

## Youths should be concerned about future programs

# Retiree gives views on social security problem

By JACK V. FOX  
United Press International  
OXNARD, Calif. — My wife and I are among the Americans being blamed for bringing Social Security to the sorry state it is in today.  
We are also among those who feel anxiety over headlines and TV specials saying our monthly checks could stop next year.  
And, finally, we are among those who know that no such thing

is going to happen. Not so long as people have the common sense and the politicians the courage to face up to making changes in the system or unless they want to go down the drain with us.  
Let me try to put it from one pretty average retiree's point of view.  
My wife and I took so-called early retirement last year. We were both 62. I had worked for 40 years as a reporter and a news writer

for the same company. She had worked a total of around 15 years before and after our two children were born.

**There are millions like us opting to retire at 62 instead of waiting for full benefits at 65. And that trend is one of the reasons for the crunch in the Social Security treasury.** — Jack V. Fox, United Press International.

We were both in good health. We had some modest savings. I was entitled to a small company pension. I felt I could make some money as a free lance writer. And along with Social Security at the rate it pays at age 62, I figured we could net about 75 per cent of our pre-retirement income and tailor our life style accordingly.  
That's about how it has worked out. We bought a place in a mobile

home park not far from the ocean. I spend some time golfing and surf fishing and gardening. My wife plays bridge and swims and sews and keeps up the place.

But our existence on a "fixed" income is just that — it is pretty spartan. Our rental rates have been raised twice already. Our car is wearing out and the price tags on new models boggle the mind. For the first time we have the leisure to travel but not the means.  
I am making some money on articles like this but the Social Security regulations require that I make not much more than \$300 a month or I run into something like the banks call severe withdrawal penalties.

Fortunately, we do have a company health insurance that extends to retirees and covers 80 percent of medical expenses. Without it, we could be in real trouble.

Don't let me give the idea I'm crying the blues. I retired because, after starting at the age of 15, I was simply weary of working. I wanted to smell the flowers and watch the sunsets. And, frankly, I was getting bored. The news game

wasn't fun for me any more.  
There are millions like us opting to retire at 62 instead of waiting for full benefits at 65. And that trend is one of the reasons for the crunch in the Social Security treasury.

But before you label us parasites, let's take a look at recent history. If the others are like my wife and myself, they may still have their original Social Security

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cards issued in 1937 when Franklin Roosevelt's program took effect.  
At the time, I was a stock boy in

a grocery store and my wife-to-be a sales girl in a photography studio featuring baby pictures. We paid into the system for 43 years and I once figured out that together — along with our employers' shares — we put in some \$40,000.

That doesn't seem like much, particularly in view of the FICA deductions today, but — invested conservatively over four decades — it would have made a fair nest egg, at least \$80,000. And interest on that sum today would pay us more than Social Security does.

What I am getting at is that most people retiring today are not slurping at the public trough but getting something for which they contracted and to which they are entitled. Of all the so-called social-insurance programs of the last half of the 20th century, it has proved a smashing success in many ways.

Having said that, let me confess that if I were a young man or woman today I would be cynical and, perhaps, bitter about paying stiff FICA withholding in the face of predictions they will go higher and the prospect I might never see

any of it in old age.  
And that, to me, is both a problem and the solution — storing confidence of young people that the program will be there for them too.

I never thought that as a result of the 1930 depression we would grow up to be a conservative but I do think the Social Security lies in cutting back rather than increasing it.  
By cutting it back I mean taking it to its original intent, wasn't meant to put kids through college. It wasn't meant to write medical care or disability was meant to provide a modicum of economic independence and dignity in old age.

The ways to do this are the lawmakers. That's what we need them for and that's what we need them for.

But I do know one thing, isn't a matter for Democrats versus Republicans and it isn't a matter of young people versus old people. It's a matter of our survival as a nation and our military shield and merits just as much attention

## Social Security system angers young

By PETER COSTA  
United Press International  
The Social Security system that provides comfort and relief for the

old is causing anger and bitterness among the young.

Many people in the 20- to 40-year-old age group resent paying for a system that could be bankrupt years before they are eligible for it. Others are exasperated at having higher and higher social security deductions taken out of their paychecks for fewer and fewer benefits.

"I'm completely — 100 percent — relying upon Social Security for my retirement," said Elizabeth Veres, 25, an out-of-work interpreter from Providence, R.I. "I don't even want to think about the possibility of the system going bankrupt."  
"For ten years I put money into the system. I think it's crummy. Something has to be done. It's just not fair for young people like me."

"I don't believe the government will let the program go broke, they'll find some way of keeping it going so it will still be there in 40-50 years when I'm ready to retire."

The present administration, despite reports of benefit reductions, fiscal troubles and long-term financial difficulties for the system, repeatedly tells young

people not to worry.  
Jack Svahn, commissioner of social security, said: "The Social Security (system) wishes to assure young workers that they will have a valuable package of protection in the future on which they can depend when they retire or become disabled and there will be protection for their families in case of their death. One of this administration's major goals is to restore faith and confidence in the social security system."

"My mom has been getting social security checks since my dad died for both herself and me while I am in school," said Willie Lopez, 20, a student and part-time busboy in Fresno, Calif. "I don't mind paying social security because I see how it helps people who need it."

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One Milford, Conn., who asked not to be identified, said Social Security was a fraud.

"I hate the facade," she said. "Social Security is a tax. We're buying security, it's not free. We're really just paying for people now, that's all. It's a fraud. Why doesn't the government get up to it?"

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clearly opposed to the entire age system.

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## Former gardener enjoys his Hawaiian retirement

United Press International  
KAILUA-KONA, Hawaii — When L.W. "Bill" Bryan retired two decades ago after 40 years as chief forester, everyone hailed his life-long dedication to making Hawaii's Big Island more beautiful.

Before retirement he did a lot. He supervised the planting of more than 10 million trees island-wide, preservation of scores of endangered plants, introduction of hundreds of exotic plant species and the establishment of arboreta. He helped develop the island's network of weather stations and its parks. He spearheaded the Civilian Conservation Corps programs during the Depression.

The only difference now, the spry 86-year-old Bryan said, while tending his cacti and succulent collection, is that he does not get paid for his work and advice.  
"I still get a lot of calls on plants

and forestry matters, but I don't charge," he said.

Then, eyes twinkling, he laughed and added, "When I reached 80, I decided I wouldn't work for money. I decided that all I was doing was enriching Uncle Sam."

"If anybody wants to call me up and ask a question, I'll tell them what I know, but no more money — and no more taxes."

A native of Boston, Mass., Bryan reached Hawaii's shores shortly after World War I.

"I arrived on May 1, 1921 on the SS Lurline after a seven-day voyage with a deck-load of cattle," he said. "All I had was my bedroll and \$90."

In his years as forester, he said, "I've covered every inch of this island either on foot or horseback."

Of the trees Bryan helped

plant, the Forestry Department said they "are now being harvested and manufactured into useful products and in this way enriching our economy."

One of the plants introduced to the island by Bryan is the Agave vanda orchid, which has become one of the state's leading floral exports.

Through his careful care and patience, Bryan today is able to quickly advise people interested in growing a special plant whether it will flourish or not.

"I've pretty much tried 'em all," he said.

Although Bryan concedes he no longer can move about the island as he did in his younger days, he continues to dabble in the propagation of plant species, and watch the products of his life-long efforts

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