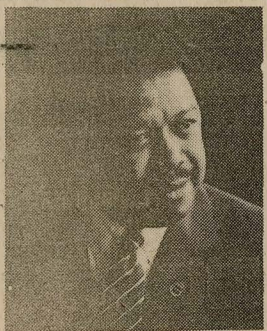


EDITORIALS • COMMENTS • OPINIONS



TO BE EQUAL

by John E. Jacob
Nat'l. Urban League
President

Job Discrimination Strong

Federal laws against employment discrimination have been on the books for almost twenty years, but while the most blatant forms of discrimination have been eliminated, there is evidence that discrimination remains a major factor in the economic disadvantage of minorities.

That is the only reasonable conclusion one can come to from reading a new report by the U.S. Commission on Civil Rights.

Entitled "Unemployment and Underemployment Among Blacks, Hispanics, and Women," the report documents the gap between majority males and minorities and the traditional explanations for that gap.

And it finds those explanations, increasingly common these days, to be wanting. The Commission Chairman's cautious conclusion:

"When comparing workers with the same amount of education or who live in the same area or who have the same amount of training or are the same age, minorities and women have far higher levels of unemployment and underemployment. We must strongly suspect that discrimination continues to be a factor. We have been able to find no explanation for these persistent disparities."

Those disparities have often been dismissed with rationalizations. Some conservative economists have said that Black unemployment is so high because Blacks have less education, less training, live in places where business is bad, and more.

But the statistical analysis made by the Commission disproves those attempts to avert the admission that discrimination still lives.

For example, it found that great disparity in employment between White males and Black males with the

highest educational levels. And it found that Blacks were more often overeducated for the jobs they held than other groups.

That hardly says education isn't important. Nor should it be interpreted to justify anything that discourages Blacks from increasing educational achievement levels. It just indicates that advanced degrees are not enough to immunize Black workers from the effects of discrimination.

While the report indicates that White females also suffer from discriminatory practices, it clearly indicates that it is the Black female who is the nation's leading victim of discrimination.

Black women had the highest unemployment rates, the highest rates for working part-time when they wanted full-time work, the highest rates of marginal job holding, and the highest rates of full-time work for wages so low they remain in poverty.

One value of the report is that it not only discuss unemployment, which is an issue familiar to most people, but also other forms of job disadvantage.

Black jobless rates are constantly over double the White rates, but so too are the rates for underemployment through intermittent work or involuntary part-time work. So too are the rates for marginal jobs or for working at below-poverty level wages.

The Commission estimates a third of Black males are overeducated for the work they do and a fifth earn wages below what they might expect given their qualifications.

All of this adds up to economic disadvantage that sweeps across all the possible explanations but one — discrimination. Whenever the Commission compared Blacks and Whites with similar characteristics, it found wide discrepancies in economic outcomes.

The Commission did not go into how discrimination works its illegal ways, nor the motivations and patterns behind the statistics. That requires a massive study itself.

But what it has done demonstrates the need to take discrimination seriously. It documents the failure of traditional explanations of Black-White disparities, and the overriding need to remove discrimination from our lives.

For without strong anti-discriminatory measures, minorities will once again be left out of any economic recovery that occurs, and Blacks will remain disadvantaged.

VIEWPOINT



JULIAN BOND

Making Dr. King Proud

Let's give Martin Luther King his day. In the 15 years since James Earl Ray shot King in Memphis, Tenn., a sizable movement has called for making his birthday, Jan. 15, a national holiday. But today, the movement seems stalled, and the recent congressional approval for a statue of King on Capitol Hill is likely to delay the official celebration of National King Day even further.

But suppose those who believe in keeping King's dream alive decided to celebrate King Day without official sanction? And suppose they celebrated in a way that might make King proud — and that the method of celebration was as important as the result?

Not only would King's dream survive, but the remembrance would rekindle the spirit he brought to Albany, Ga.; Montgomery, Selma and Birmingham, Ala.; and Memphis, Tenn.

That the spirit needs reviving today — in the face of the Reagan reversals in civil and human rights and social programs — is beyond question.

Simply put, what Martin Luther King proposed — and millions of black and some white Americans accepted — was the notion that every woman and man could be an agent of his or her own improvement.

Before the Montgomery Bus Boycott in 1957, civil rights activism was limited largely to scholars, lawyers and professional advocates. But when Rosa Parks was arrested for refusing to give up her seat on a Montgomery bus to a white man, and when Martin Luther King articulated a philosophy for resisting segregation, the entire black population of Alabama's capital city was given a role in ending their own dehumanization. They boycotted the bus line.

Similarly, when King led marchers from Selma to Montgomery and through the streets of Birmingham, he empowered everyone to strike a blow against the system that had declared them to be less than human.

Martin Luther King transformed black Americans from spectators to participants in the fight for civil rights.

