

1309

“Voluntary Transitioning”

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By L. Kimball Payne III

Mr. Payne, who is Lynchburg’s City Manager has given us this mini-autobiography:

“Although undoubtedly a direct descendant of Charlemagne, Kim can only trace his Lynchburg ancestry back four or five generations.

“In addition to his Lynchburg heritage, Kim is most proud of his marriage of 32 years to Leslie, their five children, his degrees from Duke University and the University of Virginia, his naval service, his 24 years in local government management, and most recently, his two new granddaughters, Rebecca and Leslie, born November 17, 2007.”

Voluntary Transitioning

By Kimball Payne

SPHEX

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A front page story in USA TODAY on October 9, 2007 reported that Kathleen Casey-Kirschling, of Erleville, MD, had signed up to start receiving Social Security benefits in 2008. You might ask "What's so special?" about this retired school teacher and nutrition consultant who turned 62 years of age just two days ago. Ms. Casey-Kirschling was born on January 1, 1946, at 12:00:01 a.m. and is recognized as the first of 80 million Americans born from 1946 to 1964, the "Baby Boomer" generation. This generation, which has already had enormous influence on American culture, is poised to leave another mark on our society as it retires, ages and ultimately leaves the scene.

In 2005, I participated in a Progressive Business Form sponsored by The Mason Center at Lynchburg College. Our reading assignment was a book by Laurence J. Kotlikoff and Scott Burns entitled The Coming Generational Storm. Kotlikoff is Professor of Economics at Boston University and a Research Associate at the National Bureau of Economic Research. He is an expert on fiscal policy, national saving, and personal finance. Burns is a nationally syndicated personal finance columnist. Their premise is that the retirement of baby boomers, combined with a smaller workforce and a national delusion about the condition of the Social Security and Medicare programs, will lead to both fiscal and political instability and will saddle the next generation with skyrocketing taxes and reduced retirement and health benefits. In short, our unwillingness or inability to deal with the structural imbalances of Social Security and Medicare in the short term will place an enormous burden on the children and grandchildren of baby boomers. Kotlikoff and Burns refer to this as "fiscal child abuse."

In the prologue to their book, Kotlikoff and Burns summarize the situation that they explain in greater detail later:

...the tidal wave of baby boomers that is moving inexorably from changing diapers to wearing them....the boomers' numbers, their dilatory mating patterns, their meager rate of procreation, their romance with divorce, their plans to be retired *for as long as most people lived only a few centuries ago*, their prospects for an isolated, childless, old age, and the protracted delay in their departure to the next world. (p, xx)

Kotlikoff and Burns conclude that: *“Unless we adults make very large sacrifices very quickly, our kids will face lifetime net tax rates that are twice those we face!”* (p. xxi). Furthermore, they say that, “Baby boomers can...look forward to a retirement marked by extremely high taxes, substantially reduced retirement and health care benefits, very high rates of inflation, and an ailing economy.” (p. xxiv). The good news? We’ll be better off than Japan and Europe!

Let’s delve into this in a little more detail. First of all, you already know that there are a lot of baby boomers, some 80 million of us in the United States. You also know, and we boomers are painfully aware of it, that they are getting older. The number of people age 65 and older, around 35.5 million in 2000, will just about double, to 69.4 million in 2030. By then, one in five Americans will be 65 years of age or older. Within three years from today, by 2011, the 65 and older population will be growing faster than the overall population.

We are also living longer. Projections are that between 2000 and 2050 the fastest growth (323%) will be of those individuals 85 years of age and older. During the same period the 75 to 84 year old cohort will slightly more than double and the numbers of those 65 to 74 will just fall short of doubling. (p. 10) Kotlikoff and Burns estimate that life expectancies for women in the United States could rise to as high as 87 years by 2030 and 95 years by 2060 (p. 14). Of course, men’s life expectancies are lower, but the bottom line is that there are going to be a lot of old folks in a few years.

