

We have a plan for college.



Saving for college may not be easy, but it helps if you have a plan. That's why families all over Oregon are investing with the **Oregon College Savings Plan.**

- investors enjoy these benefits -

State tax deduction up to \$2000 per year¹
Tax-free growth and withdrawals²
Use your savings at schools nationwide



Call toll free today or visit our website
for your **free** enrollment kit.

1-866-772-8464

www.oregoncollegesavings.com



Randall Edwards
Oregon State Treasurer



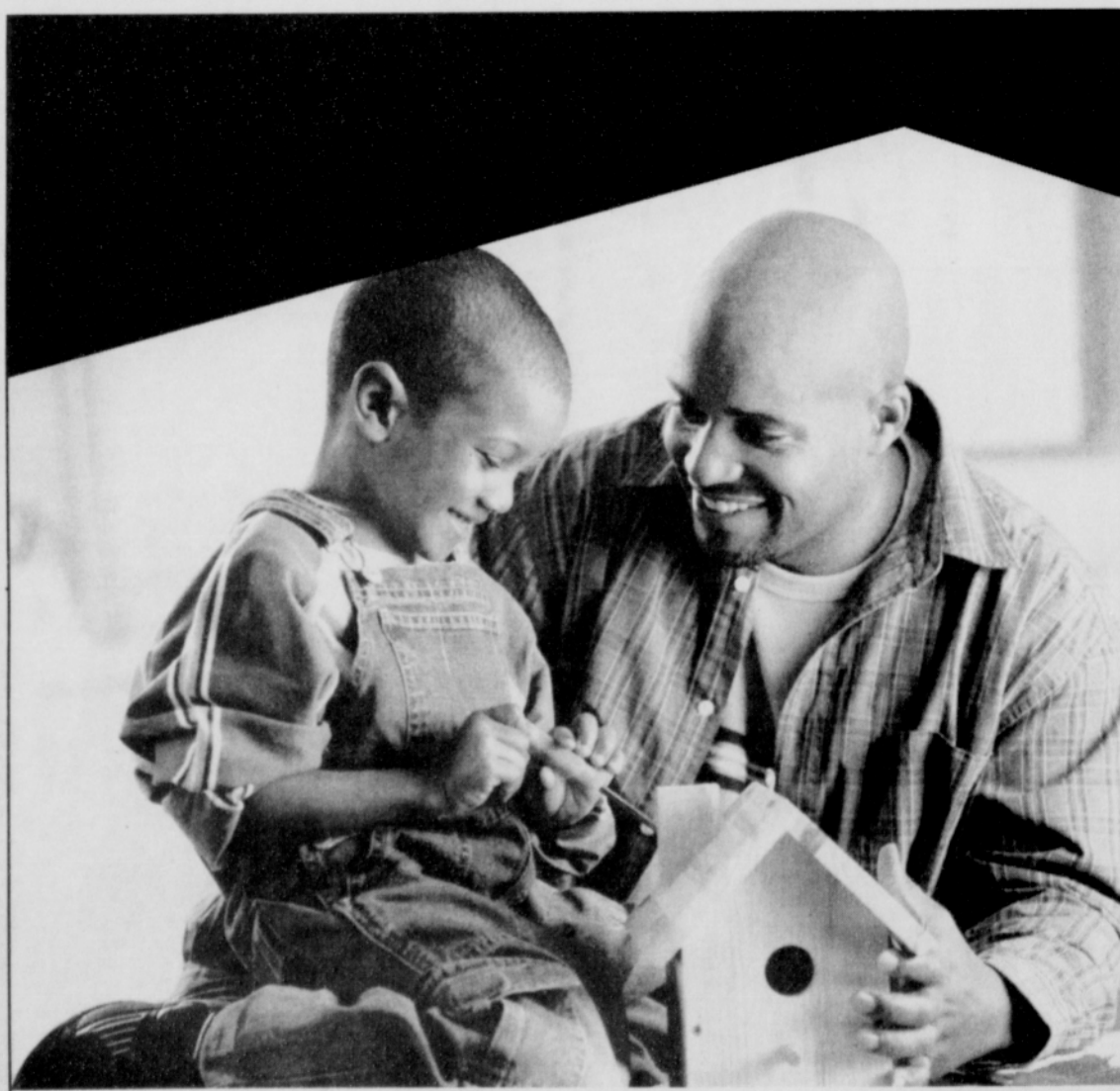
OppenheimerFunds
Distributor, Inc.



