

Generation X-ers’ indifference could cost more than they think

By Elsa C. Arnett
Knight-Ridder Newspapers

Young people are notoriously doubtful that they will get a cent of their Social Security benefits. Many think they'll see a UFO before they see a Social Security check, or that a pro wrestler will become president before they collect all of their benefits. So it's not surprising that at a time when President Clinton, the Congress and much of the nation are furiously debating how to reform Social Security, young people are largely absent from that discussion.

They don't vote, they don't pressure their lawmakers, they don't learn about different alternatives - many don't even seem to care what happens. "I'm sure they'll find a way to phase it out by the time I'm ready to retire in 2050," said Amanda Green, 19, a sophomore at Bates College in Lewiston, Maine. "And if I do get any money, it won't be nearly what I worked so hard for and what they took out of my paycheck my whole life."

The problem is that young people are likely to be the ones most affected by the Social Security debate, and their indifference could cost them more than they think. Influential older

voters will make younger workers "pay through the nose," predicts Richard Thau, of Third Millennium, a "Generation X" advocacy group. Changing the system could make a dramatic difference in the futures of Americans now under 30. Smarter investing of Social Security taxes could significantly reduce their taxes and increase the amounts available later for their benefits.

Some proposed reforms, permitting private investment of a share of the Social Security tax money, also would play to the computer skills and communications savvy of young people. The tradeoff is they involve much more risk and uncertainty. Financial experts believe young people would be willing to accept those odds. "Even with the risks, I think they would still feel better off having control over their money than relying on big government," said Susan A. MacManus, a professor at University of South Florida, in Tampa, and an expert on generational conflicts.

Indeed, a recent survey found that 84 percent of 18- to 34-year-olds favor giving workers a choice of where to invest their Social Security taxes. The study, released this month

by mutual fund company OppenheimerFunds Inc., polled 804 adults and had a margin of error of plus or minus 3.5 percent. But many young people remain very skeptical about the chances of bringing real change to the system.

"All I know is that Social Security is in a crisis, which means it is not working well, so I have no hopes about getting any of it," said Francisco Acosta, a 24-year-old bus boy for a pizzeria in Arlington, Va. There are good reasons for the pessimism. Right now, there are three workers paying taxes to support each beneficiary. By about 2030, after 71 million baby boomers retire, only two workers will be supporting each beneficiary.

By then, Social Security taxes are expected to cover only about 72 percent of benefits. And because senior citizens write and call their lawmakers and vote, they are likely to have the political power to demand 100 percent of their benefits, at great cost to younger workers, who would have to shoulder that with higher taxes. At the same time, young people are right in expecting to receive less from Social Security than previous generations, because working people now pay higher taxes into the system

and many are expected to work more years, retiring at 67, not 65.

"What they see, correctly, is that the rate of return that they will achieve on their payments of taxes and their employers' taxes is very low, especially compared to what you could now get even in a U.S. Treasury Bond," Federal Reserve Chairman Alan Greenspan testified before Congress this month. "The best that younger people can hope for is that the baby boomers don't destroy the Social Security system," said youth advocate Thau.

Despite such skepticism, the president and Republicans in Congress have raised the possibility of making things better for young people, both by making adjustments around the edges, lowering benefits, raising the retirement age, hiking taxes or slowing cost-of-living adjustments, and by increasing the Social Security trust fund with nontraditional investments.

President Clinton suggested last week that the government could invest some Social Security money in the stock market to improve the rate of return. From the 1960s through the 1990s the stock market has yielded an annual return of about 6.75 percent,

compared with just 3 percent from government bonds. A more radical alternative, suggested by some Republicans, would be to take some Social Security money out of the government's hands entirely, allowing people to invest a share of their contributions in the stock market themselves.

"Most people would do a lot better with an individual account compared with how it now stands," said economist Max Lyons, of the Employment Policy Foundation, a nonpartisan think tank in Washington. "But there are almost certain to be some people who won't do very well, and that's a legitimate concern for society." Because of those risks, most economists say the government should maintain some kind of minimum, baseline guarantee of support. Paying for that basic support while permitting individual investments would be a difficult juggling act, experts say.

