

from our viewpoint...

Taking a sledge to Social Security

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.

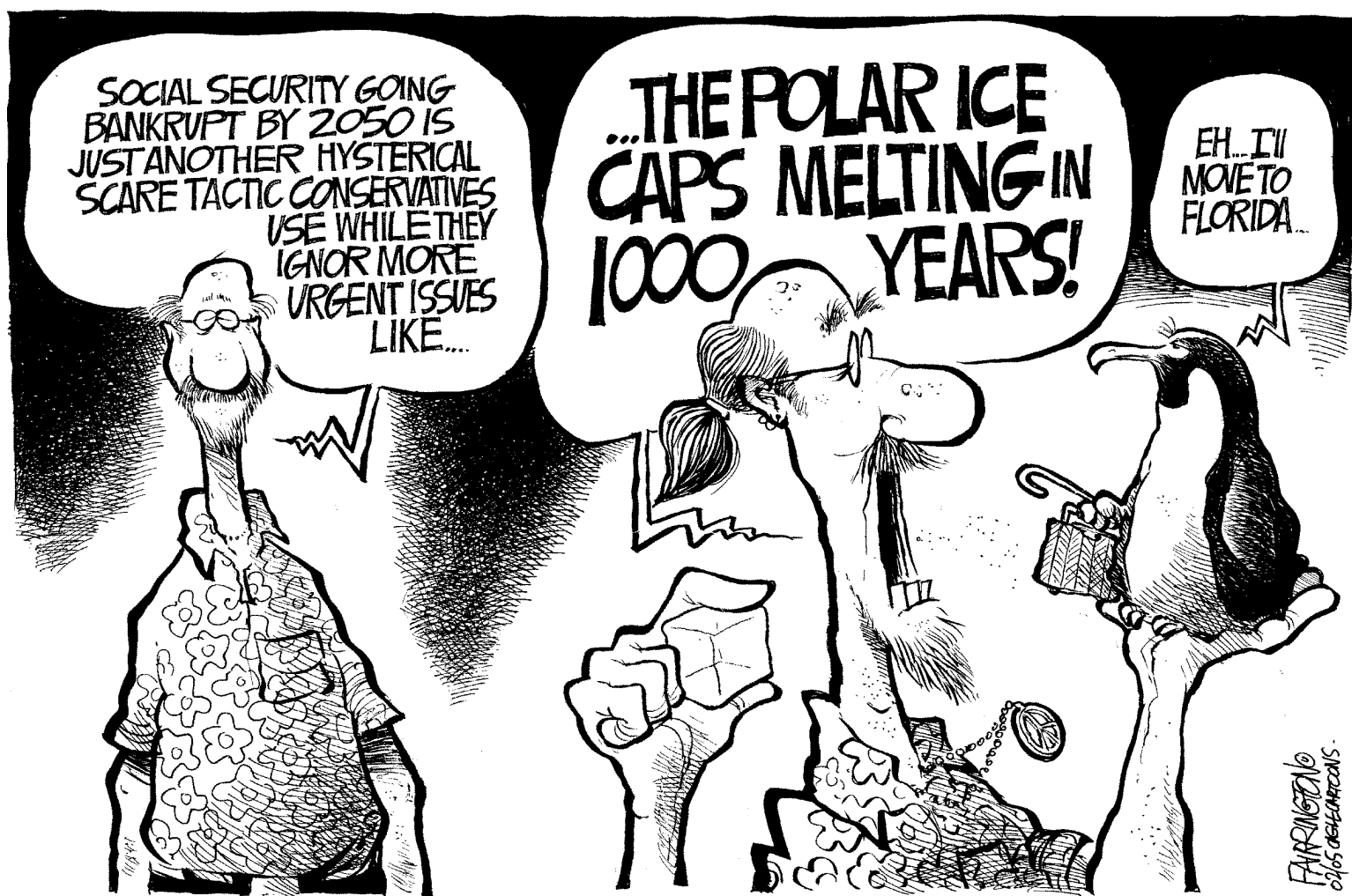
Dismantling Social Security does not appear to be the answer, but the evidence is there that about the time our kids are ready to retire they will find the lock box has been picked and at least 20 percent of the money for their retirement has disappeared.

