

Opinion

Privatization: possibly the best solution to Social Security issues

by Chad Mohn
Guest Columnist

With the successful elections in Iraq finally over, the debate in America between the left and right has shifted to Social Security reform. Everybody (for the most part) agrees that there is a problem, the question lies in how to fix it.

In a nutshell, there are a lot more people entitled to retirement benefits than there are enough workers to pay for it.

By 2018, the payments going out will be larger than the ones coming in. Social Security was simply not designed for the 21st century.

In 1950, there were 16 workers paying in for every retiree taking out. Today, there are a little over three workers paying for every retired person. President Bush, to mixed reviews, is going across the nation to garner support for his new plan, which allows younger workers to invest some of their retirement money in private accounts.

George Bush received complaints when he personally donated \$10,000 to the tsunami victims, so you can imagine that his plan for privatization did not go over too well with the lefties across America.

While they were all for fixing Social Security back in '98, when Slick Willie was in office, they now have suddenly become immune to the criticism.

"It's stable for another 37 years," cries Senator Barbara Boxer. "Please don't gamble away my grandchildren's retirement fund," shouts Senate Minority Leader Harry Reid while standing near a statue of FDR, the grandfather of Social Security.

I think it's ironic that many of the Democratic senators are against privatization, yet they themselves take part in the Thrift Savings Plan, a retirement fund available to federal employees.

Democrats mainly want you to believe that your retirement funds will be taken by the government and put on the number-seven horse at the local racetrack.

John Kerry talked during the presidential debates of making the health care options for senators available for all Americans, and now George W. Bush wants to do the same thing in regards to Social Security. If it's good enough for Ted Kennedy and John Edwards, surely it's good enough for you. Why does Barbara Boxer not want you to have the same retirement opportunities as her?

The Thrift Savings Plan's bond index fund (the most conservative one) has produced a 4.58 percent annual return rate per year, nearly three percentage points higher than the Social Security that you and I are forced to take part in.

Democrats mainly want you to believe that your retirement funds will be taken by the government and put on the number-seven horse at the local racetrack. This is simply not the case. First of all, nobody is forcing you to privatize your accounts. If you want to keep the old retirement plan (and lose money), by all means, have at it. Now, I have to admit, there is somewhat of a risk. In 30-year periods since 1802, stocks have only out gained bonds 99.5 percent of the time, including recently when our economy was "terrible."

The private accounts allow you to personally handpick a government-sponsored fund that you feel will accumulate the highest return. George Bush's plan gives you individual responsibility over your own hard-earned money, and, of course, the Democrats want the government to be in charge of that money because you aren't wise enough to make such life decisions. And, if you've already paid into the Social Security system, your benefits aren't going to get cut. Senior citizens will still receive their allotted payments. The sun will still rise.

Privatization will also make way for increased savings which is sorely needed in today's economic climate. Admittedly, there are going to be some high transaction costs. The U.S. government owes money to a lot of people. I, for one, do not believe that raising taxes, cutting benefits or increasing the retirement age is the answer. George W. Bush is an extremely ambitious president, and he feels that now is the best time to solve the problem. Why wait until 2035 when we can figure it out now?

Again, I must reiterate that nobody is forcing you to privatize your retirement funds. Bush is allowing you to have a choice on this one. I, personally, don't have a problem with making more money, but I can't make any decisions for you.

LETTERS TO THE EDITOR

Don't blame the liberals

So, "liberals" are to blame for Rwandan genocide. That's what Chad Mohn would have you believe in his column, "Iraq situation is nothing compared to the ignored genocide in Rwanda." Global capitalism, neo-liberal economic schematics, colonialism and the international arms trade are the root causes of the massacre in Rwanda.

So, let's start with a little history lesson: Belgium brutally colonized Rwanda. The Belgians transformed a majority Tutsi elite into a solely Tutsi elite, with positions in society determined by ethnicity, thus solidifying a manufactured hierarchy (which only follows the line of logic inherent of imperialist colonizers). Does Mohn offer any criticism of the Belgians? No. Linda Melvern, a British investigative reporter and author of the book "A People Betrayed: The Role of the West in Rwanda's Genocide," wrote of the prelude to slaughter:

"In order to finance the genocide, money was siphoned from international funding, the funding provided by the World Bank and the IMF under a Structural Adjustment Program. It is estimated that Rwanda, one of the poorest and most troubled nations on earth, spent \$134 million on genocide preparation. Some \$4.6 million were spent on machetes, hoes, axes, razors and hammers. Companies not usually concerned with such trade imported huge numbers of these tools into Rwanda. It remains a mystery to this day why five missions sent by the World Bank to monitor Rwanda's structure adjustment program apparently failed to notice all this activity." (Melvern. <http://www.ushmm.org/conscience/events/melvern/melvern.php>).

