

Taking an axe to Social Security isn't the thing to do

Social Security has been the retirement plan for most Americans since it was signed into law in 1935.

But there maybe dark days ahead, and if the estimates are right, the fund will be unable to pay all retirement benefits by 2042.

President George Bush has decided it is time to fix the problem, and he is going around the country promoting his privatization plan as the answer. He has tried to finesse the plan by saying those over 55 — those born in 1949 or before — will get the benefits promised under the current system.

Bush's plan would allow younger workers to take part of the money they pay into the system — up to half — and have it invested in an attempt to out produce Social Security's lower rate of return.

Sounds good, but the plan does not actually solve the problem with Social Security. Taking money out of the program to be invested would mean the trust fund would run out of money years earlier. Estimates are it would take \$2 trillion to cover the shortfall.

Having people invest their retirement sounds good because it would put more money into the business economy — something Bush's friends would like — and push up the rate of return to the individual when they reach retirement. This plan could be fraught with problems, though, because the average citizen does not have the financial background to handle investment decisions.

True, there are plenty of experts out there to "help" make those decisions, but there is no guarantee those investments are going to be the winning path. Faced with those problems, most Americans simply opt for the "safe" road which puts the money in funds with a locked-in interest rate. Unfortunately, with today's investment rates, that is not much better than Social Security is doing now.

Dismantling Social Security does not appear to be the answer, but the evidence is there that about the time our kids are ready to retire they will find the lock box has been picked and at least 20 percent of the money for their retirement has disappeared.

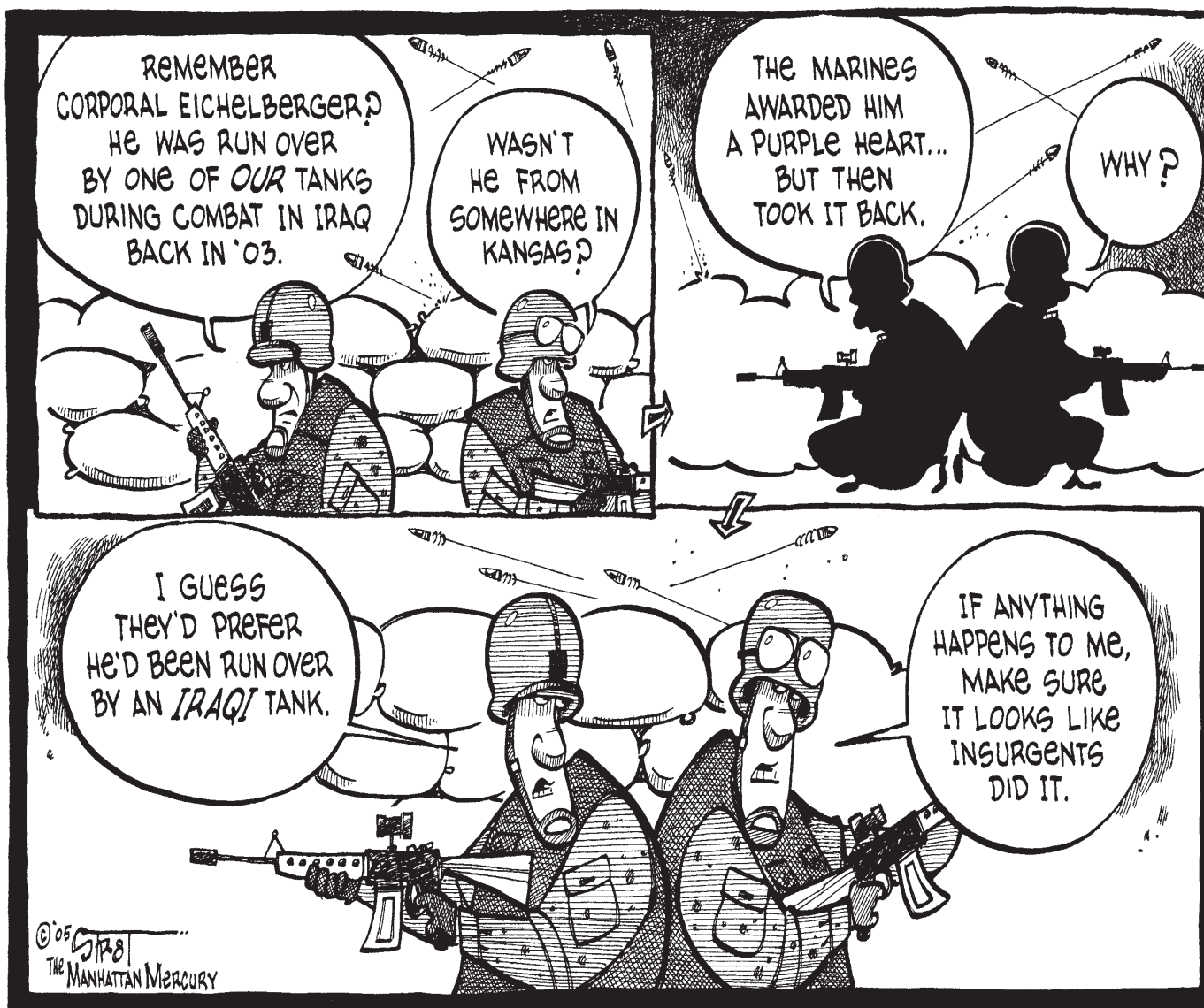
It is time to address the future of Social Security, but Bush's plan uses a wrecking ball approach which leaves big holes in the program and costs more than we can afford.