The rub is that there won’t be enough young folks around to take care of us. A combination of many things, delayed marriage, divorce, two worker families, and birth control, has resulted in very low birth rates in developed countries such as in Europe and the United States. By 2050, for the first time in history, the number of older persons in the world will exceed the number of young people (p. 35). One of the ramifications of this is that there will be fewer individuals in the workforce to support those of us who will be in retirement.

USA TODAY reported that, “By 2030, Social Security’s caseload will be 84 million people up from 50 million today. Medicare will go from 44 million beneficiaries to 79 million” (Oct. 9, 2007, p. 2A). “In 1945, a decade after Social Security was created, there were 42 workers paying into the system for each retiree. Today, there are three” (ibid.). By 2030, in the words of Brian Riedl of the Heritage Foundation, “Every couple will have their own retiree to support” (ibid.).

It’s going to be expensive. Using a method called “generational accounting,” Kotlikoff and others have estimated that over the next several decades, the combined costs of Social Security and Medicare could produce a fiscal gap of over \$50 trillion (Kotlikoff & Burns, p. 163). While the media have reported some of the issues related to Social Security, and the Bush administration even took a stab at the matter, Social Security accounts for less

than one fifth of the problem; the 800 pound gorilla is Medicare. According to USA TODAY, the Congressional Budget Office has recognized that because of aging baby boomers demanding more and costlier medical care, "health care costs present the greatest threat to the federal budget and economy" (Oct. 9, 2007, p. 2A).

Kotlikoff and Burns make a point that past presidents, Republican or Democrat, and Congress, regardless of who's in control, have either understated or ignored the impending fiscal crisis. As a result, the problem is being transferred to the next generation because, in the end, it won't go away.

The Washington Post reported on October 28, 2006 about the efforts of the comptroller general of the United States, head of the Government Accountability Office (GAO) David M. Walker, to raise the consciousness of Americans on this issue. Walker is part of a "Fiscal Wake-Up Tour" that has so far appeared in 22 states using terms like "fiscal black hole" and "demographic tsunami" to describe the trouble that we are facing. Have you heard about it? Probably not. It's not exciting news.

Speaking in Austin, Texas Walker stated, "This is about the future of our country, our kids and grandkids. We the people have to rise up to make sure that things get changed." Kotlikoff and Burns echo Walker. They say, "For over half a century, ardent discussions of budget balance have been used as a cover for what is really happening: a massive redistribution from young and future Americans to currently living adults. Our de facto generational policy has been to indulge the present at the expense of children living and unborn. This gives new meaning to 'no taxation without representation'" (p. 83). And, they say, "Paying for what the government spends is a zero-sum game, and it's one we're playing against our own flesh and blood. Either we pay the government's bills, or we leave them for our kids to pay. It's that simple" (p. 56).

Kotlikoff and Burns say that correcting the problem will require either raising taxes or cutting benefits, things politicians are loath to do. According to Kotlikoff and Burns, covering the costs of Social Security, Medicare, and Medicaid transfers through payroll taxes would require that those taxes be doubled in the short run and tripled in the long run (p. 54). USA TODAY reported that, "Fixing Social Security solely with higher taxes or cuts in spending would mean a 16% increase in the payroll tax or a 13% cut in benefits. Medicare's needs would be far greater: a 122% payroll tax hike or a 51% reduction in spending, just for hospital care" (Oct. 9, 2007, p. 2A).

Kotlikoff and Burns are pessimists, or should I say realists, about our willingness to address this problem through what they call a "menu of pain," increases in taxes plus cuts in government spending and benefits to bring our fiscal house in order. They say, "It's hard to believe that any American administration would have the courage to dramatically cut, if not eliminate, the

Social Security and Medicare benefits of a contemporaneous older generation in order to dramatically lower the fiscal bills facing all subsequent generations” (p. 140). I’m reminded here of the statement by someone whose name I cannot remember that democracy would fail when the majority realized that just as they could vote benefits for themselves they could also vote not to pay for them.