Still, this new public-private form of Social Security offers a chance to restore young people's faith in the program. With personal retirement accounts "you have an opportunity to be much more actively involved in your future and your retirement," said

Michael Petro, an expert at the Committee for Economic Development, a nonpartisan Washington research organization. "It gives you choices." Those choices could help to quell the enormous uncertainty many young people feel about their economic futures.

The OppenheimerFunds survey found that 80 percent of 18- to 34-year-olds say they are very concerned or somewhat concerned over whether they will have a financially secure retirement. Some 53 percent think they will outlive Social Security, and many think they'd get a better return on their money by betting \$1,000 on the Super Bowl than by paying it into the Social Security system. But thus far they don't seem to believe the chances for improvement make it worth getting involved in the political debate.

"I volunteer in a legal aid office, and I see all the ways that the government lets people down. I'm certainly not going to rely on the government," said Becky O'Brien, 24, a second-year-law student at Catholic University in Washington. "Most people tend to find a public policy discussion about retirement remarkably boring," lamented Thau.

Carew, an anthropology major. "I was trying to craft a new identity, a complete break from the past."

Kip Paroo of Ardmore, Pa., also desired a new identity, but one that bound him to his rich cultural heritage. When he started Vassar in the fall, he gave up Kip, actually an acronym for his first, middle and last names, and embraced his Persian roots through his given name: Kaivon Iqbal Paroo.

"Kaivon is a more interesting name, and it's more representative of who I am and my culture. It has more depth to it," says the 19-year-old freshman whose first name means "seventh star." "Kip was a silly name." But nicknames, those monikers of familiarity, are impossible to elude. Kaivon's college friends have started calling him Kai.

Young adults nix those childhood nicknames

By Lini S. Kadaba
Knight-Ridder Newspapers

He was born a Daniel. But the nickname Danny more becomes a baby, and so he was called that, until he outgrew it. Then, as a teen, he answered to a simple Dan, a comfortable, casual fit, like a pair of well-worn jeans. Now, Dan is a college man. And Dan, simple, casual Dan, isn't the first impression he wants to make. He wants a proper name, one with heft, complexity, one that signifies a certain maturity.

Daniel has arrived, as in Daniel Immerwahr, 18, a freshman at Columbia University who hails from Swarthmore, Pa, outside Philadelphia. Like buying dorm-room sheets or cramming for finals, shedding a nickname is a time-honored rite of

passage for college students, and a way to gain an edge in the game of life. Andy becomes a more distinguished Andrew. Candy becomes a more respectable Luz, a popular Spanish name. Kip becomes a more interesting Kaivon.

"I was coming to a new point in my life," Daniel says. "I tried to imagine myself years down the line and being called Dan, and it didn't quite jell. So I thought I should use Daniel. I think Daniel is a more mature name." Over the recent winter holidays, though, Daniel, like many of his fellow name changers, found his new appellation deflated to Dan by his high school friends, proving that nicknames, like glue, stick.

What's in a nickname? Names declare our identity to all the world. They have power, the power to change their owners' lives, argue Justin

Kaplan and Anne Bernays, authors of "The Language of Names: What We Call Ourselves and Why It Matters." Nicknames, too, bare souls. "We tend to think of nicknames as being slightly frivolous," the authors write, "even though they carry more freight than birth names; they describe, record, imply, deride, or deplore something specific about the person to whom they are attached. Birth names, on the other hand, mainly say something about the people who attach them."

No wonder these young men and women, on the cusp of adulthood, give such thought to these matters. "I think it sounds more distinguished, more intelligent," says Andrew James Bennett, formerly Andy, an 18-year-old freshman from Lansdowne, Pa., who attends Vassar College. "Any name that ends in y or ie doesn't have the dignity of a word without it," says

Bernays, who, it should be noted, answers to Annie. The coming-of-age ritual is common enough to earn a mention by Miss Manners, who understands, as described by Kaplan and Bernays, "that names, like Jell-O, are fluid until they finally set."