Maybe the World Bank mission did not report the abnormally huge purchasing of machetes, hoes, axes, razors and hammers, because international capitalism objectifies and commodifies all tangible matter and life (i.e. the profit motive).

All this occurred in Rwanda during an intense propaganda campaign to prepare the Rwandans for genocide. Maybe the financiers of the operation were too busy bathing in profits to pay attention to an intense hate propaganda campaign in their target market so far away in Africa. Who sold military equipment to the former Rwandan Army and, by proxy, to the Interahamwe militia? France.

Mohn does not even mention the international arms trade in his column. A question for Mohn: "What about the responsibility of Rwanda's neighbors or the African Union in resolving the slaughter?" However, that would mean the United States would lose its prominence as global cop.

Madeline Albright was asked on

"60 Minutes" on May 12, 1996 by CBS Reporter Lesley Stahl (speaking of post-war sanctions against Iraq): "We have heard that a half million children have died. I mean, that's more children than died in Hiroshima. And, you know, is the price worth it?"

Her response: Madeleine Albright (at that time, U.S. Ambassador to the U.N.): "I think this is a very hard choice, but the price - we think the price is worth it." Doublespeak: The march of liberation in democracy's struggle!

The fact is that the U.S. government was responsible for the deaths of millions of people in Indochina (Vietnam, Laos, Cambodia).

U.S. Air Force carpet bombing of Indochina destabilized the region, setting the stage for the Khmer Rouge to take power in Cambodia and slaughter millions more.

The genocide in Cambodia was widely reported here in America because they were Communists.

At the same time however, equally gruesome genocide was taking place in capitalist Indonesia, although in the United States there was conspiratorially scant reporting on the systematic destruction of the inhabitants of East Timor.

On Dec. 6, 1975, Ford and Secretary of State Henry Kissinger met with Suharto in Jakarta. The next day, Indonesian troops flooded into the East Timorese capital of Dili. The Indonesians killed tens of thousands in East Timor using American-made weapons. The point is that the United States government has been complicit in manufacturing, supporting and ignoring genocide before. Why change now?

Jacob Curtis
undeclared junior

Sick of the vagina talk

When you take into consideration the individual wealth to which the average American can claim, it's pretty appalling how little we give to charitable foundations.

Given our relative financial ease, there's no way around saying that we should give more back. A community outreach organization has every right, if not responsibility, to solicit donations in inventive ways, but there's a right and a wrong way to do it. An example of the wrong way to do it: "The Vagina Monologues."

I'm sure it was a hit on this campus. I have no doubt. But public pornography is not what I consider an adequate means of fundraising.

If you're a girl who's anatomically correct, you probably have a vagina. Fantastic. It's something I've already assumed, so go tell somebody else. I don't want to pay for a vagina lollipop, nor do I wish to be told about the vagina as

a sociological concept in the cafeteria, minutes before I eat supper, and then again, minutes after I eat supper. I'm sure I will be told that I'm backwards-minded and that I am callous of our nation's "sexually oppressed." So, before you "give your lips a chance to speak," and before you subject me to all that, just keep in mind that:

1. If you live in the United States, you are not sexually oppressed.

2. If you live in the United States, you need to quit complaining that you are sexually oppressed.

You live in the most permissive society this nation has ever seen. And while all of this is fine by a legal standpoint, I don't think it will gain a popular foothold as long as the majority attaches any value to decency. So, please, give in earnest to ourVoice, I'm sure they do great work. Or give to Planned Parenthood or GreenPeace, if that's your thing. But, if I want to know about your vagina, I'll ask.

Fleming Talton
undeclared freshman

Regarding UNCA fashion

This comment is to "Lu\$h" and her anti-hippie promotion of a homogenous cultural nightmare in Asheville.

Perhaps, if you had been observant of the characteristics of Asheville upon choosing to live here, you would have noticed a few things. First, there are hippies, artists, liberals, queers, punks and a variety of other individuals who make up their own minds about what to wear and don't care about your irritating and misled fashion advice.

Second, you would have noticed that Asheville is a MOUNTAIN community, which means that we have HILLS here. Please excuse the geographically conscious for not wanting to break their legs wearing stilettos to class. Oh, and you forgot to mention that stilettos cause permanent muscle shortening in your calves. It's absurd that you advise against Nalgene's. Perhaps some people are conscious of waste and would prefer not to donate 365 plastic water bottles to the landfill, which not only leak chemicals into the water contained in them, but also into the land where they will be buried. Better yet, perhaps the water they bring in their Nalgene's is cleaner than the chemical and lead-laden city water from the water fountains.

Some of the arguments in this article are contradictory. For example, Chacos are not any more or less dirty or different than those three dollar Old Navy thong sandals you princesses wear (except Chacos are actually comfortable and sturdy).

