

OPINION

Social Security is a Woman's Issue

Benefit critical for those who need it

BY MERLE BAISDEN

Some conservative politicians want to get rid of Social Security as we know it. They call it a bad idea, a handout that lessens self-reliance, a giant Ponzi scheme. These politicians aren't just misguided, they're wrong, and maybe they don't know how critical Social Security is for American women.

Social Security is a woman's issue because more women

than men rely on it.

Talking to some women at the Hillsboro and Forest Grove Senior Centers about Social Security recently, I heard these comments: "A life saver, Necessary for my livelihood, Allows me to stay in my home, I couldn't pay my bills without it, and A foundation for working middle-class folks' retirement."

These women spent most of their employable years raising children. Some thought because their husbands made good money they'd be well taken care of in retirement. Bankruptcy, but divorce and health problems changed their circumstances considerably,

and they are immensely grateful for their Social Security checks.

Given that women, on average, still do not make as much money as men, and will probably continue to outlive men, today's working women will have the same need for Social Security in their retirement as our current retirees.

Charged to find ways to reduce the federal deficit, Congress definitely should not include an attack on Social Security.

Social Security did not cause the deficit; it is funded by contributions made by employees and employers. These contributions are paid out immedi-

ately, mostly to current retirees. The rest of the money goes to the U.S. Treasury, where it is spent on other items. The Treasury sends the Social Security Administration an IOU called a "special issue" bond in return for this money.

Money for Social Security should not be re-directed, and this process is a threat to the future solvency of Social Security.

Another threat is the two percent reduction in the payroll contributions to Social Security for the year 2011, as an attempt to stimulate the economy. This "holiday" deprived the fund of \$120 billion. It should not be renewed or

spread to employers.

Presently, Social Security will fully fund benefits until 2037. It is not broke. But this valuable safety net for the elderly, the disabled and children needs to be strengthened and preserved.

Please tell Congress you want Social Security to be there for those who need it. People who care only for themselves will be trying to tear it down, being very vocal about their ideas. We cannot let them prevail.

Merle Baisden is treasurer of the American Association of University Women, Hillsboro-Forest Grove branch.

Save College Aid for the Disadvantaged

Some colleges are misusing funds

BY JUDGE GREG MATHIS

Oftentimes it seems that those who need something the least are the most likely to receive it. Indeed, three asset managers from Connecticut recently won a \$254 million lottery drawing. It just doesn't seem fair.

More unjust and more serious is the recent announcement that colleges and universities are giving \$5.3 billion in aid to students who, according to the federal government, don't need financial help.

According to study from the College Board, American schools are using 20-percent of the total federal financial aid pot to woo high-achieving

students who also have high earning parents who could easily pay the tuition themselves. In addition, these same families also receive an additional \$4 billion in federal tuition tax credits.

College costs are rising, and the amount of student aid available to low-income students has declined in the last decade. To learn that these much needed federal financial aid dollars are going to students from families earning more than \$100,000 per year is disheartening.

That same money could be used to help send more low-income students to college, giving a broader range of people access to higher education.

Certainly, universities have the right to compete for the best students, but they should

not be allowed to use government funds to lure high-income students to their private universities. These schools have endowments they could tap into for these purposes, or they could also call on their distinguished alumni for assistance.

Our young people, rich or poor, are our nation's most precious resource. We must work to ensure they have the tools they need to finish school and to go out into society and become productive citizens.

That said, we must also realize that society does not always benefit the neediest among us. It is our duty to do what we can to level the playing field as much as possible.

Making sure federal financial aid dollars are used for low-income students and low-income students only will go a long way in making sure we

right some of the wrongs and justice. His life story of a street youth who rose from that everyone has a chance. Judge Greg Mathis is a jail to judge has provided longtime advocate for equal hope to millions.

THE LAW OFFICES OF
Patrick John Sweeney, P.C.Patrick John Sweeney
Attorney at Law1549 SE Ladd
Portland, Oregon

Portland: (503) 244-2080
Hillsboro: (503) 244-2081
Facsimile: (503) 244-2084
Email: Sweeney@PDXLawyer.com

The Portland Observer Established 1970

USPS 959-680

4747 NE Martin Luther King, Jr. Blvd., Portland, OR 97211

EDITOR-IN-CHIEF, PUBLISHER: Charles H. Washington

EDITOR: Michael Leighton

DISTRIBUTION MANAGER: Mark Washington

CREATIVE DIRECTOR: Paul Neufeldt

POSTMASTER: Send address changes to Portland Observer,
PO Box 3137, Portland, OR 97208

The Portland Observer welcomes freelance submissions. Manuscripts and photographs should be clearly labeled and will be returned if accompanied by a self addressed envelope. All created design display ads become the sole property of the newspaper and cannot be used in other publications or personal usage without the written consent of the general manager, unless the client has purchased the composition of such ad. © 2008 THE PORTLAND OBSERVER. ALL RIGHTS RESERVED. REPRODUCTION IN WHOLE OR IN PART WITHOUT PERMISSION IS PROHIBITED. The Portland Observer--Oregon's Oldest Multicultural Publication--is a member of the National Newspaper Association--Founded in 1885, and The National Advertising Representative Amalgamated Publishers, Inc, New York, NY, and The West Coast Black Publishers Association

CALL 503-288-0033 FAX 503-288-0015

news@portlandobserver.com

ads@portlandobserver.com

subscription@portlandobserver.com

Advertise

with diversity in

The Portland
Observer

Call 503-288-0033

ads@portlandobserver.com