"This plan helps Oregon families achieve the dream of higher education. Its flexibility and outstanding tax benefits make it an ideal choice when saving for college."

State Treasurer Randall Edwards,
Plan Administrator

The Oregon College Savings PlanSM is administered by Oregon State Treasurer Randall Edwards and distributed by OppenheimerFunds Distributor, Inc. OppenheimerFunds, Inc. is the program manager of the Plan. Some states offer favorable tax treatment to their residents only if they invest in the state's own plan. Non-residents of Oregon should consider whether their state offers its residents a 529 plan with alternative tax advantages and should consult their tax advisor. The tax bill exempting earnings on qualified withdrawals from federal income taxes expires 12/31/10, requiring Congress to take further action to extend those provisions beyond that date. These securities are **neither FDIC insured nor guaranteed and may lose value.** Please read plan documents for more complete information, including investment objectives, fees, expenses and risks.
OppenheimerFunds Distributor, Inc., Member NASD, SIPC, Two World Financial Center, 225 Liberty Street, New York, NY 10281-1008.
©Copyright 2005 OppenheimerFunds Distributor, Inc. All rights reserved.
¹ Oregon state tax deduction for contributions of up to \$2000 per tax filing. ² Tax-free withdrawals for qualified expenses.



The Joys Of Your Heart Live In Your Home

At American Family Insurance, we know that home is the place where you spend the best moments of your life. For this reason, regardless of whether you are an owner or a tenant, we have a great variety of policies that could offer you the protection you need. Call one of our local agents today or visit www.amfam.com to become more informed about coverage options that exist to protect the joys of your heart...home.



American Family Mutual Insurance Company and its Subsidiaries
Home Office - Madison, WI 53783
www.amfam.com



All your protection under one roofSM

©2005 001473 - 1/05

OPINION

Opinion articles do not necessarily reflect or represent the views of *The Portland Observer*

Discrimination at Work

Another obstacle on the path of equality

BY JUDGE GREG MATHIS

A large number of American companies boast about their commitment to employing a diverse labor force. However, a recent poll shows more than 30-percent of African-American white-collar workers knows someone who has been a victim of workplace racial discrimination; less than 20-percent of white workers could say the same.

While workplace diversity has vastly improved over the last several decades, it's clear that more work needs to be done and more resources utilized in the fight to eliminate it.

The recent restructuring of the Equal Employment Opportunity Commission stands to negatively affect the way the organization deals with workplace discrimination complaints, hindering the enduring struggle for equal opportunity.

The EEOC is a federal agency, charged with enforcing Title VII of the U.S. Civil Rights Act, which prohibits discrimination on the basis of race, nationality, religion or gender. The Commission also enforces other laws and statutes, including the Equal Pay Act of 1963, which prohibits sex-based pay discrimination and the Age Discrimination in Employment Act of 1967, which protects workers 40 or older.

Despite the continued need to

guarantee these laws are enforced, the EEOC has been reorganized: seven of the Commission's eight district offices will be converted to field offices and one district office will become an area office. Those who disagree with the new arrangement say the changes will result in delays and poor service and that local cases will not receive the attention they deserve.

The EEOC had trouble keeping up with its caseload before the

bias out of the workplace, puts yet another obstacle on the path to true racial equality.

If you feel you have been a victim of workplace discrimination, you can file a claim - by mail or in person - at the nearest EEOC office. You'll need to provide your personal information, contact information for your employer, along with a description of the alleged discrimination. Don't delay in contacting the EEOC: a charge must be filed within



We cannot let budget cuts and restructuring deny justice and hinder progress.

changes. In 1998, the Commission had a backlog of nearly 65,000 cases; the number was reduced to about 40,000 in 2000 - still too high a figure. A report released last year revealed only 43-percent of investigations by federal agencies was completed on time.