Kotlikoff and Burns paint a scene where the government continues to ignore the problem and continues to issue debt to cover increasing deficits. Ultimately, long term interest rates climb, questions arise about U.S. fiscal sustainability, interest rates climb higher, inflation increases due to a weak dollar and higher import prices, interest rates go into double digits, the stock market tanks, and the Federal Reserve prints more money resulting in even higher interest rates and runaway inflation. Then, the government cuts taxes to stimulate economic activity (p. 142). And, that’s just the beginning. Needless to say, they predict an economic disaster and that scenario is supported by numerous economists from the GAO to the Heritage Foundation.

It is not my purpose in this paper to go into the ways that this crisis could be avoided or ameliorated. Kotlikoff and Burns make some recommendations such as I have alluded to above and they also have suggestions for individual action based on their pessimistic outlook. More on that later, but for now, I want to leave you with the impression that this country is facing the potential of an economic catastrophe of epic proportions and the chances are pretty good that we cannot avoid it. Furthermore, we are passing the buck to our children and grandchildren.

If economic catastrophe of epic proportions doesn’t scare you, there’s Al Gore. No, I didn’t mean it that way. What I meant was the environmental catastrophe that he predicts in his movie and subsequent book, An Inconvenient Truth. According to Gore, and many scientists agree, continued population growth, developing nations trying to attain a standard of living similar to the United States, and unrestrained energy consumption are raising the level of carbon dioxide in the atmosphere with dire consequences.

Gore predicts that global warming could, within our lifetimes, result in the melting of the Greenland ice dome and the West Antarctic ice shelf. If that occurs there could be a twenty foot rise in sea level with enormous displacement of coastal populations and all of the problems that would bring. Even if the ice doesn’t melt as Gore fears, global warming threatens to produce dramatic shifts in climate across the globe with temperature changes, drought, and floods having a major impact on world food supply. Not a pretty picture.

Given the looming economic and environmental catastrophes facing us, what’s the socially responsible baby boomer to do? Collectively, we are a large part of the problem. Are we willing to give up our self-centered perspective, our enormously consumptive lifestyles, our desire for instant gratification, and our

fear of sacrifice to try to turn things around? What should we do? What could we do? Well, we could check out. Remember, "Turn on, tune in, and drop out"? Thank you Timothy Leary.

Let's go back to The Coming Generational Storm for a moment. Kotlikoff and Burns make a number of suggestions about how we, as individuals, can take steps to protect ourselves from the coming economic meltdown. They include things that you have probably heard before such as "start saving like mad, invest in securities that are insulated against inflation, and hold assets whose return is not taxed" (p. 193). They also suggest getting out of debt, owning the right sized home, and buying gold. However, according to Kotlikoff and Burns, 84% of the problem that we will face as retirees is a health care problem, because "we live too long" (p. 233). And their recommendation with regard to this particular aspect of the situation intrigued me. They suggest that we should, "Live hard. Die young" (ibid.). That sounds like the title of Bruce Willis's next action thriller to me.

Kotlikoff and Burns state, "Financing a long retirement won't be a problem if we take up smoking, eat as much as possible (preferably fast food), and avoid exercise of any kind. But why stop there? Let's also ignore those automobile safety belts and drive as fast as possible to the nearest opportunity for some unsafe sex." I noticed a possible corollary to this approach in a recent newspaper story reporting that the number of traffic deaths in Virginia would probably exceed 1000 in 2007. Not only did the article note that many of the fatalities were not wearing seat belts but it also reported a sharp rise in motorcycle deaths and notably, that some of them involved men in their 40's and 50's (Richmond Times-Dispatch, Dec. 28,2007).

Kotlikoff and Burns aren't buying that approach, however. They ask, "Some part of that idea doesn't appeal to you?" and answer, "Well, it doesn't appeal to us either" (ibid.). Instead, they recommend that we each take personal responsibility to maintain our health at the highest level possible and to make informed decisions about the benefits of costly medical procedures. Whether or not that will help to avert the coming storm is questionable. At some point our health will fail and we will be looking for someone to care for us or for some other alternative.

