

Opinion

Robert Sklar editor/477-5450
Kathleen Moran assistant managing editor

33203 Grand River Ave./Farmington, MI 48024

Philip Power chairman of the board
Richard Agnlin president
Dick Isham general manager
Steve Barnaby managing editor
Fred Wright circulation director

Q&E Thursday, February 27, 1980

Seniors: bedrock of our community

BURNED OUT remnants of a forgotten time? Hardly.

Society tends to look at the elderly as rocking-chair, bingo-playing, memory-clinging people.

Sure, it's true some of the Farmington area's 9,700 elderly residents, who comprise 13 percent of the population, have grown senile and have lost their zip.

But it's also true many remain independent thinkers and community shakers long past age 60 — the arbitrary age at which you're supposed to be "over the hill."

Fortunately, the many Farmington-area seniors who haven't lost their zest for living generally have found the community attentive to their spunk and spirit.

PLAINLY PUT, it's refreshing to see Farmington and Farmington Hills officials so eager to rally behind the six senior housing projects open or being built locally.

What a travesty of human rights it would be to deny the elderly cheerful, convenient, affordable housing after so many of them have helped bring about the quality of life most of us enjoy today.

Many seniors who rule out living with their children prefer to maintain their dignity and independence.

But a gripping thought lies beneath the veneer.

The extended family, cherished in most other countries, fails to thrive in the United States. Seldom do you see grandparents

living with their children and grandchildren in this country.

GIVEN THE total commitment a community should make to its elderly, we believe the Farmington Hills council fumbled the ball when a majority voted not to maintain current dollars for the city's housing rehabilitation program. Nearly a quarter of all applicants for the low-interest loans are seniors. And the 1985-86 program allotment of \$131,000 was committed with four months still left in the fiscal year.

In the workplace, Americans often have denied jobs to seniors because of manufactured excuses like "the work is too hard, the hours are too long or the pace is

too fast." In truth, seniors often possess more savvy, skill and determination than workers half their age — as many local employers have discovered.

Fixed incomes, meanwhile, force some seniors to scrape just to buy necessities, ranging from food to medicine, let alone to withstand rent hikes.

The scenario is even bleaker for the more than 500 area seniors at or near the poverty level of about \$5,000. For them, missing rent payments or living without heat or a telephone are constant fears. What's worse, failing to fill medical prescriptions to help cut financial corners could prove deadly.

TO THEIR credit, a host of caring individuals, groups and churches is quick to

reach out when the going turns rocky for area seniors.

And the Farmington Hills Department of Special Services Senior Adult Program has done yeoman's work in providing a multitude of services for seniors in both Farmington and Farmington Hills.

Providing seniors a humane standard of living — everything from housing to medical care to heating fuel — shouldn't be dictated by the economy.

It should exist regardless of the inflation rate, regardless of the tax strain and regardless of the political winds.

The elderly shouldn't be snubbed. They should be revered. They're community pillars in the truest sense.

— Bob Sklar

Death penalty wrongs us all

IN 1846, MICHIGAN became the first English-speaking jurisdiction in the world to abolish the death penalty.

Since then, most of the Western developed world has followed our lead. We believe the death penalty should no more be introduced now than slavery, child labor, or denying women a vote — rules in force in 1846.

We sympathize deeply with the victims of violent crime. Violence and murder are as ancient as the human family. Since Cain slew Abel, the blood of countless victims has cried out to the Lord. Our hearts cry out, too, because we believe life is a sacred gift. The whole human community grieves with the family and friends of the victim.

What can be done to make things right? Those who violate life must be held accountable, and the human community demands that justice be done.

Extending death to another circle of family and friends, however, by means of execution does not make anything right. How does another funeral, another bereaved family, another death, make anything right?

THE DEATH penalty only wrongs us all.

The death penalty is wrong because it claims innocent lives. Michigan abolished the death sentence after it found that an innocent man had been hung, across the river in Windsor, Ontario.

All human systems are fallible, unreliable for such ultimate decisions as death. According to a recent ACLU study, at least 343 innocent people have been convicted of a capital crime since 1900; 25 innocent people have been executed.

The death penalty is wrong because it is used in an arbitrary, discriminatory and unfair way. Most who are on Death Row are defendants who are too poor to afford experienced, and effective counsel.

Likewise, the death penalty is inequitably administered in relation to race. According to a study of homicides from 1976 to 1980, an individual is seven times more likely to receive a death sentence if the victim is white than if the victim is black. The death penalty is wrong because it fails to deter violent crime. Since about three-fourths of all murders involve family members or close acquaintances who are killed out of anger or passion, the threat of the electric chair has little effect on these spontaneous, unpremeditated acts.

On the other hand, premeditated murders are committed by people who do not expect to be caught. They are no more deterred by the death penalty than they would be by life imprisonment.

THE DEATH penalty is wrong, finally, because it diverts our attention from the real needs of victims' families, and from what might truly improve our society.

If we have the death penalty, it will make people believe something is being done about crime when in fact nothing is being done about crime when in fact nothing is being done except expending enormous sums of money that will divert precious resources and attention away from dealing with the common cancers of car thefts, breaking and entering, mugging, rape and armed robbery.

We are alarmed by the widening cycles of violence in our society. To all who are asked to take a stand in the current petition drive or, if need be, in the general election, we have one message: Say no to death.

Religious Leaders Against the Death Penalty is an interfaith, interracial statewide organization committed to opposing the introduction of death as a penalty in Michigan. You can learn more by writing:



RLADP, 4800 Woodward Ave., Detroit 48201.