Miss Manners tolerates a certain amount of experimentation with names, but the survival of modern civilization, it would seem, demands certain rules and regulations: From birth to age 17, children should be allowed to call themselves anything they want. But when they graduate from high school, they should choose a first name and stick with it. At birth, Luz Gonzalez was bestowed with the popular Spanish name that means light. But her older brother thought her sweet, and soon, her mother dubbed her Candy. "It stuck," says Luz, 29, a communications science

major at Temple University in Philadelphia.

Throughout high school, she says, she liked the sobriquet well enough. But as she entered the work world, "I felt funny using it. It reminded me of a floozy kind of name."

So Candy saw the light, reclaiming Luz. The older brother, though, cannot quite swear off Candy, still calling his sweet sister that sweet name. Sometimes a proper name is too plain-Jane.

Jessica Kraft, of Columbus, Ohio, was always Jessica Kraft. Then she entered Swarthmore College, a new, exciting beginning that screamed for a new, exciting name.

Jessica, 20, traded her first name for her middle name, Carew, as in Rod Carew, he of baseball fame. "I didn't want to be known by the second most popular name," reasons Jessica turned

Police Blotter: A weekly look at campus crime briefs

By Peter Levine
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TUCSON, Ariz. (CPX) - And you think your roommate gives you problems.

Campus police at the University of Arizona were surprised to receive a call from a young woman who suspected her roommate of stashing marijuana in their dorm room and selling it. According to the Daily Wildcat, police searched the room Jan. 18 and found a small bag of what appeared to be marijuana in a purse belonging to the suspect.

When the suspect returned home, police asked if there was marijuana elsewhere in the room. According to reports, she admitted having some and turned it over to investigators. Police reported that the suspect said she paid \$150 for the green, leafy substance she handed them and explained that she sells it to her friends on a "casual basis."

The roommate who summoned police said she did so after finding what she thought was marijuana in the suspect's purse. She said she also had fielded visits from people who had come to the room looking to buy the drug.

fraternity, Pi Kappa Phi.

According to police reports, investigators found no sings of forced entry, indicating that the fraternity house's door could have been unlocked, and no other damage. The two students were arrested in connection with the incident and charged with residential burglary.

LAWRENCE, Kan. (CPX) - Police in Lawrence, Kan., found more than they expected while investigating a reported break-in at the Alpha Tau Omega fraternity house at the University of Kansas.

According to the Daily Kansan, police were summoned on Jan. 15 when fraternity members noticed that the back door to their house had been pried open and that items worth thousands of dollars, including TVs and electronic equipment, were missing.

While investigating the scene, police found several Kansas driver's licenses that appeared to be bogus and equipment, including laminating supplies, glossy computer paper and Polaroid photographs, that could be used to make fake IDs.

Craig Hartman, the chapter's president, told the Daily Kansan neither he nor the fraternity's leadership board were aware of the covert operation. The chapter already has removed one member suspected of manufacturing the fake IDs from the fraternity, he said.

"This was not a house activity," Hartman said. "It appears to be confined to a few people." Police are continuing to investigate. So far, no charges have been filed.

of Michigan started brawling in a campus dining hall on Jan. 20 after one student poured pepper into the other's hair.

Students hoping to eat their dinner in peace stared wide-eyed as the fighters punched each other in the face. According to the Daily, one student was taken to the university's hospital with what appeared to have been a broken nose.

PHILADELPHIA, Pa. (CPX) - A student at Drexel University was the victim of flimflam last week when he gave an unspecified amount of money to two men who apparently hoodwinked him near the University of Pennsylvania on Jan. 13.

According to police reports, the student said he was approached by a man claiming to be a visitor from South Africa and in need of help. The student said he stopped to talk to the foreigner when they were approached by another man who offered to take the foreigner to a support organization that could offer assistance.