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*



Family has triumphs in misplanning

Our family has had a series of triumphs in misplanning.

It started with my husband getting unhappy with our television provider. We have one of those little dishes on the side of the house and the folks that make the programs go from the satellite into the dish raised the fees.

To lower the cost, Steve dropped CBS and FOX, among others. This didn't bother either of us, since we never watched those channels.

Actually, about the only thing we "watch" is a couple of music channels. These show you a white box on a black screen. The title of the song, artist and album scrolls along across the box.

Occasionally, I'll watch an old movie while folding clothes and two to three times a year we'll order a pay-per-view feature.

I have no idea when Steve dropped part of the service. The first I heard of it was a complaint from our son at Christmas. He was home and glued to the tube but couldn't get a sports program he wanted to watch on CBS.

His father explained what had happened and suggested that the Christmas lights needed to be



cynthia haynes

• open season

put up, at which time our son became very engrossed in something on another channel.

The subject was dropped until Saturday when we were discussing watching the Super Bowl, which was shown exclusively on FOX.

We didn't really want to watch the game, but we were looking forward to the commercials.

We ended up watching neither. Instead we looked up the Internet site our daughter and son-in-law had spent the last month building.

Felicia and Nik were planning to go on vacation to Mexico with us the last week of January until they realized that the Super Bowl was being held in Jacksonville, Fla., where the company they work for owns the newspaper.

They had already been told that they needed to set up a super web site for the big game. So instead of lying in the sun in Mexico, the kids sat hunched over computer screens in Jacksonville.

Another triumph to planning, although it really wasn't their fault that the Super Bowl was when or where it was.

The third triumph was in Mexico. Youngest daughter was able to make the trip and had a great time. She also tried to burn the place down.

She was making sticky rice by putting the rice in a plastic colander on top of a pot of boiling water. The rice was almost done when I decided to go to the clubhouse for lunch. Daughter decided that was a great idea.

An hour later, we arrived back to a smoke-filled villa. The plastic colander was melted into the pot, which had gone dry. The windows were all open and the ceiling fans turned on. It still took most of two hours to get the smoke out of the place, and it smelled faintly of burned plastic for two days thereafter.

Planning, they say, makes all the difference.

Some words seem to stick in the mind

Ever notice how some words just tend to get in the collective mind and stick, whether they ought to be there or not?

Mandate comes to mind. It's a perfectly good English word, meaning an authoritative order, especially a written one.

It's not, however, a synonym for order or require. It has a more specific meaning.

If you listen to the bureaucrats, though, it's mandate this and mandate that. No one says require anymore. And "unfunded mandates" are everywhere.

People say mandate when they're not really sure what it means.

Personally, I'd like to mandate people to stop using the word.

Then there is fund.

Time was when the use of funds was, at best, a genteelism used in place of the more crass money. It might be used by a banker or a particularly erudite bum in a movie. The word means a supply that can be drawn upon, or a sum of money set aside for some particular purpose.

Except in technical financial circles, it wasn't thought of as a verb. Today, it's the hot synonym for money. Bureaucrats talk about "getting some funding." Officials say, "we'll fund that."

It's not that it's wrong; it's just that it's not the way "real people" talk.

That's one of the things about a bureaucracy. Bureaucrats set themselves apart from the rest of us by talking lingo. And those who hang around with them, like newspaper reporters, tend to pick up the argot.

Every business has its lingo. Newspaper people talk about tabs and cutlines and inches like ordinary people knew what they meant. (That's tabloid, a paper size; a photo caption, and column inches, a unit of square measure, in case you wondered.)

But that kind of language doesn't belong in public.

Everyone — school officials, teachers, public officials, reporters, bureaucrats — has a duty to talk plain language when they're outside the shop.

It may be good to set yourself apart with "in"



steve haynes

• along the sappa

talk, but it's not good communication. Reporters spend hours trying to straighten this stuff out, and not always too successfully.

There's more — take community.

Community is everywhere, means everything. "The community this, the community that." People who say it just mean "people" or "the town."

But I know I'm fighting a losing battle here. No one wants any of my unfunded mandates. Surely no one will fund my crusade, if I'm allowed to use that term.

And I don't think the community cares.

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