In December, the Richmond Times-Dispatch reported that by 2020 there would be a shortage of 20,000 registered nurses and 1,500 physicians in Virginia. It stated, "Fewer primary-care physicians in the coming years could become a knotty problem as aging boomers develop chronic health conditions and require more medical care." What's to be done about so many old boomers? The USA TODAY article that I have been referring to noted the suggestion of one baby boomer who heard the "Fiscal Wake-Up Tour" presentation. She offered, "stopping heroic care for the terminally ill, which costs Medicare billions" (Oct. 9, 2007, p.2A).

Despite Kotlikoff and Burns giving it short shrift, the idea of living hard and dying young stayed with me and ultimately became the genesis of this paper. During the discussion of The Coming Generational Storm I commented that I was reminded of the movie Soylent Green. Soylent Green is a 1973 science fiction movie starring Charlton Heston, Edward G. Robinson, Leigh Taylor-Young, Joseph Cotton and Chuck Connors. It was directed by Richard Fleischer and was loosely based on the 1966 novel Make Room! Make Room! by Harry Harrison (Wikipedia.org). Al Gore could have written the screenplay.

The movie depicts New York City in the year 2022, with a population of 40 million, suffering from mass unemployment, horribly crowded housing, a year-round heat wave due to the greenhouse effect, and a scarcity of food because plants and animals have nearly disappeared from a poisoned environment. A jar of strawberries costs \$150 and, because of the lack of natural foods, the government dispenses multi-colored rations of a synthetic food known as soylent, supposedly a combination of soybean and lentil. The most popular version is "Soylent Green," reportedly made from plankton, but we learn that the oceans are dying.

The connection that I made from this movie to The Coming Generational Storm is the movie's depiction of government sponsored euthanasia to reduce overpopulation and to provide individuals with an escape from their poor quality of life. The movie follows the Edward G. Robinson character, Sol Roth, as he opts to "go home," to voluntarily submit to euthanasia. Sol is greeted at a government center by handsome attendants, is settled into a comfortable room decorated in his favorite color and with soothing music playing. He relaxes in a comfortable bed watching videos of a beautiful Earth that no longer exists while his life is ended.

Although it wasn't a very good movie when it first appeared in 1973, and it hasn't aged well, for some reason the main themes of Soylent Green have stuck with me in the ensuing years. The theme of euthanasia is repeated in a more recent movie, Children of Men, adapted from a similarly titled novel by P.D. James and directed by Alfonso Cuarón. The 2006 release stars Clive Owen, Julianne Moore, and Michael Caine. The film is set in an apocalyptic United Kingdom of 2027 and depicts a world beset by environmental destruction, terrorism, societal collapse and infertility. No child has been born since 2009.

The plot of Children of Men focuses on the efforts of the Clive Owen character, Theo Faron, to rescue and take to safety a young African refugee named Kee who is pregnant with society's first child in nearly two decades. I'm not going to spoil the movie for you by saying much more about how the plot unfolds. Throughout the movie, however, there are background scenes with television monitors showing advertisements for government-issued suicide kits called "Quietus". The tag line in the ads is, "You decide when." Michael Caine plays an old hippie (a baby boomer!) who uses "Quietus" to euthanize his

disabled wife and their dog just before the bad guys arrive and kill him for helping Theo and Kee escape.

In 2027 the last of the baby boomers will be turning 63. "You decide when," seems like an effective catch phrase for a generation brought up on "having it your way."

The question that I'd like you to think about is whether or not science fiction, or speculative fiction as some might prefer to call it, can provide some foreshadowing of how our life might be in the future. Many of us remember such dystopian novels as Aldous Huxley's Brave New World, published in 1932 and set in the year 2579, or George Orwell's 1984, written in 1948 and set in the title year which came and went with some argument about how accurate Orwell was. I read my share of those types of novels in the 1970's as I am sure many baby boomers did. Of course, speculative fiction is still being written and it's seldom optimistic; Cormac McCarthy's recent Pulitzer Prize winning novel The Road is particularly frightening. Nevertheless, one of the benefits of aging is that you get to see how the predictions of your youth play out.

