

OPINION

DAILY JOURNAL

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"The Daily Journal is dedicated to community service, to defense of individual rights and to providing those checks upon government which no constitution can ensure."

SCOTT ALEXANDER
founding editor, 1963

AT ISSUE

Many people will treat Martin Luther King Jr. Day as just a day to relax.

OUR POINT

To honor the spirit of the holiday and the man, people should spend the day reflecting or doing something for others.

Use holiday to celebrate King's life, help others

The Daily Journal

Monday is Martin Luther King Jr. Day. It's one of several Monday holidays through the year in which some workers will gain a three-day weekend. Few schools will be in session. Federal offices, post offices and banks will be closed. Many people will treat the day as simply time to relax.

This misses the spirit of the day, though.

To honor the slain civil rights leader, people should do something related to the holiday. For those who work or are in school, mark the day in some small way. Help a customer, client or co-worker.

Those who have the day off, celebrate by doing something for others in a bigger way. For instance:

- Visit shut-ins just to chat.
- Read at a Head Start center or nursery school.
- Help out at a homeless shelter or food pantry.

Students from the Atterbury Job Corps center in southern Johnson County will head to Columbus on Monday to help with a King day program at the Children's Museum in the Commons Mall. They'll help students with a variety of activities.

It's possible to have a good time while helping the needy.

The attractions at White River State Park in downtown Indianapolis will admit visitors free in exchange for one canned good or other nonperishable food item. The donated items will go to Gleaners Food Bank.

Visitors will be able to get in free to the NCAA Hall of Champions, Indiana State Museum, Eiteljorg Museum of American Indian and Western Art, Indianapolis Zoo and White River Gardens.

In addition, several of the venues along with the baseball stadium Victory Field will offer special activities and exhibitions on black history and culture that day.

Each year the day, which is close to King's birthday of Jan. 15, is a time for the nation to remember the injustices King battled against, a time to remember his fight for freedom, equality and dignity of all people, a time to remember the message of change through nonviolence.

By doing something for someone else, people can live out the theme for the day:

Remember. Celebrate. Act.
A day on, not a day off.

Focus: Judge Alito

Nominee appears en route to high court spot

Scripps Howard News Service

The Senate Judiciary Committee, which opened hearings Monday, should quite properly give Samuel Alito's nomination to the Supreme Court sustained and detailed scrutiny.

At age 55 and facing no mandatory retirement, his career on the court can be expected to span decades, and he fills the so-called "swing" seat held by Sandra Day O'Connor that provided the fifth vote in 5-to-4 decisions.

After more than two months of public silence that tradition demands since his nomination Oct. 31, Alito finally gets to speak on his own behalf. But the judge comes to this point very much a known quantity, with advocates and opponents having sifted his background even unto childhood. Indeed a photo of Alito in shorts and T-shirt at about age 6 graced the front page of the Sunday Washington Post. His mother, Rose, has been interviewed. (She thinks highly of him.)

His biography has been written in a level of detail usually reserved for nubile pop stars. He likes Springsteen and Beethoven; he can cook; it took him 13 months to ask out his wife-to-be, and when he proposed he did so by suggesting, "Let's go take dancing lessons." He is not someone you would choose as social chairman.

As for his judicial qualities, the American Bar Association top-rated him "highly qualified" in legal ability and temperament. As an attorney in the Reagan Justice Department, he gave political advice but was not particularly political. He was clearly a conservative, but not a zealot. Agree with him or not, there was nothing unusual or untoward about his views.

Whatever his views are now, he has kept them to himself in his 15 years on the federal appeals bench. His record shows him to be an experienced, ethical and exacting jurist. Liberal groups opposing his nomination have yet to produce an example where he could be convincingly accused of twisting or ignoring the law to reach a predetermined outcome.

Alito will spar with the senators on abortion, affirmative action, civil rights and separation of church and state and what seems his hands-off attitude toward expansionist assertions of presidential powers.

Unlike the hapless Harriet Miers, Alito is consistent with the kind of judge President Bush promised the voters during the course of two presidential campaigns that he would appoint to our highest court.

Barring the improbable event of a disqualifying disclosure at the hearing, Samuel Alito should look forward to enjoying Valentine's Day cookies and punch with his fellow Supreme Court justices.



KING JR.



IBM's shift from pensions formula for Social Security

IBM announced last week that it would freeze the old-style pension plans it provides to more than 100,000 employees and instead offer an improved version of its 401(k) plan. This is no run-of-the-mill accounting change or cut-costing measure. It is a major philosophical and economic shift for a bellwether corporation. It means, in short, that International Business Machines is moving away from paternalism and giving workers more control over their own retirements. The U.S. government should do the same in reforming Social Security.