Rabbi David Nelson, Congregation Beth Shalom, Oak Park
The Rev. H. Coleman McGehee Jr., bishop,
Episcopal Diocese of Michigan

The Rev. Dr. Charles G. Adams, pastor, Hartford Memorial Baptist Church
The Most Rev. Walter J. Schoenherr, auxiliary bishop,
Roman Catholic Archdiocese of Detroit
Rev. Eric Jorstad, acting chairman,
Religious Leaders Against the Death Penalty
The Rev. Judith Craig, bishop,
Michigan Area of the United Methodist Church

Fear of death deters crime

CAPITAL PUNISHMENT deters crime.

We hear a lot of debate both pro and con on the subject of capital punishment and deterrence. In the most recent landmark case from the U.S. Supreme Court dealing with capital punishment (Gregg vs. Georgia), Justice Potter Stewart, writing with the majority, made the following observation:

"Although some of the studies suggest that the death penalty may not function as a significantly greater deterrent than lesser penalties, there is no convincing empirical evidence either supporting or refuting this view. We may nevertheless assume safely that there are murderers, such as those who act in passion, for whom the threat of death has little or no deterrent effect. But for many others, the death penalty undoubtedly is a significant deterrent."

My opponents in this newspaper debate will claim there are no reputable studies supporting the proposition of deterrence from capital punishment. What they really should be saying is that there are no studies that they choose to accept.

JUSTICE DEMANDS capital punishment.

Even if it could be convincingly demonstrated that there is no deterrence with capital punishment, there would still be a need for the penalty on the basis that justice demands it.

The U.S. Supreme Court, again in the case of Gregg vs. Georgia, touched on this argument most persuasively. Justice Stewart wrote:

"Indeed the decision that capital punishment may be the appropriate sanction in extreme cases is an expression of the communities' belief that certain crimes are themselves so grievous an affront of humanity that the only adequate response may be the penalty of death."

"There must be justice in the criminal justice system for the crime of first-degree murder; capital punishment is a just punishment for that offense. It is a punishment that fits the crime."

If it is true in America that we stigmatize criminal conduct by the penalty we associate with it, then to stigmatize the heinous crime of cold-blooded murder we must have a punishment of sufficient severity.

AN ENGLISHMAN by the name of Sir James Stephan put it in proper perspective when he said, "The reason murder is considered so dreadful a crime is that it hangs murderers." I choose to define capital punishment in terms of justice. But when the U.S. Supreme Court justices discuss capital punishment in their many opinions, they always refer to it as an act of "retribution." The Supreme Court says you must have punishment in the criminal justice system; if you do not, the system and respect for it breaks down.

In support of that last statement, one need look no further than the following quotation from Furman vs. Georgia:

"The instinct for retribution is part of the nature of man, and channeling that instinct in the administration of criminal justice serves an important purpose in promoting the stability of a society governed by law. When people begin to believe that organized society is unwilling or unable to impose upon criminal offenders the punishment they deserve then there are sown the seeds of anarchy, or self-help, vigilante justice and lynch law."

— L. Brooks Patterson

Fine print on credit statements tell true story

INTEREST RATES still are high, despite the campaign rhetoric of the Reagan Administration.

People who can't get it want credit. Young couples buying a house are paying double-digit interest rates. The business credit picture is still bad enough that small businesses are lobbying in Lansing for new kinds of financing mechanisms.

It bugs me, then, to receive — unsolicited — plastic cards in the mail with a line of credit totaling \$30,000 or so. Without any kind of application on my part, financiers seem to think I should have gilded, silver-embossed, stunningly printed credit card after credit card.

Why me, boss? Why not the young couples and entrepreneurs who want credit?

seems to be that the credit card business is a high-profit item. Every time you turn around, the credit card company is making money.

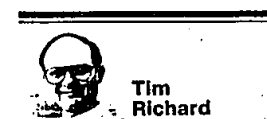
First, it makes 3 percent or so from the retailer's gross sales price.

Second, it makes a few bucks off the card holder with the "annual membership fee."

Third, it charges interest at the rate of 18 percent per year if the card holder doesn't pay off in full at the first billing.

Fourth, it charges interest on cash advances, also at 18 percent.

SOME OF the foregoing gems of information come from the fine print on the back of my lone credit card statement. And it really is fine print. It's in blue, rather than easy-to-read, conventional



Tim Richard

black, designed to cause eye strain if you spend more than five minutes on it.

This statement of "terms and conditions" is printed 120 characters to the line. That's triple the number of characters you'll find in a newspaper column. The type is small.

The idea, of course, is that we're not supposed to read it. The credit card company is relying on our gullibility.

That 18 percent interest rate is an interesting number. One Michigan bank after another has said it doesn't like Michigan's usury laws — usury being the practice of charging what society deems excessive rates of interest. They have moved credit card operations to South Dakota or Virginia.

It's better business, I guess, to zap a credit card customer with an annual fee and South Dakota interest rate charges than to loan a young couple money for a house when they might have a lawyer along to examine the mortgage contract.

FAITHFUL READERS know me well enough to grasp that I'm usually the friend of corporate America, the scourge of the UAW and generally a believer in the free market.

But I can't resist the nagging, gnawing suspicion that credit is being poorly allocated in America.

A solution eludes me. It would be extraordinarily cumbersome for Congress or the Federal Reserve Board to tell banks they must loan U amount to home buyers, V amount to fledgling businesses, W amount to car buyers, X amount to local school districts, Y amount to minorities and Z amount to credit card holders.

Meanwhile, the experts offer this advice: Use credit cards sparingly — and not at all if they are causing you to overspend; pay off the balance every month so you don't have to pay interest; and scrap all the credit cards that come in the junk mail.

Maybe financiers will get the message.

THE SHORT answer to who gets credit