The foreigner asked the student to look after his money while the man took him to a bus station where he could retrieve his passport from a locker. The foreigner told the student that he wanted to make sure he would get his money back, so he asked the student and the man to put some of their own money in with his pile of bills.

The man and the student agreed, and the foreigner wrapped the money in a red bandanna and gave it to the student to hold. The men drove away. When the student opened the bandana, he found only a pile of paper. It is unclear what happened to the money.

2 UC-Santa Cruz students fail robbery 101

College Press Exchange

SANTA CRUZ, Calif. (CPX) - Two college students allegedly robbed two businesses at gunpoint with hopes that they could steal enough money to support them through college. Anthony Louis Cristofani, a senior majoring in philosophy, and freshman Emma Rose Freeman, were arrested and could be expelled from the University of California at Santa Cruz.

The duo is charged with robbing a local hair salon on Jan. 16 and a warehouse store five days later. An elementary school teacher's aide, Craig Dickson, is accused of driving the get-away car. "I'm devastated," Linda Freeman, Emma Rose Freeman's mother, told the Santa Cruz Sentinel. "This is a girl who was a

national merit scholar. Her only offense was to brake for a squirrel. Then there was a total change after she went to college."

Detectives said they suspected UC-Santa Cruz students pulled off the heists because witnesses described the thieves as young, nicely groomed and nicely dressed. In the first robbery, a young man and woman walked into a hair salon. As he whistled, she pointed a gun at a stylist. "Tell her what you want, honey," the man reportedly said to his female companion.

They fled with less than \$100. During the second robbery, the man and woman were seen leaving with several electronic goods. Dickson and Cristofani, both 23, posted bail. Freeman, 18, is being held on a \$25,000 bond.

Couple hopes to overturn ban on co-ed residency

College Press Exchange

WASHINGTON, D.C. (CPX) - Two first-year students at George Washington University have sought help from the American Civil Liberties Union with hopes of overturning a university policy that prohibits them from living together.

Clark Harding and Kathy Rooney are bucking school rules that prevent co-ed couples from cohabitating because they say they're old enough to make their own decisions. University guidelines specifically state that "private and/or intimate behavior is not acceptable in a group living situation, which is necessarily semi-public. Cohabitation is not permitted."

Rooney and Harding told the campus newspaper, The Hatchet, that the university shouldn't worry about them engaging in intimate contact because Harding is homosexual. "Because of our sexual orientation, that just wouldn't happen," Rooney said. "It didn't have to apply to our

situation."

According to The Hatchet, financial and personal reasons prevent the pair from looking for housing off campus. Rooney and Harding are the first students to challenge the university's residential policy in five years. It's a policy university administrators say they'll stick with until more students contest the issue or until co-ed rooming arrangements become more socially acceptable by the general public and at other universities.

The Massachusetts Institute of Technology and Wesleyan University in Middleton, Conn., allow students of the opposite sex to room together. MIT requires those couples to consult with a campus adviser before they move in together, and Wesleyan reserves such living arrangements for students who have completed their first year.

F o u l mouthed professor f i g h t s suspension

College Press Exchange

WARREN, Mich. (CPX) - English professor John Bonnell's way with words could cost him his job, but he says he's going to fight for his rights to free speech. Administrators at Macomb Community College warned Bonnell to clean up his potty mouth and imposed a three-day suspension that will begin on Monday. While school officials say they won't specifically discuss Bonnell's case, they have said that the use of four-letter words and crude phrases in class is considered obscene under the college's sexual harassment policy.

Bonnell, who has taught at the college for 32 years, received a notice of his suspension after a student filed a complaint in November, stating that the professor's daily use of crude language was "dehumanizing, degrading and sexually explicit."

"If they (the college) don't cease and desist, I'm history," Bonnell told The Detroit News. "There's no question in my mind that I'll continue to use the words. The reason is because it is vernacular; American English. This is the normal speech of my clients, my students."