



# Opinion

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## STAFF

EDITOR IN CHIEF,

PUBLISHER

Charles H. Washington

EDITOR

Larry J. Jackson, Sr.

BUSINESS MANAGER

Gary Ann Taylor

COPY EDITOR

Joy Ramos

CREATIVE DIRECTOR

Shawn Strahan

4747 NE Martin Luther King,  
Jr. Blvd.

Portland, OR 97211

503-288-0033

Fax 503-288-0015

e-mail pdxobserv@aol.com

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## AntiSocial In Security

BY JOE KLOCK  
FOR THE PORTLAND OBSERVER

A couple of years back, we addressed (maybe undressed?) the Social Security situation. Since then, much more has been said than done about this major disaster in the making.

These days, as then, any politician worthy of the name - or, in this case, the shame - will solemnly assure you that Social Security is not "on the table" in discussions of budget balancing and deficit reduction. For once, these devious deceivers are correct - at least metaphorically. Social Security is NOT on the table; rather, it's on a gurney, rolling hell-for-leather toward a slab in the morgue!

This sorry scenario is a tragic variation of that light-hearted yarn about the emperor's suit of clothes. While our elected officials and their hired minions cluck, cackle and crow about a "solemn obligation to beneficiaries" and the "basic soundness of the concept," nobody dares mention the grim underlying truth that there ain't no money there - not a plugged nickel! What used to be a tangible, solvent trust fund has been totally depleted by government spending on everything from congressional junkets to research on cattle flatulence.

In place of the hard - and hard-earned - cash deposited by a huge number of past workers, there is now only a stack of IOU's signed by Uncle Sam, which will have to be redeemed by a diminishing number of future laborers in the vineyard of American life.

These unfortunate victims are better known as the younger members of our national society, including the children and grandchildren of anyone old enough to be reading this.

Need I say it again? Unless they pony up the payments, now and well into the sweet bye-and-bye, there will be no future Social Security benefits for anybody. NONE!

Please don't burden me with your protests about all the money you paid into this failed adventure. That money is gone! Are ya havin' any fund? The answer is a resounding "No!" The "fundy-money" to which you lay claim is as irretrievably lost as if it had fallen out of an upset Brinks truck or been blown on Lotto tickets.

Chew (or stew) on this: In 2007, just a decade from now, the first of the baby boomers will hit 62 and, according to today's "not-on-the-table" rules, will become eligible for early retirement. For the following five years, projected tax revenues will be sufficient to support them and all other current recipients. Then the you-know-what hits the oscillator.

By 2012, according to the trustees (how's that for a misnomer?) of the Social Security Trust Fund, tax revenues may no longer cover the "entitlements" that will then start coming due.

Behind all the bad news is the good news that people are living longer. When Social Security started in 1935, the retirement age was 65, but the average life span was 61. It doesn't take an Einstein to figure out that, as long as sufficient retirement money was collected and protected, the entitlements, when due, would be there for those entitled.

By contrast, a girl-child born today has about a 1/3 chance of living to be 100 - and, unless the present Social Insecurity rubrics are put back on the table, she'll be "entitled" to more years of retirement than she will have spent on the job!

Back in 1934, the ratio of workers to retirees was 40 to 1. Today, it's 3.2 to one and will be one-to-one when most of our present grandchildren head out to pasture under existing rules.

What for several decades had been a healthy reserve, or surplus, has since become, by some estimates, a liability of \$515 billion - that being the amount of "new money" that will have to be paid in order to retire the current IOU's. This is not to mention a reported \$2.7 trillion liability for future obligations. Right now, the pols in power choose to ignore the ticking of a monstrous time bomb that will explode in the wallets of our kids and grand-kids - and we're letting them get away with it. A pox on us!

What to do? Well, first of all, those of us who are long in the tooth should face up to the fact that what we always regarded as a fiscally sound retirement plan is now as dead as a 1996 campaign promise. Our "retirement" money swirled down the tubes many, many flushes ago.

Therefore, those of us who are 62-plus and still above ground should forget about "cashing in" on the "investments" we made during our working years. They're all gone, brethren and sistren - just as gone as those wrinkle-free faces we used to see in the mirror.

