

# Report from Albany

by State Senator, James Powers

Much has been in the news of late related to the defeat of the Transportation Bond Issue. This defeat has caused a state fiscal crisis. To be brief the Governor anticipated that the 2 1/2 billion bond issue would pass (as a matter of record, I had predicted its defeat). The Governor had planned to borrow 300 million dollars from this bond issue to balance this year's budget. Now this source is nonexistent. This means we will not only suffer a deficit during this fiscal year, but next year's budget must be balanced without aid of a 2 1/2 billion dollar bond issue which was rejected November 2, 1971.

The state must reduce spending and since two-thirds of the state's budget is the "Aid to Localities" category, we can assume state aid reductions in present levels. Now, here is the rub. The state's fiscal year runs from April 1, to March 31, with the first state aid payment (financial aid to localities) being made in July. However, towns and counties fiscal year begins in January and ends in December. The town and county budgets have been or will be passed this month. Since state aid is an important source of revenue, the budgets were submitted in anticipation that state aid would be the same as last year. Now it appears state aid will have to be cut which means the towns and counties will receive fewer dollars the last six months of their fiscal year than the projected income. To elimin-

ate this confusion in the future, I will submit legislation next year to have the towns and counties fiscal year run from July to June. This timing then would co-ordinate with state payments. I am sure most town and county officials will normally feel we are not doing enough to help them meet their obligations, but at least by changing their fiscal year they would know exactly how much money they would receive and be able to plan a budget with greater accuracy. It should also be noted that school districts and villages have varying fiscal years which should also be changed.

However, certain rather complex problems involved in education may preclude a change at this time.

## Washington Report

by Congressman, Barber B. Conable, Jr.



This past week the House passed the Higher Education Act after several marathon sessions and a good deal of acrimony. It is watershed type legislation, greatly affecting the expenditures of government, the freedom of colleges, and possibly their relationship to the public over the years to come. Since I voted against the bill, I owe some explanation of the difficulties I envisage.

The genesis of the bill is the real fiscal pressure now damaging the performance of the nation's colleges. Cutbacks in defense and space research, soaring salary costs, program expansion as a result of student pressures, rising enrollment, reduced private contributions following both student unrest and slack in the economy, and many other factors make up what has been described as a collegiate fiscal crisis. Although substantial federal sums are already made available to colleges, there is no generalized aid, the goal of this bill, since college grants have to be used for specified purposes.

This bill authorizes general grants to colleges based on the number of students, with some small bonus for the ones who have students participating in federal programs of student aid. Note that I said the bill authorizes such grants. At full funding the bill could authorize federal expenditures of \$23 Billion over the next five years. Nobody here thinks even a small part of that sum will ever be appropriated. Nobody even pretends direct institutional aid to private religious colleges will be permitted to stand by the courts if challenged on constitutional grounds. Efforts to require maintenance of state effort in aid to colleges as a condition of such federal aid were defeated on the floor. Efforts to include an authorization of emergency federal aid for colleges with special fiscal problems were also defeated on the floor. I supported both these unsuccessful efforts.

Let's assume this bill, now passed by the House, ultimately becomes law. What is likely to happen? First, probable ultimate funding under the bill has to be evaluated in the light of an expected federal deficit for next year approaching \$30 Billion, with many high priority claims for expenditure increases. Next, with some colleges in real trouble while others still have huge endowments to work with, remember that we have to spread this money where it's not needed to get it where it is needed. Next, remember the fiscal pressure on our state legislatures who have still not been offered the possibility of the kind of revenue sharing we are here offering to college presidents.

The total picture is one of potential disaster. The legislatures, relying on the "promise" of the federal authorization, unfettered by any maintenance of effort requirement, will cut back on their support of higher education. Congress will fund the federal programs only modestly, with that money widely spread and automatically allocated without regard to need. Even the Elementary and Secondary Education Act, now an established part of the federal government's role in education, is still far below full funding in our current practice. The result of this kind of legislative hypocrisy is actually to the detriment of the proposed beneficiaries, in this case the colleges. I can see the outraged education lobbyists descending now, and who can blame them?

