



**THE FORUM**

The Forum is a regularly featured column that explores important, sometimes controversial, always thought-provoking issues facing our college campuses and society today. We encourage you to submit your opinion on these issues to the Lion's Eye mailbox (Main Building) for publication in succeeding issues. Your essay must be submitted by March 19 for inclusion in the next issue, April 1. Read the following essay, gather additional information at the library, collect your thoughts, and express yourself in The Forum.

by John Terrell

One topic which recently made the headlines is the social security tax issue. Senator Moynihan of New York has proposed lowering the social security tax rate so that current collections of social security just cover current expen-

# Government Misuses Surplus From Social Security Funds

ditures, thus preventing the federal government from using the social security surplus to mask (or reduce) the large U.S. budget deficit. He wants to force the federal government to fund the deficit more honestly and fairly.

The story goes back to the early 1980's when there was concern about funding social security for the huge baby boom generation which will begin retiring shortly after 2010. Social security had always been a pay-as-you-go affair; that is, current collections were just enough to cover current payments. If they were to do that when the baby boom generation retired, then the workforce at that time would be unfairly burdened with a very high social security tax rate in order to cover the large, retired baby boom generation. So the solution to that was to tax the current work force, many of whom are baby boomers, so as to generate a surplus in social security. The surplus would reach a peak about 2010 and then rapidly decrease as the money was used to fund the baby boom retirement.

It was and is a good idea. However, the government started borrowing from this surplus fund in order to pay for its general expenditures. By U.S. accounting standards this reduced the budget deficit even though the government had

an obligation to pay back, with interest, this borrowing. In all probability the government would simply increase the social security tax rate at the time the baby boom generation retired in order to pay back its borrowing. This would force an unfair tax burden on smaller generations, those following the baby boom generation.

Senator Moynihan simply wanted to call this to the attention of the nation, along with the fact that the social security tax rate is a regressive tax, meaning that the lower and middle income groups pay a much higher percentage of their incomes for social security than does the upper income group. This is not a fair way to fund the budget deficit. So Moynihan would like to reduce the regressive social security tax to the level where current collections of social security just cover current expenditures. Thus the federal government could not unfairly use the surplus to mask the size of the budget deficit. This would still leave the problem of social security and the baby boom generation

unresolved. Hopefully out of this mess will come more responsible accounting by the federal government and fairer, more equitable, tax sources to reduce the budget deficit and/or reduced general government expenditures (the peace dividend?).

To add insult to injury President Bush has proposed lowering the capital gains tax rate which will mostly benefit the upper income group. And where would the government recover these lost tax revenues? Probably by reducing benefits to the lower and middle income groups and increasing the tax burden on these groups.

So there you have it. The current social security issue involves the issue of fairness of taxation. Either the government leaves the social security surplus fund alone and increases tax revenues in a more equitable manner or reduces expenditures (the peace dividend?) or both. The social security tax, a regressive tax, should not be used to fund general government expenditures.

# ASK ? ORLOY

Dear Dr. Orlov:

I'm a full-time student majoring in business, and I'm also working 25 hours a week at a restaurant to help pay for tuition, transportation (my car), and general expenses. I also have a girlfriend and family. All of these things are important to me and to my future, but I feel like I'm being pulled in four directions. I'm not covering any of these areas the way I'd like to, and I'm tired all the time. Help!

- Stressed & Distressed

Dear "Stressed and Distressed":

While I sympathize with your problem (a very common one), I can offer you no simple solution or false encouragement. For one thing, to paraphrase an old adage, "a student's work is never done." In other words, unfortunately, being a college student means (for anyone motivated to do well and build a promising future) living with various degrees of stress, being so busy - except during occasional holidays breaks - that there are never enough hours in a day.

And the truth is, too, that what you're experiencing prepares for the realities of life as most adults know it later on. If you think that once college is behind you and you're settled in a career you will feel less pulled in several directions and less frustrated at the lack of time available to devote to the various important components of your life, then I'm afraid I must caution you now about your mistaken outlook.

Within reason, you can learn to manage your time to take care properly of your professional duties and personal needs/obligations. But there's always a struggle (often creating a sense of frustration) to make enough time in a typical week both to do your "job" - whatever it is - and to maintain satisfying relationships with those people who matter to you. So you're just starting to experience adult reality. Welcome to it!

Yet I do have some more practical, hopefully helpful ideas on your immediate dilemma. Of the factors or forces making demands on your time that you've mentioned, the one I believe should be easiest to de-pressurize is your family. They must understand that your life has become more complicated and hectic than it was during your high school years, and that consequently, they must tailor their "demands" on you with realism and compassion.

Ideally, you will (soon) go away to college - perhaps to "the Park" - giving you increased independence as well as

literal distance from them, serving as a reminder of your changed world and its pressures. Your family (God or fate willing) will "always" remain "there" for you and must patiently support your work to create a future path for yourself.

Your girlfriend, unless willing and able to study with you, must accept seeing you less often - perhaps only on week-ends - and you must learn the painful lesson (in relation to the relative "pulls" of her appeal and your study requirements) that a major aspect of being an adult is learning to cope with (and even more or less comfortably accept) "deferred gratification."

