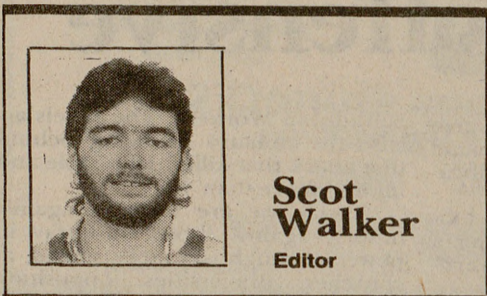


Social Security system in need of reform



Scot Walker
Editor

The Social Security system ranks right up there with the Pentagon and HUD as one of the most worthless, money-wasting programs in the federal government.

I am not real happy that I, and my employers, are paying a significant amount of money to fund the Social Security program.

Next year's Social Security tax rate will be 7.65 percent. In some cases, the combined employee/employer maximum tax is 30.7 percent. That's big bucks in my book.

And the worst part is that by the time I am old enough to draw any of my money out of the system, it will be defunct. Here's why, in oversimplified math:

Social Security benefits increase based on a "cost of living allowance." The COLA is theoretically tied to the rate of inflation. Next year's scheduled benefit increase is 4.7 percent, which means that the average Social Security benefit will double in 15 years and quadruple in 30 years. By the year 2020, the average benefit, if increased at the same rate, would be around \$24,000 per year. By the same year, the number of eligible Social Security beneficiaries will have increased to between 50 and 60 million people.

Do the multiplication and you realize that we are talking about a yearly

Social Security outlay by the government in the year 2020 of \$1.25 trillion (that's trillion with a 'T'). In numbers, that's \$1,250,000,000,000.

In order to fund this stupidity, every paycheck will have to be taxed for OASI (Old Age Survivors Insurance, a clever pseudonym for Social Security) at a rate of nearly 20 percent. In addition, your employer will have to ante up another 20 percent. Add to that your federal income tax (which on my last paycheck was 11 percent and for most people is higher) and any state income tax (which Texas doesn't presently have but probably will soon) and we're talking 40 or 50 percent taxes on every paycheck. That would be the equivalent of working from January to mid-June for free, and then living on what you make the rest of the year. And that's assuming federal income taxes won't increase between now and then, which they definitely will.

Obviously, the taxpayers of 2020 are not going to be willing to be taxed at such ridiculous rates. Something has got to give, and if you are a betting man, the smart money says that by 2030, when I turn 62, the Social Security fund will have gone belly up and all the money I paid will have disappeared into the Land of the One Lost Sock, which means I'll never see it again.

So how do we fix the problem?

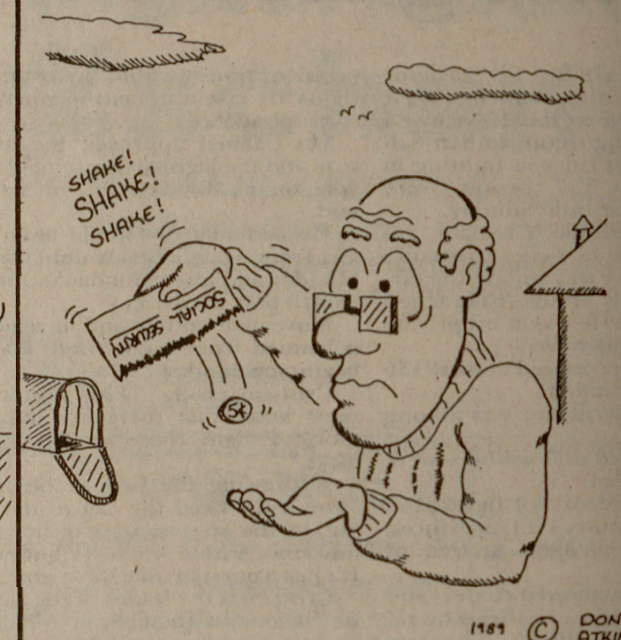
Well, that's a tough one, and I'm certainly not an esteemed economist on the level of Milton Friedman or Bob and Lynn Gillette, but here are a couple of common-sense suggestions:

Limit future Social Security benefits to low-income beneficiaries. Or at least limit cost of living increases to those people who really need them. If there is anything more infuriating than giving my money away, it's giving it away

SOCIAL SECURITY... THE MYTH!



... THE REALITY!



to someone who already has more than I do. If COLAs were limited, for example, to couples making less than \$15,000 and single people making less than \$10,000, the savings would be in the neighborhood of five billion dollars a year.

Another suggestion comes from C.L. and Martha Nordstrom, a concerned couple in Colorado who, in the last four years, have voluntarily rejected approximately \$65,000 in benefits to support their belief that the system should be changed. They propose a "means test" to determine if persons between the ages of 62 and 70 have sufficient income to forego all or part of their calculated benefits. To oversimplify again, you just take all of a couple's income, from all sources, and add it up. If it's over a certain amount, say \$30,000, then the couple would not

be eligible to receive benefits until age 70. If the total income was less than \$30,000, then the couple would receive benefits to increase total income to \$30,000. After age 70, no restrictions at all would be imposed.

