



Letter to the Editor

Retirement

By: Dorothy Kirschner
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As a concerned mother and member of the AARP, I am writing in response to David Mitchell's (AARP Arizona Director) letter from Aug. 17.

Mr. Mitchell describes Social Security as providing "risk-free" benefits for over 70 years. Well, at the current rate there will be more people collecting benefits than there will be paying Social Security taxes in only 13 years. Based on this I would say that the future of Social Security is anything but "risk-free."

Social Security does need to be strengthened and the best way to do that is to give the American people more control over their future by offering voluntary personal retirement accounts.

Voluntary personal accounts would allow workers to put a portion of their Social Security taxes into their own personal account that Congress could not touch. After all, it is Congress who has misused and mismanaged the Social Security Trust Fund to create this mess.

These accounts would in no way affect the benefits of current or soon-to-be retirees, so why is it that the AARP is so opposed to them? Furthermore, why have they failed to come up with any alternatives themselves? Shouldn't part of their responsibility to their members be doing what is right for members' families?

I am writing for the sake of my children who now have careers of their own. It is important to me that they have something to rely on when they retire. Mr. Mitchell's criteria for reform legislation include "benefits that you can't outlive, protection for families, and balanced contributions... with benefits based on those contributions." Voluntary personal retirement accounts provide all of this and more while giving Americans more control over their own futures.