Scholars, lawyers and professional advocates are still needed. Voting is also important — and there was a slight increase in black turnout on Nov. 2 — but voting alone has never been responsible for any group's advancement.

Agitation has always been vital to black progress, and agitation, along with evidence that black men and women care enough about their condition to do something about it, is in short supply today.

THE MEDIUM NEWSPAPER is published weekly on Wednesday for \$16 per year by Tiloben Publishing Co., Inc., 2600 South Jackson Street, Seattle, Washington 98144. Second-class postage paid at Seattle, Washington and additional mailing offices. POSTMASTER: Publication No. 564370. Send address changes to THE MEDIUM NEWSPAPER, P.O. Box 22047, Seattle Washington 98122.

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Coping

By Dr. Charles W. Faulkner

Thanks

In the three years in which this column has appeared in your local paper, I have received thousands of letters from readers like yourself.

You and others who read the paper in which these columns appear are among the most intelligent and informed citizens in our society. Your letters prove it.

Most people are in search of a friendly, understanding people who can provide them with guidance regarding their problems and who can grasp the deep sadness that their problems cause. Where can I go for help? Am I really abnormal? Why is this happening to me? Will I ever be able to solve my problems and live a normal life? Will others laugh at me because of my problems? These are a few of the many questions that are constant companions to most people in our society.

But most people do not have what could be referred to as acute psychiatric problems. Instead, there are usually personal feelings of inadequacy that cause stress which leads to compulsive overeating, irritability, nervousness, stress, sleepless nights, forgetfulness, argumentativeness, short temper and intolerance with others. This leads, in turn, to overweight, unattractiveness, rejection, loneliness, and sadness.

Happiness Through Health

Quacks Still Peddle Worthless - And Dangerous - "Cures"

By Otto McClarrin

Medical quackery is as alive and well in the United States today as it was in the old patent medicine days of the 1800s, according to medical authorities. And it is a profitable business. Although accurate figures are hard to come by, experts estimate that Americans spend more than a billion dollars a year on worthless "cures."

State and national health officials say quackery is fantastically widespread throughout the country. And unfortunately, according to them, the cases are often difficult to prosecute. And when they get a conviction, the practitioner often gets out on probation and is back at the same old tricks.

Health officials believe their best tool against quacks is to educate the public about what to watch out for so they don't become victims.

The word "quack" comes from the earlier "quacksalver" - the "quack" part from the cry of a duck and "salver" meaning to save or heal. The original term was used to describe someone who pretended to be a healer, and who made noisy pretenses to medical skill not based on knowledge.

Many of the practices of "quacks" would be humorous if they weren't so tragic: "feet ticklers" who claim to cure all disease by manipulating the feet; "healers" who supposedly send their cures out by radio waves; practitioners who say they can tell by the spots in your eyes, the afflictions your body suffers.

Often the work of quacks is simply useless and unnecessary, curing people of nothing more than a fat pocketbook. But just as often, the worthless treatments deter people from seeking real and medical help - sometimes with fatal results.

As one investigator stated: "One woman went to one of these practitioners, complaining of a bad throat. She

"If I could just find out how to overcome this little problem that constantly troubles me." "If I could only develop confidence and feel comfortable around people, I could be a big success." These are but two of the questions asked by most of us. There seems to be a little barrier between ourselves and the success that we desire. It is just a small barrier - a small roadblock that stands in our way. It has been present all of our lives and gets more and more troublesome each day. "If I could just push it out of the way, I would have a direct and easy road to happiness."

In the coming weeks my columns will present solutions, guides, and helpful hints that you can use to surmount the barrier. I will tell you: About the wonderful success of positive thinking, how to overcome barriers that seem insurmountable, how to get rid of stress and relax, how to overcome shyness and a lack of confidence, how to meet new friends, how to cope with the loss of your job, how to improve your memory and concentration, and how to find success in spite of the current problems in our society.

I will write a series of columns on the most recent development in hypnotherapy. Everyone has problems but these problems can be overcome with your persistent effort. The more difficult a problem becomes, the harder you must fight it. There is **always** a solution to every problem that you have probably not thought of. You are the best person to insure your own happiness.

This is your column. Your ideas are always invited. Your comments and critiques are welcomed. Let's work together for a happier life.

Your suggestions are welcomed. Suggestions for future articles will be appreciated. Cassette tapes of this and other articles are available for individual use, discussion groups and classroom use. All letters and inquiries should be sent to Dr. Charles W. Faulkner, Post Office Box 50016, Washington, D.C. 20004.

was afraid she had cancer, but the 'doctor' assured her she didn't. He treated her with herbs and other things, all the while telling her she didn't have cancer. But her throat kept getting worse. She finally went to her medical doctor. He rushed her in for cancer surgery - just in time to save her life."

The Food and Drug Administration has regulation powers over drugs and therapeutic devices which are sold to the public. A few years ago a law was passed which substantially strengthened the FDA's authority to require premarket approval of certain medical devices and to remove fraudulent devices from the market.