For the last several decades, corporations big and small have made a concerted effort to recruit and retain a workforce that accurately reflects American society. Nevertheless, workplace discrimination is a reality that endures. To restructure and, in effect, weaken the agency responsible for keeping

180 days from the date of the alleged violation. If, at any time during the process, you feel the EEOC doesn't offer quality service, let it be known - contact the national EEOC office and your local legislators and vocalize your frustrations. The same is true if you've already filed a complaint. We cannot let budget cuts and restructuring deny justice and hinder progress.

Judge Greg Mathis is Chairman of the Rainbow PUSH-Excel Board and a National Board Member of the Southern Christian Leadership Conference.

America's Progressive Ideals

Movement tied to women's, minority rights

BY PETER PHILLIPS

The term progressive is widely used by contemporary writers, politicians, and liberals, but an understanding of what makes up a progressive agenda is generally unknown.

Many people have a vague sense that progressives are left-of-center folks mostly concerned with societal fairness and governmental transparency. This notion is rooted in the Progressive movement that occurred in the U.S. between 1900

women's suffrage and the formation of the NAACP.

Progressives in the 21st century continue in this tradition of democracy building and open transparency of corporate and political power. Progressive values are rooted in the American traditions of equality, fairness, due process, and democratic decision making at the deepest level possible. Progressives recognize that institutional power, both public and private, has created

imprisonment for non-violent crimes.

Progressives encourage socioeconomic and political systems that maximize individual participation, self-actualization, loving interpersonal relationships and healthy environments. They are a diversified bunch who come from all political parties with a full range of human characteristics.

More importantly, progressives seek personal life styles that reflect their core values. Simplicity is highly

valued through a life of slower pace, natural foods, sustainable consumption, efficient living spaces, and a daily consciousness of striving for human betterment through social action.



Progressives believe in the Universal Declaration of Human Rights, the Bill of Rights, open access to corporate and governmental information, democratic media and individual human freedom.

and 1914. According to Richard Hofstadter in his book "The Progressive Movement," 100 years ago our grandparents and great grandparents faced the accumulated evils of political bosses, banking trusts, railroad greed and overcharging, unjust taxation, millionaire senators, yellow-dog journalism and cities filled with pollution and tenements.

A nationwide multi-party political movement of mostly middle class working people emerged that sought political reform, increased governmental regulation, city sanitation, and objective media. The movement was closely tied into

inequalities of race, class and gender, and that democratic governmental regulation is needed to make necessary social justice corrections for humanity worldwide.

Progressives believe in the Universal Declaration of Human Rights, the Bill of Rights, open access to corporate and governmental information, democratic media and individual human freedom. Progressives believe that human freedom includes the freedom from hunger, homelessness, unemployment, environmental pollution, discrimination based on physical attributes and long

Social action based on progressive values is possible locally, regionally, nationally and internationally. It is action emerging from internalized values that lead people to self-actualization and fair livelihood. One step at a time can lead us to a progressive future.

Imagine a society with regionally sustainable economies, crimelessness, and general equality. Such a life is possible, not just for us but for the world.

Peter Phillips is a professor of Sociology at Sonoma State University and director of Project Censored, a media research group at www.projectcensored.org.

Letter to the Editor

New Beginning

Throughout the fearsome drama played by Hurricane Katrina and the subsequent enraged Rita; then the seeming abandonment of the suffering citizens by an indifferent and incompetent Federal Emergency Management Agency, we Americans - indeed the whole world - have been witness to the entire spectrum of human emotions.

We have seen and heard stores of great courage, great endurance, despair, hope reborn, anguish, fear and anger - and we have seen mostly black Americans as never before.

Now the healing has begun. The Bush Administration, grossly inept when the emergency was at its zenith, is now running hard to make up for its failure at the beginning of the crisis.

Now America - and again the world - is seeing those of exceptional courage and spiritual strength, who endured and survived the traumas of the hurricanes, remake their lives and reconnect with loved ones.

White Americans have seen and heard black Americans as never before. May it be a new beginning of greater understanding and concord between the races.

Heroes have emerged. Mayor Ray Nagin, though criticized by some, is passionate, articulate and charismatic. Thank God for Ray Nagin. May he have a long and distinguished service in government.

June Potter Acosta
Southwest Portland