If, as we claim, we really cared about our descendants' futures, we'd tell those gutless goofballs in Washington to scrap the whole damned mess and pay "entitlements" only to those of us who need it. This would exclude me, my first wife, a big chunk of my friends and, based on their current career paths, almost all of my kids. Uncle would not only save the direct payments to us, but also the bureaucratic markup involved in delivering them. Then an entirely new program could be launched - and self-funded - to provide for the future of those still in the work force, with a more realistic retirement age like 70 or even 75.

Similarly, Medicare should be put on a pay-as-you-go basis for all Americans except those who genuinely can't afford it.

Hear me on this: No American should be without a helping hand when they are old and/or sick and/or destitute; and nobody at any age should go hungry while our garbage cans are so well fed.

But social services should go only to those in need - especially when there's no money available for any "excess largess." Wake up, folks, and smell the cesspool!

## Spring break and underage drinking a bad mixture

BY BARBARA CIMIGLIO  
FOR THE PORTLAND OBSERVER

Spring break in Oregon means different things to different people. Many of us will use this year's no-school week, March 20-24, to take family trips. For others, it will be a time to begin this year's garden.

Unfortunately, spring break also has become a traditional time for many people to party, and those parties too often

include alcohol and minors, a mixture that can have tragic results.

We're slowly making progress in educating parents and children about the dangers of underage drinking. However, alcohol use continues to be a very serious problem that causes avoidable injuries and deaths every year.

Last year a group of revelers attending a large beach party in Seaside got carried away when they took the celebration downtown.

The result was quite a scene - flying rocks and beer cans, broken storefront windows, injured police officers and partygoers, a Coast Guard helicopter and 20 arrests. Luckily no one was seriously hurt.

Some called it a melee, others called it a riot. Whatever name you give it, underage drinking was a contributing factor, and the incident was preventable.

I was encouraged to learn that Seaside is planning ahead for this year's influx of spring-break visitors and hopes to return the celebration to an enjoyable family-oriented event.

Despite a wide variety of government and volunteer prevention efforts, I'm sure we'll see scenes on television and in newspapers of spring-break alcohol-related problems in various places. I hope we don't have to witness any serious injuries or deaths, but the risks are always much

higher when alcohol is involved.

For instance, about 40 percent of deaths among youths 15 to 20 years old in motor vehicle crashes are alcohol-related. Often the victims are innocent drivers and passengers in other vehicles.

There are several ways to attack the underage-drinking problem. One is strong law enforcement. It's illegal for anyone under 21 to buy or drink alcohol. And it's illegal for anyone over 21 to furnish alcohol to minors. If kids

can't get alcohol, they can't drink it.

Public and parental awareness is another, and probably the most influential, weapon we have against underage drinking and other drug abuse. We will make substantial progress in reducing underage drinking when people fully understand the price we're paying and

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Barbara Cimiglio  
Director of Alcohol and Drug Abuse  
Programs in the Department of Human

are willing to take an active role in reducing the problem. For example, it's important for parents to set clear "no alcohol use" rules for their children.

Our culture continues to glamorize drinking through advertising, sports sponsorships and other high-visibility methods with very little recognition of the risks involved. As a society, we must do our best to reject those messages. Alcohol use is not glamorous, and underage drinking can lead to addiction problems that last well into adulthood. My office and the Oregon Partnership are working together to increase public understanding of alcohol-related problems during Alcohol Awareness Month in April. All Oregon counties have local programs on alcohol prevention and treatment. Your local mental health department will have details. I urge you to get information and talk to your kids about the dangers of drinking. And if you or someone you know has a drinking problem or needs information, call Oregon Partnership at 1-800-923-HELP.

Just think: Your son is bright, healthy and headed for college one day. You love the direction your career has taken. You're doing a lot of the things you planned and even a few you didn't. Living life to the fullest is easy when you have family behind you. American Family Mutual Insurance. Call and talk to one of our helpful, friendly agents. You'll find out why we're consistently rated A+ (Superior) by A.M. Best, the insurance rating authority. Then, go on. Dream. Plan. What you do next is up to you and we'll be here to help you.

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