Through its experience with quackery, the FDA has found three common types: False claims for foods, drugs and cosmetics and unnecessary food supplements; cancer treatments and drugs; and medical devices which are supposed to perform all sorts of miracles.

Included here are such things as chemical face peels which promise new youth, but may bring disfigurement; drugs that "melt away" fat without dieting; laxatives which promise "prompt relief" from colitis, but may worsen the condition; hair restorers which are said to cure baldness.

The FDA warns the public to be wary of claims from self-styled nutritionists who say all diseases are due to a faulty diet; that soil depletion and chemicals nutrition poison crops; that persons with a "tired feeling" or an ache or pain have a "subclinical deficiency" and need food supplements or megadoses of vitamins.

The truth is, say experts at the FDA, Americans are the best fed people in the world; diseases caused by dietary deficiencies which once killed thousands are rarely encountered; the need for vitamin, mineral or other food supplements can only be established by a physician.

Be Aware Of Tax Law Changes That Save You Money

When you sit down to prepare your 1982 income tax return remember several changes in the law which can reduce your tax bite for the year. According to the Washington Society of CPAs, new or increased tax breaks are available to two-income married couples, working parents, investors in IRA or Keogh plans, and those who contribute to charity.

Under the old law, if you and your spouse both worked, you were probably subject to the so-called "marriage penalty" on your combined earnings. The two incomes often put you and your spouse into a higher tax bracket. But that changes this year thanks to a new "marital deduction."

You may now deduct five percent of the income of the lower-earning spouse, up to a maximum of \$1,500. For example, if you and your spouse have combined incomes of \$40,000, broken down into \$25,000 for one spouse and \$15,000 for the other, you deduct \$750 (five percent of \$15,000) from your income for the year.

This special deduction may be claimed even if you don't itemize, but you must file a joint return. This write-off will double for 1983 earnings, to 10 percent of the lower income, up to a \$3,000 maximum.

The tax break for child-care expenses you incur in order to hold a job has also been modified, CPAs report. (By the way, this is called the dependent care credit and applies not only to children.) Depending upon income, the tax credit for qualified child-care costs has risen from 20 percent to 30 percent of expenditures.

The maximum 30 percent applies to taxpayers with an adjusted gross income (AGI) of \$10,000 or less. The credit falls one percent for every \$2,000 of AGI over \$10,000. So, if your income is \$16,000, you will qualify for a 27 percent credit, while someone with an AGI of \$22,000 receives a 24 percent credit. Thus, the maximum credit is now \$720 for one dependent and \$1,440 for more than one.

As income rises the percentage of credit decreases, but not below 20 percent, regardless of income. Even at this end of the scale, a taxpayer with an income above \$28,000 who pays the maximum \$4,800 in expenses for two dependents is entitled to a tax credit of \$960. Remember, a tax credit is subtracted directly from your tax bill, so dollar for dollar, it's worth more than a deduction, which reduces your income.

To qualify for the tax credit you and your spouse must work full or part-time. Child-care expenses cannot be greater than the compensation of the lower-paid spouse. An exception to this rule is made for a spouse who is disabled or is a full-time student.

Expenses eligible for the child-care credit include babysitting or maid service in your home, as well as nursery school, day care centers or summer camp. The primary purpose of the expenses must be to provide care of your dependent when you work.

Another expenditure which qualifies for credit is out-of-home noninstitutionalized care of a disabled spouse or dependent. In general, dependents include children under the age of 15, a spouse or other resident of your home who is mentally or physically incapable of self-care.

You get another tax break if you contribute to a personal retirement plan, both Individual Retirement Accounts and Keogh plans. The annual limit on contributions to an IRA has been raised from \$1,500 to \$2,000 and you can have an IRA even if you are covered by other retirement plans. Your entire contribution goes to reduce your income.

You can now contribute up to 100 percent of your wages to an IRA, but no more than \$2,000. If your spouse doesn't work, you can contribute an additional \$250. A working spouse is allowed to contribute another \$2,000 to an IRA, so together you can reduce your income by \$4,000. You can open an IRA right up until your tax filing date, and take it as a deduction for 1982.

If you are single and in the 30 percent tax bracket, your direct tax savings for the maximum \$2,000 contribution to an IRA comes to \$600. CPAs point out that all earnings accumulate taxfree, which accelerates the growth of the IRA.

Yet another change in the law allows self-employed taxpayers who maintain Keogh plans also to maintain IRAs. Self-employed individuals using a Keogh plan to create a retirement nest egg may contribute 15 percent of their earnings, up to \$15,000 a year. This is double the 1981 level of \$7,500.

A new deduction for charitable contributions is now effective if you do not itemize deductions. You may deduct up to \$25 (25 percent of the first \$100) for contributions on a single or joint return. This amount will increase until 1986 and then be eliminated.

-Washington Society of CPAs