

Security: Critics question effect on those with disability, survivor benefits

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of benefits that will be available in the system will never fall below inadequate levels.

"Even without a trust fund in 2042, even with only getting 70-something percent of the promised benefits, you guys, your generation, is still going to get more money than your grandparents are getting right now, and that's supposed to be a crisis," Bloom said.

The President said last week his

plan would not solve the Social Security system's projected financial problems but added that doing nothing would do even more harm.

Fischer said many people have been disillusioned by the seemingly corporate control of the stock markets and are worried Bush's plan for private, personal accounts would benefit investment advisers like himself. But Fischer said the accounts would be controlled by the government, leaving no room for investment advisers to benefit from them.

However, Bloom said the problem with investing money rather than contributing to the Social Security trust fund is that it will accelerate the fund's rate of depletion and allow for risky investments that could jeopardize an individual's retirement savings.

"It's inherently more risky. Nobody knows what the stock market is going to do between now and four years from now," Bloom said.

The cost of setting up these

private accounts is also up for debate. Critics have also questioned how private accounts will affect those dependent on Social Security for disability and survivor benefits.

Bush has not said how diverting money from the fund will affect the amount of benefits available to those dependents, DeFazio said.

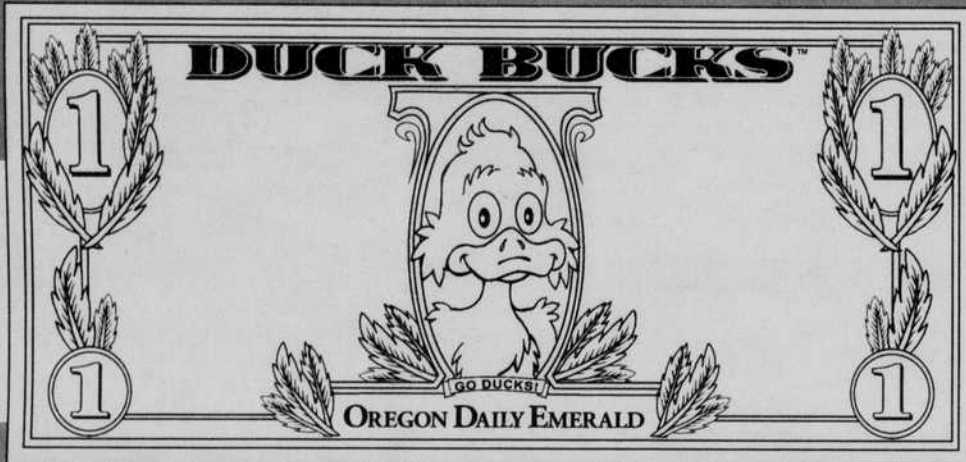
The debate over Social Security is expected to rage for many months as the President continues to unveil his plan. DeFazio vowed to hold more town hall meetings after Saturday's

meeting drew more attendees than any previous town hall meeting.

Fischer said he is hopeful both parties can forgo their political ideologies to examine the state of the system and form a game plan for the future.

"Instead of Bush out there supporting the PRAs at this point and DeFazio saying we don't have a problem, we need to start from square one," Fischer said.

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