I didn't put a lot of stock in science fiction being anything much more than entertainment until I heard about a new program of the Department of Homeland Security. According to a USA TODAY article from last May, the department has consulted with a group of science fiction writers who call themselves "Sigma" and whose motto is, "Science Fiction in the National Interest" (USA TODAY, May 29, 2007). Reacting to the 9/11 Commission's finding that the government suffered from a "failure of imagination" in dealing with the terrorist threat our government is reaching out to those with extraterrestrial imaginations (Pittsburgh Post-Gazette, June 1, 2007). Christopher Kelly, spokesman for Homeland Security's Science and Technology division was quoted in USA TODAY: "Fifty years ago, science fiction writers told us about flying cars and a wireless handheld communicator. Although flying cars haven't evolved, cellphones today are a way of life. We need to look everywhere for ideas, and science fiction writers clearly inform the debate" (USA TODAY, May 29, 2007).

It's a shame nobody thought about this approach prior to September 11, 2001. In 1994, Tom Clancy published Debt of Honor in which a vengeful Japan Air Lines pilot flies his Boeing 747 into the Capital building during a joint session of Congress, killing nearly everyone, including the President.

I suppose there could be a downside to this approach as well. Columnist Tony Norman writing in the Pittsburgh Post-Gazette last year shortly after the story broke about Homeland Security consulting with science fiction writers had this to say: "Perhaps I sound suspicious about the project because of my sense that the best science fiction writers tend to draw their most compelling narratives from a dystopic vision of the world." And he concludes his column, "My paranoia has everything to do with the Bush administration's penchant for policies with

spiritual roots in classic science fiction: Bradbury's Fahrenheit 451, George Orwell's 1984 and Phillip K. Dick's The Minority Report. I'm the sort of guy who judges an administration by the books it steals from" (Pittsburgh Post-Gazette, June 1, 2007).

Before you dismiss Mr. Norman as just another anti-Bush liberal media type consider the revelation made just last November that firefighters in New York City and other cities in the United States are "being trained to not only keep an eye out for illegal materials in the course of their duties, but even to report back any expression of discontent with the government" (rawstory.com, 11/29/2007). It didn't take long for some bloggers and others, myself included, to see parallels to Ray Bradbury's Fahrenheit 451 where firefighters seize and burn books in a society where the only sanctioned information comes from government controlled television. Of course, the ACLU has also weighed in on the matter.

It's time for me to get back on point. I think we can acknowledge that speculative fiction, or science fiction if you wish, can be of some assistance as we ponder the future. Well then, what about satire?

Satirist, Christopher Buckley, in his new book Boomsday, takes on the coming generational storm. Buckley may be best known for his book, subsequently made into a movie, Thank You for Smoking. The title, Boomsday, refers to the moment when baby boomers start retiring with full benefits. That's a time in the not too distant future. Ms. Casey-Kirschling, mentioned back where this started, will be retiring early with reduced Social Security benefits.

The protagonist of Buckley's tale is a 29 year old blogger named Cassandra Devine who is outraged by a congressional vote in favor of Social Security Tax "augmentation". She rants: "Mountainous debt, a deflating economy, and seventy-seven million people retiring. The perfect economic storm....And what is the Congress doing? Raising taxes—on *my* generation—to pay for, among other things, a monorail system in Alaska" (Buckley, p. 9). On her blog Cassandra suggests that young folks take action and is later accused of inciting attacks on a number of gated, golf course communities in Florida. Subsequently, she calls on members of her generation to stop paying taxes, exactly one of the potential consequences of raising taxes predicted by Kotlikoff and Burns.

It is Cassandra's most outrageous proposal, "Voluntary Transitioning," that becomes the main theme of Boomsday. It's what she refers to as the "meta-issue," a transcendent issue worthy of debate. Cassandra proposes that the government incentivize Baby Boomers to commit suicide at age seventy in return for tax breaks. She says: "More if they Transition at sixty-five. Yes, a package of incentives. Free medical. Drugs—all the drugs you want. Boomers love that kind of pork. The big one is no estate tax. *Why leave it to Uncle Sam when you*

can leave it to the kids? That'll get the kids on board" (p. 92). Cassandra estimates that "if only twenty percent of seventy-seven million Baby Boomers go for it, Social Security, Medicare, Medicaid will be solvent. End of crisis" (p. 93). Later, in reaction to the inevitable outrage of opponents, she argues, "We are talking about a voluntary program by which Americans could opt to do something altruistic, even noble, on behalf of their children, in the face of intractable irresponsibility by the federal government" (p. 195).