That all sounds somewhat complicated, but it really isn't, and the savings would be in the neighborhood of \$20,000,000,000 per year, based on an estimated 3.5 million people now receiving benefits averaging \$6,000 a year who would not be eligible for benefits or whose benefits would be reduced under the plan. Less than 10 percent of the money saved would be needed to increase the benefits of current recipients who are at or below the poverty level. The rest could be invested and used to help keep Social Security solvent.

Probably an even better plan would

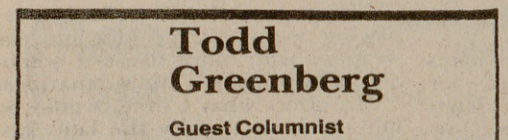
be to trash the entire Social Security System, and replace it with some form of private Individual Retirement account System. But there the math is getting too intricate for my liberal brain.

Besides, these changes will not take place anyway, because the people who are living off of the Social Security system right now have a powerful lobby and are the people who are most likely to vote, which makes all the politicians too afraid of losing their jobs to have the guts to take any significant action.

And that is another reason we separately need campaign and election reform, but I'll save that gripe for another column.

Scot Walker is a junior journalism major and editor of The Battalion.

Corps doesn't 'make the grade' in my book



Todd Greenberg
Guest Columnist

I never imagined I would find myself writing something critical of the Corps. I know that what I have to write about will make some people angry. I hope, however, that they will consider the points I am about to make — for an organization which is unable or unwilling to cast a critical eye upon itself is doomed to become its own worst enemy.

First, let me say I am a former student and Corps member, and I believe in and stand behind the Corps. However, I am worried about the future of the Corps.

What concerns me is the gradual trend away from teaching leadership, instilling discipline and building character.

The Corps of today has a preoccupation with numbers. This preoccupation stems from a lack of leadership from the Commandant's office and from the higher echelons of the Corps.

Although there are many examples that deserve mention, the best example of what I am referring to is the scholastic situation within the Corps. The Corps has found itself in competition with the civilians for better grades.

It is in this way the Corps must continually justify its existence to its detractors. In this situation, grade point ratios and retention rates become all important — more important, say, than producing good citizens and capable

leaders for the military, government and business communities.

How many times has a cadet heard the catch-all phrase "make grades?" Many who now utter these words seem preoccupied with the number of hours of Call to Quarters (CQ), grade point ratios and the grade rankings of various outfits, while some others even believe some Corps activities must be curtailed to provide more "time to study." Yes, the Corps must "make grades," but it must do so without losing sight of its reason for existence; all of the while retaining those items which make it unique among all other student organizations.

In my junior year, my outfit won the Jouine award for scholastic excellence and contributed to our battalion receiving the President's flag. We accomplished this by teaching self-discipline, responsibility and plain ol' common sense. We had no need for more policies and regulations — or additional CQ hours — and in no way did we diminish our participation in Corps-related activities.

I am sure that creating more policies and enforcing them is much easier and less risky than providing the leadership that fosters responsibility, accountability and self-discipline.

Unfortunately, this is exactly what is occurring in the Corps today. My definition of leadership is "inspiring others to perform and accomplish the tasks placed before them." Conversely, management is the "supervision of human resources for the purpose of making sure people follow and adhere to estab-

lished guidelines and policies." It is evident that the latter course is the one being used most often today.

This leads me to my final point. I assume Maj. Gen. Darling means well, but he is merely a victim of the system he has served for so long. Managing 'human resources' is precisely the Air Force's cup of tea. Unfortunately, he has forced this philosophy on the Corps through micro-management of Corps affairs — much to the detriment of practical leadership training.

Yes, the Corps must "make grades," but it must do so without losing sight of its reason for existence; all of the while retaining those items which make it unique among all other student organizations.

I propose that those who are closer to the rank and file of the Corps, and hence, those who know the needs of

their men, be given the authority for making the decisions which apply to their situations. I am, of course, referring to the outfit commanders. These men go through a protracted selection process which includes approval by the Commandant. However, they do not receive the authority commensurate with their responsibilities.

For example, in order to excuse freshmen and sophomores from CQ, a military letter must be submitted to Corps staff (three levels higher in the chain-of-command) for approval by the Corps scholastics officer and the Corps commander. The outfit commander, though closer and obviously better informed about the situation, is not trusted with making such a simple decision. Sound familiar? This type of "stovepiping" was a contributing factor in our government's failure in Vietnam.

This type of distrust is symptomatic of the micro-management infesting the Corps chain-of-command. Frankly, I see little need for outfit C.O.s at all if

they are not rightfully given the authority to make decisions that concern their people.

The solution is to give more authority to those throughout the Corps' chain-of-command and to make them accountable for any mistakes or bad decisions that may result. Failure will indeed occur, for this is part of learning environment. With authority comes responsibility, and therefore accountability. It takes all three, weighted equally, to become a leader. And leaders are what the Corps intends to produce.

Also, some degree of understanding is necessary on the part of those who oppose the Corps in realizing the Corps is indeed a valuable learning environment and a permanent aspect of the University. It is only in these ways that the Corps will resume its mission to produce efficient and capable leaders and remain an asset to Texas A&M University and the nation.

Todd Greenberg is a graduate student and a guest columnist for The Battalion.

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