And your job is probably taking up too many hours a week. You may truly need some of the money you're earning for basic school expenses, but many of our students are unrealistically and harmfully trying to earn substantial incomes while playing the student role as well. 25 hours a week are too many to devote to a job when you're a full-time student seeking to juggle successfully the demands of several tough courses. I urge you to curtail your employment hours, at least arranging with the restaurant for a flexible schedule allowing you to work less at those times during the semester when your exams, papers, and other assignments impose greater than usual pressures upon your time and your mind.

Remember that you can't do it all (nobody really can), any more than one can (despite the false idea conveyed to the contrary by some of our advertisers and media types in today's America) "have it all." And therefore, you must decide what most matters to you - which should be your studies and the goal of doing all you can to learn and to attain your best possible grades.

(Your girlfriend will hopefully be doing the same, and the two of you - offering each other mutual support - should strive to achieve an eventual triumph, reaching academic and career goals, that you can share . . . perhaps walking off toward the proverbial sunset hand-in-hand.)

But for now, I urge you to make the tough choices about your values and goals, and to shape your personal time - schedule to reflect the choices, acting on a simple philosophy I've voiced to many a group of our incoming freshmen (when good or bad fortune has brought them into my English 15 course): "the name of the game is priorities." So determine yours and accept the responsibility of living as an adult on the basis of them. Good luck!

MARCH

**Campus Paperback Bestsellers**

1. All I Really Need to Know I Learned in Kindergarten, by Robert Fulghum. (Ivy, \$5.95.) Uncommon thoughts on common things.
2. The Calvin and Hobbes Lazy Sunday Book, by Bill Watterson. (Andrews & McMeel, \$9.95.) Collected cartoons.
3. The Long Dark Tea-Time of the Soul, by Douglas Adams (Pocket, \$4.95.) Dirk Gently is pitted against the Laws of the Universe.
4. Cat's Eye, by Margaret Atwood. (Bantam, \$5.95.) A woman's reflections from school days to the advent of feminism.
5. The Prehistory of the Far Side, by Gary Larson. (Andrews & McMeel, \$12.95.) Larson's notes and sketches.
6. The Drawing of the Three, by Stephen King. (NAL/Signet, \$5.95.) Continues where *The Gunslinger* left off.
7. Trevaayne, by Robert Ludlum. (Bantam, \$5.95.) The probing of a "hidden government" within the government.
8. A Thief of Time, by Tony Hillerman. (Harper & Row \$4.95.) Pursuing a murderer.
9. Breathing Lessons, by Anne Tyler. (Berkley, \$5.50.) An ordinary married couple discovers how extraordinary their lives really are.
10. Web of Dreams, by V. C. Andrews. (Pocket, \$5.50.) The birth of a family curse.

**New & Recommended**

A personal selection of Dorothy Reebach, NAU Bookstore, Flagstaff, AZ

Shopping for a Better World, by The Council on Economic Priorities. (Ballantine, \$4.95.) A quick and easy guide to socially responsible supermarket shopping.

Daughter of Destiny, by Benazir Bhutto. (Touchstone, \$9.95.) Fascinating portrait of the first woman prime minister of a Muslim state.

Save our Planet, by Diane MacEachern. (Dell, \$9.95.) 1,001 everyday ways you can help clean up the earth.

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## Video Vault

by John Palka

Among the recent batch of New Releases on video are two which I consider quite entertaining. I viewed these two over the course of a weekend and I would like to put forth my review of them so that you may become enlightened viewers.

The first one is *Turner and Hooch*, starring Tom Hanks and Mare Winningham. Hanks plays Detective Peter Turner, scheduled to go on vacation in a week. By the unfortunate murder of a friend, he acquires the slobber-flinging hound, Hooch. At first, theirs is a hate-hate relationship. But soon Turner realizes that Hooch is the only witness to the crime and begins to become closer to the dog as he realizes just how valuable Hooch is. During the course of things, Hank's character falls in love with a veterinarian, portrayed by Winnieham.

As the plot thickens and Turner gets closer and closer to the truth, a surprise twist throws everything into proportion. As it turns out, the murderer is actually a secondary character who we have known since the beginning of the movie. A touching closing scene makes this an enjoyable movie for anyone.

The second movie is *Parenthood*, starring Steve Martin. When one thinks Steve Martin, one thinks of *The Jerk* or *Roxanne*. But this movie is surprisingly and pleasingly different. It is a portrait of a family and its problems, and how they overcome them. It is your classic 'Hooray' movie.

The plot deals with Martin's family, the Buckmans, and its members. It portrays a son with low self esteem, a wife who is to become a mother - again, and a father who manages to bring the whole family together and solve their dilemmas.

It also shows us his sister's broken family - an introverted, uncooperative son who is always carrying a paper grocery bag with him (wait till you find out what's in the bag!), a rebellious daughter who gets married and brings her husband back home with her, and a hip grandmother who picks up more than you think. While this sounds like a drama, it does have many moments of laughter, as any Steve Martin movie well should. But it also shows us a whole different side of Martin which is surprisingly pleasing. Overall, it is just plain a good movie.

I give them both two thumbs up!