Cassandra enlists the help of a U.S. Senator, Randall Kumberling Jepperson IV. He introduces legislation to enact Voluntary Transitioning. In a speech to members of the special interest group ABBA (the Association of Baby Boomer Advocates) Jepperson expounds:

My fellow Americans, we are all of us going to make the Great Transition. We can inject ourselves full of drugs, have doctors replace our organs, change our blood, become bionic Frankensteins. But we were born with expiration dates stamped on our DNA. We can fool some of the diseases some of the time, but we can't fool all of them all of the time. We are all of us sooner or later going to cross the river and rest in the shade on the other side. And just as this generation has always contrived to get the very best from life, so too can it aspire to wring the best from death. My fellow Americans, as Country Joe and the Fish, balladeers of our youth, put it so memorably, albeit in a slightly different context, "Whoopee! We're all gonna die!" Indeed. So I put it to you: Why not do it the way we've lived our lives—on our terms? Why—I put it to you—not do it on *our* timetable? And finally, I put it to you, my fellow Americans—indeed, my fellow Boomers—if we are going to make the ultimate sacrifice, isn't the least our government can do for us is show a little *gratitude*? (p. 152).

The legislative process being what it is, and facing the demographic reality that Baby Boomers vote in large numbers, Senator Jepperson ends up compromising with ABBA to gain its support for his legislation. In addition to raising the threshold age of Transitioning from 70 to 75 (and ultimately to 85) ABBA demands "several truckloads of Boomer pork" such as a Botox subsidy, tax deductions for Segways, and a grandchild day care allowance (p. 154).

Ok, you get the idea. I recommend the book to you. In addition to Baby Boomers and Congress, it takes on much of today's society, including public relations firms, the military, presidential commissions, lobbyists, evangelical Christians, the Catholic Church, software moguls, and the Russian mafia. It's a good read.

What of the future? How will we as a society respond if we suffer economic and environmental collapse and the programs that we have counted on to take care of us are in shambles? How will our children and grandchildren look on us, we who didn't act when we had the chance? Christopher Buckley calls us, "the most self-indulgent, self-centered population cohort in human history" (Buckley, p. 152). Will we prove or disprove that contention in our old age? If we don't take steps to correct the problems now, what will our options be later? Will the next generation set us adrift on contemporary ice floes as the Eskimos supposedly did to their elderly? Or will we take matters into our own hands?

Many of us already have living wills containing what are known as "advance health care directives," such as "do not resuscitate" orders. How big a leap is it from where we are today to Voluntary Transitioning? As we age will the standard for assisted suicide evolve from terminal illness to poor quality of life and not wanting to be a burden on others? In a society that accommodates abortion on demand, regardless of its controversy, are we already on a slippery slope to suicide on demand?

In June of last year Dr. Jack Kevorkian was released from prison with little fanfare but I did catch a segment of "Talk of the Nation" on National Public Radio that discussed his release and the debate on assisted suicide. A portion of the show focused on the Oregon Death with Dignity Act, approved by referendum in 1994. The act, which was upheld by the Supreme Court in 2006, made Oregon "the first state in the U.S. and one of the first jurisdictions in the world to permit some terminally ill patients to determine the time of their own death" (wikipedia.org). It legalized physician-assisted suicide with certain restrictions, such as the person has less than six months to live and is able to take the medication on their own. As of 2006 almost 300 people had used the Act to take their lives in Oregon.