Maybe you could suggest your mislead, generic fashion advice as a contribution to the variety of the school instead of requesting a boring dress code, completely disre-

garding individuality and condemning the culture of the mountains, UNCA and Asheville.

Dawn Reardon
junior environmental studies student

Misfit letter to the editor

After reading last week's opinion section, the article "Abortion Anniversary is Nothing to Celebrate" struck me as being somewhat out of place. So, I did some Google-ing. I was alarmed to discover that *The Blue Banner* neglected to produce an important postscript to this loaded piece.

As it turns out, Messe is more than a mere concerned, distant reader. He is a member of the powerful political lobbyist group, Natural Family Planning (NFP). NFP's sole purpose is to spread a political agenda through mass media outlets. Messe's role in this organization is to produce letters and essays to be syndicated through papers and magazines sympathetic toward his view. He has written several published letters including his most recent letter, "Abortion Anniversary."

This letter has also been mass e-mailed to numerous newspapers. At least 20 periodicals, which I found through my Google-search, have already published the editorial.

His piece was not an original conception for publication in the *Banner*, but a mere mass e-mail of an already published piece.

If the *Banner* wishes to publish syndicated lobbyists, they should provide information about the sources to its readers.

In no way do I question Messe's thoughts or his right to an opinion. While he is fully entitled to his view, I ask my fellow *Banner* readers: "Why should we care? Set aside the abortion issue and think about the purpose of our editorials. The *Banner* is a forum of expression produced by members of the UNCA community for the UNCA community. This fact is evident at the bottom of every "Opinion" section in the box stating that "the *Banner* accepts letters and columns from any student or community member." Political interest-group representatives writing loaded essays for mass e-mailing have no place in our respected publications. Our student-run newspaper belongs to us and should always remain that way. Messe has no interest in the UNCA community, only his pursuit of framing the political opinions of others. In fact, I challenge that Messe has even been to UNCA -- he is certainly not an alumnus.

I strongly feel that *The Blue Banner* editors made an honest mistake and posed no lapse of ethics. However, the editors should exercise more criticism toward what they publish because our forum does not belong to outsiders.

Dave Jenkins
senior history-education student

Get out and make a fashionable appearance around town

Looking for fun? Check out the fabulous Lucious Leigh's select list of hot spots

Hello again, ladies and gents. I'm back with more advice for you young and social.

A dressy Friday or Saturday:
Zambras: 85 W. Walnut St.
Zambras is quite an attractive package. They've got tasty tapas, fine Spanish wines, cocktails and the atmosphere is all casual class. The older and younger crowds mingle happily at this downtown hotspot, while sipping top shelf classic cocktails and watching some of Asheville's most promising bands play live.

Be sure to catch Toubab Krewe, Zambras' regulars and up-and-coming local favorites.

An easy first date:
Fine Arts Theater: 36 Biltmore Ave.
Movies make a great first date because, unless your date is a total idiot, he or she won't mess it up by saying something horribly disagreeable for at least an hour and a half. This particular theater gets great indie films that Asheville would never see, were it all left up to Carmike and Beaucatcher. The Fine Arts Theater is conveniently located next to several coffee shops, bars and restaurants - should the date go well.

It is also close to parking garages, public phones and well-lit streets should the opposite occur.

Down and dirty at eleven thirty:
Corner Pocket: 389 Merrimon Ave.
You want to go where everybody knows your name? About three visits to the Corner Pocket should do the trick. This cozy bar has three full-sized pool tables, ping-pong, darts and some of Asheville's friendliest barkeeps. The Corner Pocket is the ideal spot for a casual drink, good conversation and parlor games.

Best lunch:
Cottonwood Café: 122 College St.
This is a slight departure from the nightlife theme, but well worth the mention. The Cottonwood Café offers four-star service during lunch and dinner hours. The food is outstanding. The atmosphere is lovely, no rusty skis and broken tennis racquets or obnoxious beer signs dangling from the walls. Also, there are no ultimate margaritas or sex on the beaches, not that you'll miss those tawdry sorority-girl shooters. Good food, great location and all fit for a modest budget.

Best Wednesday night out:
Fred's Speakeasy: 122 College St.
How convenient. Right downstairs from one of the best meals in town is a great spot for a fun night

out. Don't think you're into karaoke? Head to Fred's next Wednesday, and I bet you'll change your mind. Have a few drinks, watch your friends screech out a few eighties classics and then follow suit. One caveat, though. There is eternally that one girl, at every karaoke bar, every time, who has to sing "I like big butts" by Sir Mix-A-Lot. Don't be that girl.

Should you ever tire of waiting in line for a plastic cup full of Pabst Blue Ribbon foam, you should give these suggestions a try.

Better yet, write the *Banner* with your own suggestions. Until next week, darlings, get out, dress up, and have a ball.

XoXo Lu\$h