There is more to this bill than I have described. For instance, more than \$1 Billion is authorized for emergency aid to public schools required to integrate, but not for busing. College faculties and professional or graduate schools are henceforth required to include equal numbers of men and women. But the central issue is as I have described it -- an empty promise of mischievous proportions to all the nation's colleges, and no real prospect of substantial assistance to those which need help most.

# Money Matters!

by A. Richard Arnold  
Member, International Association of Financial Planners

HAVE YOU GOT WHAT IT TAKES To Retire in Dignity?

MIKE: Did you hear about the butcher who backed into the meatgrinder?

IKE: No, what happened?

MIKE: Well, he got a little behind in his business, -- and found it hard "hard to retire in dignity," I might add! Hopefully, dear reader, when YOU retire, it will not be in such great haste. A little planning NOW, no matter what your age, will be a big first step away from dependency.

Let's assume that you are age 45. You are more than half way through your earning years. How much would you need a month to live on if you were retiring in 1972? Shall we try \$100 a week? That's \$430 a month. If that's a good figure for you, look back 20 years to 1951. If you had retired then, you could have lived just as well on \$300; the difference being due to inflation, of course; 43-1/3% more DOLLARS needed to do the same job 20 years later. So now (if you haven't already guessed), we'll look ahead to our 45 year old's ACTUAL retirement date, 1991, twenty years into the future. For sake of example, let's assume that the rate of inflation continues, rather than grows, so 43-1/3% more DOLLARS will be needed THEN than NOW

to do the same job; or \$616.00. But wait... that's only the year you retire. Assuming that inflation goes on, and that you plan to live to age 75, at least, you'll need 21.6% more dollars at age 75 than at age 65, or about \$850.00 a month! "Well," you say, "let's start putting money in the bank, and we'll live off of the interest." Do you know how much money you'll need in the bank to retire with \$850.00 monthly income in (let's say) 6% interest in 1991? Put your guess here:

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# REVEILLE

by Tom Pack



From reading other newspapers magazines and the like, alcoholism seems to be a 'news worthy' subject, so here goes. The 'experts' tell us that more men and women suffer from alcoholism, or enjoy it, or both. Doctors regard it as an illness but unlike having a cold from which you would like to be cured, the drinker does not always want to be cured. The only time a person wants to be cured is when it gets so bad he becomes frightened. Strangely enough, the people who write vigorously against alcoholism and about the sad effects, are among the very ones who 'indulge'. Why should this be, you ask? Psychiatrist Donald Goodwin has launched a study to find out why writers seem to drink more than persons in other professions. From his findings it appears that writers come second only to those that operate or own their own gin mills because, as he says, "Naturally there is risk of becoming an alcoholic because they are surrounded by the stuff all the time." He also noted that out of six American writers that have been awarded the Nobel Prize for Literature, four were alcoholics. Eugene O'Neill, Sinclair Lewis, William Faulkner and Ernest Hemingway. A fifth writer, John Steinbeck was also a heavy drinker. Psychiatrist Goodwin goes on to say "writing is a form of exhibitionism; alcohol lowers inhibitions and naturally brings out exhibitionism." Writing also requires an interest in people so alcohol increases sociability. Writing also involves fantasy and alcohol promotes fantasy. Writing requires self confidence and alcohol bolsters self confidence. To write is to be lonely and alcohol helps overcome that loneliness. It has been suggested that there is another reason, whether true or false your writer has no way of knowing at this time; that reason being that writers drink more than other people because they can do it without hurting others. Only themselves, Drunken doctors, nurses, attorneys, policemen and any person with responsible positions can cause direct damage to others in their daily work, if they go to work drunk. That may be so, however it does not effect me because I am not a 'writer', and I do not indulge in 'tee many martoonis' when I put words together. After all, how can one be arrested for drunk and disorderly when in charge of ones own typewriter?

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## Special

A variety of Thanksgiving dinner dishes and several suggested uses for the leftovers will be featured on French's Cooking School of the Air Wednesday, Nov. 17 at 11 a.m. on Channel 8. Home Economist Truly Mc Nall will demonstrate new recipes for turkey stuffings, a cranberry salad and the traditional pumpkin pie. Co-host Rita DuBois, head home economist of the R. T. French Co. Test Kitchens, will follow with leftover ideas for turkey roll ups with curry sauce, turkey pancake stacks, and an orange turkey casserole. The half-hour special will appear in color.

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