"Talk of the Nation" host, Neal Conan, noted that similar legislation was under consideration in California and wondered if that was the beginning of a wave of expansion of such "right to die" acts. I was also fascinated by two comments made on the show. Dr. Linda Ganzini, Professor of Psychiatry and Medicine at Oregon Health and Science University, commented that a number of people who want assisted suicide "have a lifelong value on maintaining control and independence." They don't want to be a burden on others. A caller to the show then expressed the opinion that "death seems to be a basic human right, the way—if you could choose the way you should die."

There is a "World Federation of Right to Die Societies." It was founded in 1980 and its website (www.worldrdt.net) lists 40 member organizations from 23 countries. There are six in the United States, including the "Death with Dignity National Center," the "Final Exit Network," and the "Hemlock Society of San Diego." The news section of its website reports on a 2002 Harris poll indicating

that a two-to-one majority of American adults are in favor of an individual's right to euthanasia and physician-assisted suicide where terminally ill patients clearly want this to happen.

In researching this paper, I thought that examining suicide statistics might indicate some trends. What I found was that the rates of suicide in the United States have been fairly constant at around 11 deaths per 100,000 of population. Rates for older folks are higher than the general population, although they actually fell from 1990 to 2001. Rates of suicide among those 65 and older fell from 20.5 to 15.3 per 100,000. Rates of those 75 and older were higher, however, around 17.5 per 100,000. You might already know that the rate of suicide among men is four times that of women. Between 2001 and 2004, the highest rates of suicide in the nation were among white males over the age of 65 (29:100K), and, in particular, those over age 85 (54:100K). The only age group that I found that showed any increase in suicide rates between 1990 and 2001 was the 45 to 54 year olds, Baby Boomers. It was only a very slight increase, however, from 14.8 to 15.2:100K, and is probably statistically insignificant. I think I will track that age group in the coming years and see how we do.

Finally, I want to share with you the ultimate baby boomer vacation, "Suicide Tourism." A story in the November 9, 2007 edition of The News & Advance reported that out-of towners were traveling to New York City to end their lives. Research reported at the annual meeting of the American Public Health Association suggested "that one in 10 suicides committed in Manhattan alone since 1990 had involved non-residents." In addition to the Empire State Building, popular spots included Times Square and the George Washington Bridge. On the other side of the country, the Golden Gate Bridge has a reputation as attracting visitors who come to end their lives.

There is even a blog dedicated to Suicide Tourism. A November 7, 2007 posting titled, "Death Tourism: In Search of Eternity," reported that Switzerland had become a hot spot for people seeking assisted suicide, technically allowed by Swiss law for 65 years (www.suicidetourism.com). According to the website, "One does not need to be sick or in pain in order to receive help in ending his or her life, and the assistant bears no criminal responsibility for the act, unless he or she has 'selfish motives,' that is, unless the helper stands to profit by the death." The Swiss do, however, draw a distinction between assisted suicide and euthanasia, which is referred to as "murder upon request of the victim" and is illegal.

I'm going to quote the last two paragraphs of the article posted on the Suicide Tourism blog:

Though death tourism, and assisted suicide in general, are not yet approaching epidemic status, certain troubling signs indicate recent growth in the popularity of the procedure. The Swiss

cabinet, upon review of the practice, decided that no additional oversight or regulations were necessary, even though one prominent physician who specializes in euthanasia is pressing forward with a plan to establish a chain of assisted-suicide outlets. Even more disturbingly, authorities discovered that a doctor employed by Dignitas [a Swiss assisted suicide group] euthanized a physically healthy woman in 2005; she had falsified medical reports claiming she was stricken with terminal cirrhosis of the liver. The doctor soon committed suicide.

And it concludes:

The question of the morality of assisted suicide and suicide tourism rages on, and figures to be the focus of serious and passionate debate for a long time. While these subjects are examined and dissected, those who desire a quick and painless end to their lives will continue to venture to places like Switzerland where they can obtain the release they seek. But perhaps the better solution is not to make it easier to die, but rather, to work to build a world in which it is easier to live. In this way, we can encourage otherwise healthy people to make the tough but worthwhile choice of life over the easy way out promised by suicide.

Thank you.

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