

Dear _____,

I am concerned about the state of our Social Security program. I am aware of the projected long-term unfunded liabilities that now exist and impending cash-flow deficits.

While I acknowledge these problems need to be corrected, I oppose the raising of employment tax rates or the reduction of benefits of any Social Security beneficiary in an attempt to do so, as is proposed by the Social Security Trust Fund Board of Trustees and several members of congress. These actions do not address the problems, only the symptoms; therefore, they are not a solution.

I do support the changes called for by Mr. Bruce Ruark in his report entitled Saving Social Security; A Commonsense Solution. This report is available at www.savingsocialsecurity.net, I suggest you read this report before you vote on any changes to Social Security that will effect current or future benefits of participants or seek to increase employment taxes.

Mr. Ruark's commonsense approach to resolving the problems of Social Security speak to the core issues. I believe that if his ideas are implemented by congress, not only will the changes he proposes resolve Social Security's long-term financial problems, they will have a profound impact on the nations economy and help to return the nation to financial solvency.

Additionally, I oppose the inclusion of any type of voluntary individual self-directed investment accounts within the Social Security program. These accounts will magnify the current underfunded liabilities and impair the most critical element of the program... security. There are other ways to enhance returns without the investment risks associated with such accounts.

Sincerely,