The IBM decision is good news as well for taxpayers, who ultimately could be left holding the bag if the Pension Benefit Guaranty Corp., a federal institution that insures pensions, can't meet the obligations of overextended companies.

Of course, IBM is in no danger of becoming the next Delphi. At last report, it had revenues of about \$100 billion, after-tax profits of \$8 billion and loads of cash. IBM's pension plan, with \$48 billion in assets, is robust. But 40 years can pass between the time someone joins a company and the time he retires. Things change, as GM employees now know. It makes far more sense for workers to carry their retirement assets on their own backs, rather than counting on the company to ante up decades later.

There are two kinds of pensions. Defined benefit (DB) plans, or traditional pensions, involve a promise from a company to provide monthly checks to retirees at a specific rate, depending on how long they worked and at what salary. DBs are headed for the dustbin of history, and good riddance. There were 112,000 of them in 1985 and just 29,000 today.

Second is the defined contribution



James K. Glassman

(DC) plan. Its paradigm is the 401(k), named for an IRS provision. A quarter-century ago, 401(k) plans began sprouting. Some 43 million U.S. workers now have them.

A 401(k) allows workers and employers to put pre-tax income into an account that's mainly composed of mutual funds (IBM offers more than 200 choices). Dividends, interest and capital gains pile up tax-deferred, and the account is owned by the worker. IBM's 401(k), with \$26 billion in assets, is the nation's largest. IBM says that, starting Jan. 1, 2008, it will freeze the DB benefits of current workers and instead enhance the DC plan. New hires go straight to the DC.

Under the new 401(k), IBM will match, dollar for dollar, employee contributions of 6 percent of pay (the match is now 3 percent) and, in some cases, up to four points more.

This is not altruism. IBM figures it will save about \$500 million a year through the changes. Probably more importantly, however, the company gains certainty (the funding requirements of DBs fluctuate), and it provides workers with a stronger sense of responsibility and more confidence in a comfortable retirement.

Some disagree. Lee Conrad, a labor organizer, said after the IBM news: "Employees are going to be losing out on all kinds of benefits. You've got to wonder

what's going to happen to the next generation of workers."

No, you don't. A study released last September by the Employee Benefit Research Institute and the Investment Company Institute found that Americans do a fine job with their 401(k) plans. Even with the rotten stock-market conditions of the early 2000s, the average account balances of 401(k) participants rose about 40 percent, to \$91,000. And remember, these workers still have two decades to retirement.

Employees have, on average, two-thirds of their 401(k) money in stocks, an appropriate share, and they are investing more in "life-cycle" funds, which shift to bonds as retirement nears. Loans from the plans are modest and declining.

More financial education wouldn't hurt, but DC plans are working exceptionally well, and complaints that people are too stupid to manage their own money are dead wrong. After all, a record 69 percent of Americans own their own homes, a far more difficult and risky purchase than the slow accumulation of mutual fund assets over 40 years.

IBM's decision offers a good model for reforming Social Security. Let new workers waive Social Security taxes and benefits and choose a 401(k); let current workers freeze their benefits and pay lower payroll taxes while boosting their 401(k) as a substitute. The U.S. government will have a sounder fiscal future when, like IBM, it stops treating adult American workers like children.

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Stern free to do his *#\$%&<@ show; marketplace will measure his success

His new radio show is going to be about ideas, says Howard Stern. "The only limit is our mind," he said in a news conference.

Uh, oh. If you thought the Federal Communications Commission was building fences around the shock jock on his old show, just imagine the barrier he is himself now putting up — his mental capacity to sustain serious content.

But not to worry. If the first outing on Sirius Satellite Radio is a sign of things to come, Stern is not giving up on obscenities, verbal pornography and anything else he can pluck out of the gutter to bring listeners his way.

As reported in various news accounts, his Sirius debut featured phone sex with a Playboy bunny, banter about an announcer's first homosexual encounter and the playing of voice-mail tapes in which a drunken TV personality indulged in lurid wooing.

Interesting, isn't it, that as some entrepreneurs make a technological leap from free, advertising-laden, Earth-bound radio to subscriber-based, \$13-a-month, multi-channel, no-ads radio beamed to special receivers from space, a chief draw for the bold venture is smut?

And expensive smut, at that. Sirius paid Stern \$500 million for a five-year contract. Even in inflation-adjusted dollars, do you suppose Jack Benny ever got paid anything like that for his self-effacing humor about vanity and stinginess?

