

## Ten Reasons to NOT Change Social Security

The hate mail I got for my op ed, 'Ten Reasons to Change Social Security', got me thinking hard about why I want real change, right now. Annually, the Social Security Administration sends me a report that shows I've worked and paid Social Security taxes every year since I was 16 years old. I'm 54 now. Shouldn't I be more grateful to government for providing for us working people?

Consider these pro-Social Security testimonials found in their name-calling email.

1. **I Hate Poor People.** Any savings plan – any, every, all, each – provide more return on investment. Social Security insures that poor people get the least possible retirement. I must hate the working poor to keep them as poor as possible.
2. **I Hate My Family.** I want my Social Security taxes to pay for other people's retirement today. I don't want to save for my own retirement. I expect my kids to pay for me, through an inefficient government return (under 29 cents on the dollar). I definitely don't want my family to inherit my savings. I want it all to go to the government when I die.
3. **I Fear Change.** I'm afraid of a system that may have options. It confuses me that Seniors keep what they have – and never lose a penny – but younger people could chose to put some of their taxes in personal savings accounts (like the ones Federal workers and Congress have today). I want cookie cutter solutions for everything.
4. **FDR Is God.** President Franklin Delano Roosevelt said, "Let there be Social Security". I believe it. Nothing else can be thought, said, written, or done differently from whatever FDR did. Any change is heresy. Even though Supplemental Social Security was created after FDR as welfare for older immigrants, drug addicts, alcoholics and others.
5. **Welfare Is Hate Speech.** It's Politically Correct to say Social Security is a retirement program for all Americans. It's hurtful to say the truth that it's a Ponzi scheme that is imploding. It's worse, hate speech, to say the truth, that SS isn't about your retirement, but a general tax to redistribute the money to others – and then tax it again as Seniors' income.
6. **Government Is My Plantation.** 'Massa' Government gives us Social Security. Who could want anything else? Massa be so good to his workers. Government give welfare, school meals, Head Start, affirmative action, contract set asides, Medicaid, etc. Who would ever want to be free and stop getting free stuff?
7. **I Fear Math.** What do you mean there is no real money in the Social Security Trust Fund? The government IOUs (bonds) are paid with more taxes or more national debt? The transformation for a new system with some of your taxes going into your personal savings accounts (for younger people only) and keeping the promise to Seniors will cost more taxes or more national debt? Regardless, starting in 2018 the present system has to be supported by more taxes or lower benefits? Keeping another generation enslaved in socialism will

- require huge taxes in 30 years or lower benefits? It's all so confusing.
8. **Generations X and Y Suck.** A life not lived through the '60s can't mean that much. We Baby Boomers deserve more because we're the Baby Boomers. So what if our kids and grandkids pay more and more in taxes. It's not like they are grateful for all that we gave them in Culture War, crime, drugs, broken families, failed education system, government debt, etc.
  9. **I Hate Bush and the Republicans.** Fixing a problem before it becomes a crisis might make President George W. Bush and the Republicans look good. It may help Republicans in future elections. Nothing for the good of the Nation, even for America's children, is more important than political power for Liberals called Democrats. No personal savings accounts allowed. Socialism forever.
  10. **I Hate America.** In just 13 years the United States will have to tax itself out of Uber SuperPower status. More and more tax dollars will feed socialism and starve the military. Illegal immigrants will keep invading. Islamists will rejoice.

Contempt flows from the defenders of Social Security as Socialism with a familiar face to people who want to provide for their families, as the Bible says to do. Their reasons to not change Social Security make it so clear why Americans, who love their children and their country, should demand personal savings accounts now. Please do.

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