary students already at-risk of failing academically and socially. These young people, if left alone, are the ones who will be the prisoners of the future. If they are to have a bright future, they need individualized education, so Operation E.A.S.Y. provides tutoring in and after school, and trains their parents to tutor them at home. However, many of their problems begin with a homelife unstabilized by unemployment, adult illiteracy, alcoholism, drug addiction and crime. So a unique aspect of Operation E.A.S.Y. is its intervention in the home with guided referrals to community services.

Meanwhile the children need positive adult role models now, and that is where you can participate. Each child in Operation E.A.S.Y. will have a mentor to include him or her in the mentor's family, work and place of worship and, thus, demonstrate a successful alternative to the destructive path the child could be headed on. Operation E.A.S.Y. could be knocking on your door soon to ask if you will provide hope for our youth.

No matter what you do, please search your souls and discover what your part is in creating our destiny. The burden may be great, but as Operation E.A.S.Y.'s logo states — "When we carry the LOAD together, it becomes EASY." The time is now. So much is at stake. Let's come together and work together.

Dr. Dapo Sobomehin  
Member of the  
Commission on Black Affairs  
Executive Director  
of Operation E.A.S.Y.

**INVESTMENT IDEAS**

**GNMA Trusts—GNMAs Made Easy**

Safety-conscious investors look to Ginnie Mae pass-through certificates (GNMAs) to provide them with government-guaranteed, high, monthly income. Traditionally, GNMA yields have been higher than yields on Treasury securities. And since they are backed by the full faith and credit of the U.S. government, GNMAs are among the safest investments available.

A Ginnie Mae is a certificate representing part ownership in a pool of FHA- and VA-insured mortgages. The Government National Mortgage Association (GNMA), a U.S. government agency, packages these pools for investors and guarantees timely payments of principal and interest.

While GNMAs represent an excellent investment for those looking for high yields and safety, the \$25,000 minimum investment has kept some investors from purchasing them. In addition, GNMAs pay out interest and a portion of your original principal each month. Your entire principal is paid out throughout the life of the investment. For some investors, the small portion of principal returned monthly is difficult to reinvest. Many such investors prefer to have their principal automatically reinvested.

For investors interested in safety, high yields, a low minimum investment and automatic reinvestment, GNMA unit trusts may be the answer. Investments in GNMA unit trusts start at \$1,000.

And GNMA unit trusts offer a reinvestment option that lets you channel the principal portion of your monthly payments into an open-ended GNMA fund. In this way, you will receive monthly interest payments throughout the trust's life. When the trust matures, mutual funds shares (that have been purchased with your original principal) will be returned to you. You may hold these shares or sell them and reinvest the proceeds to generate monthly income.

At the time of this writing, GNMA unit trusts with an average life of seven years are yielding 8/81%.\*\* Units with a longer expected maturity of 12 years are now yielding 9.46%.\*\* To check current rates and availability, call your investment broker today. He or she can help you determine whether GNMA unit trusts are an appropriate vehicle for you.

\*\*Yields are as of Friday, April 10, 1987, and are subject to change.

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