When I was growing up, my sister and I would listen to his show among others on radio, and there was never any reason for an adult to yank us out of the room. For the kind of stuff you get from Stern, some buddies and I would hide out behind a neighborhood garage and share the latest dirty jokes and words we had heard.

When kids do that sort of thing,



Jay Ambrose

there is an excuse — juveniles will be juvenile. When adults do it publicly, you are hit first off by the immaturity and then by how degrading it is both to those making the jokes and those being joked about.

Sex, among its various charms, can be funny, but Stern's way of joking about it is more like punching someone in the face than making observations that are ingeniously, insightfully, sophisticatedly witty. There's decadence lurking here, especially because being outrageous today depends on being more outrageous than yesterday, smashing much that might be called civilized along the way.

Given such views, you may figure I would have cheered when the FCC slapped fines on Stern during the days he was still making use of so-called public airwaves. You would be wrong. It is an obvious violation of the First Amendment to license media and thereby control what they do in that manner.

Because airwaves were limited and the government in effect leased them instead of selling them outright, as it should have, the pretense has been that you can ignore the rights of a free press and free speech on broadcast radio and TV.

Democratic diminishment has resulted from this faulty supposition.

The chief horror we got was the unfair "fairness doctrine" mandating the impossibility of equal time for all points of view if any point of view at all was expressed. With the lifting of the doctrine,

there was more and more talk radio of the political kind, and while you may not like it, hear this: It's Americans speaking to Americans, engaging each other on issues, expressing themselves vigorously without supervision by an elite.

When the government came down hard on Stern, you had to worry about Step Number Two, coming down hard on this national conversation through reinstating some version of the fairness doctrine, as some have proposed.

Now there are alternatives: Sirius, which added on 600,000 subscribers with the signing of Stern, and XM Satellite Radio, which at 6 million total subscribers, still has far more than Sirius's 3.3 million. The offerings include lots of music, sports and news. But there are problems noticeable in the fact that Stern will have at least 9 million fewer listeners than he had on free radio and that neither of these two companies is yet making a profit.

Their hope, experts have told the press, has to reside largely in free radio's decline in listeners and revenue growth and the desire of many for commercial-free entertainment. Free radio, meanwhile, has technological opportunities to improve sound and add programming and is hoping that local content will save the day.

In the end, I see this competition, and the advent of Internet radio, as democratically invigorating and full of promise, though I would feel much better about our culture and our future if Sirius had hitched its wagon to a different sort of star, someone more like Jack Benny.

Jay Ambrose, formerly Washington director of editorial policy for Scripps Howard newspapers and the editor of dailies in El Paso, Texas, and Denver, is a columnist living in Colorado. Send comments to letters@thejournalnet.com.

YOUR VIEWS

Postal rate increase reflects operating costs

To the editor:

Regarding the article about postal rates (Daily Journal, Jan. 4), I have some comments. I am a retired postal employee. I retired at 62 for personal family reasons and because I could. I am not wealthy and never have been.

The headline for the story, "Postal service sticks it to customers," is pretty strong. However it does correlate with your newspaper's price increases. The increase in postal rates is probably less than the increase in inflation since the previous increase four years ago. The price of fuels used in vehicles to deliver the mail has increased even more, and is a major part of postal service costs.

The U.S. Postal Service is not a private company but operates much like one since reorganization in about 1970. At that time the post office was mandated to operate so that it could just break even on average.

It also became more independent of the government with no money from the treasury of the United States. Previously it had, meaning that our tax money paid for whatever costs that postal charges did not cover.

The exception since the reorganization occurred was after the Sept. 11 attacks and the attempts by those who contaminated the mail. The extra costs to protect employees and the public were considered to be worthy of tax dollars.

Also, before the reorganization, even 3-cent postage of the time did not cover the costs incurred to sort and deliver the mail. If adjusted for inflation that 3 cents would be equal to a much larger amount, maybe 50 cents or more.

While most employees did not like the changes to automation from manual mail sorting, it has helped to deliver more mail with fewer employees. The decrease in the number of employees has been by not hiring new ones and people retiring or leaving voluntarily, for the most part.

One final thing: Some people think that postal employees get free or discounted rates for the mail they send. They do not. Also, most postal employees are good hard-working people who try to give the best service possible. Like anywhere else, an occasional bad apple appears to make it seem otherwise.

Delbert G. Watkins
Greenwood

WRITE A LETTER

The Daily Journal invites readers to submit letters, opinion columns and e-mail comments for the opinion page.

GUIDELINES

- Letters published in the Daily Journal must contain the writer's name and city or town.
- Letters sent to the Daily Journal must be signed and must include a daytime telephone number for verification to be considered for publication.
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