There are alternatives that have been discussed since the first big "crisis" in the 1980s. One suggestion is to raise the retirement age to 70. For those who have crossed the 55 mark, the retirement age is already being raised to 67 before they can claim full benefits. Another three years to save the system seems fair.

Turning the billions of dollars in the Social Security trust over to a list of investment counselors who are more interested in their commissions is not an appealing picture.

There are some things that should not be chopped into pieces, and Social Security is on top of that list.

— Tom Betz



Actions are far more important...

I couldn't help but chuckle just a bit when a recent study found that 43 percent of high school students said they were bored in class sometimes during their senior year. Furthermore, a substantial percentage felt the federal government should okay newspaper articles prior to publication. A majority likewise felt the First Amendment right to freedom of speech was not important.

One has to know that whoever framed that study never, and I mean never, had children, or farmed them out when they were teenagers. Jack has always maintained the reason for the teenage years is to prepare parents for their child's departure. Most teenagers, whether students during the early 21st century or the mid-twentieth century, would have said they were bored in high school. This isn't necessarily a bad thing but rather part of the idealism which accompanies youth and leads them to believe they can do better than their parents' generation. Without that faith in themselves they wouldn't step out the door; they'd be paralyzed by fear.

Phase II Mary Kay Woodyard



Our young people have had much to fear in this modern world. Drugs are an ever-present threat, job opportunities are limited and the desire for money, things and success is a heavy weight to carry. But people of other eras had equally frightening circumstances. The lack of 24-hour TV news channels may have made some of those happenings seem less real, but these same services now almost numb us to their reality.

Do young people believe in the freedom of speech and First Amendment rights? Most young people feel little reluctance in stating their beliefs. They may not identify this as freedom of speech or First

Amendment rights but it doesn't mean they don't believe in them. It is more likely that they firmly embrace these rights in a manner we might say is taking it for granted. Perhaps more appropriately, though, it is a matter of expecting that freedom, because that's what democracy is. Young people of today's world have not fallen victim to the draft and been forced into service for their country. Rather they have had choices about service, school and, to a greater extent than any other generation, careers. They haven't studied democracy; they've lived it.

Young people in today's world have expectations of freedom that differ from prior generations. That isn't good or bad, it just is. There are some who choose to fight the battles our government wages, others don't. Some will fight battles on the home front and others will fight the plagues of mankind throughout the world. What they profess to believe is far less important than their actions.

Youth shouldn't watch so much TV

A recent research study at Children's Hospital and Regional Medical Center in Seattle reported that every hour preschoolers watch television, each day increases their chances (by about 10 percent) of developing attention deficit problems later in life.

Attention Deficit Disorder (ADD), a common children's mental impairment, becomes more apparent when children enter school, where paying close attention and completing assignments is necessary. Young children with attention deficit problems may exhibit difficulty concentrating, act restless and impulsive and be easily confused.

Seattle researchers explained that their findings are similar to previous research which showed that watching too much television can shorten a child's attention span. The Seattle study suggested that

High Plains Mental Health

By Karen Beery

television might over stimulate and permanently "rewire" the brain and includes a recommendation that children under 2 not watch television.

The researchers explained that it isn't necessarily the content of the shows that children watch. Rather it is that the fast-paced visual images on television that might alter brain development.

Parents have been advised for a long time about the importance of monitoring the time their children spend watching television, which takes away from activi-

ties such as school work, playing outdoors, exercise, and interactions with family and friends.

In addition, children are influenced by the large number of commercials, many of which are for alcohol, fast foods and toys.

Young children are highly impressionable about the content of television shows, including violence, sexuality, race and gender stereotypes and substance abuse. To encourage healthy development, it is suggested that parents monitor the content of programs, place limits on their child's viewing, choose age-appropriate shows, and turn off the television during meals and study time.

Mail questions to: High Plains Mental Health Center, PLAIN SENSE Consultation and Education Department, 208 East 7th, Hays, Kan. 67601.

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LETTERS TO THE EDITOR:

Identifies cousin in vets picture

Dear Telegram:

My friend and four year classmate at Norton Community High School, Jim Maddy, sent me a copy of your WWII veterans edition.

The picture on the front page showing the first 19 Norton County young men drafted includes a cousin of mine. Ivan Colip is on the front row on the far right (his left). Ivan had polio as a boy and was lame. He was the second son of Charlie and Leona (Howell) Colip. His youngest brother, Lewis, was later drafted and

served in Italy and possibly elsewhere. He was wounded in Italy. Ivan failed his physical and returned to farm northwest of Alma. He married Gladys Hendricks, a Norton County school teacher. The Colip boys lost an uncle in WWI, a brother of their mother.

All of my cousins, my uncle and my brother survived and returned from service to their country.

Very truly yours,
Virgil Severns
Fairbanks, Alaska

Spelling Bee winner happy with plaque

Dear Norton Telegram,
Thank you for sponsoring the Norton County Spelling Bee. Also thank you for the plaque and the free name engraving on it.

Sincerely,
Phillip Becker
Lenora