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Social Security in jeopardy

BEN LOSS

CEDAR FALLS --- Being a college student at the University of Northern Iowa, I have spent a lot of time preparing myself for the real world. Once I graduate, I'll have to do more preparing and get ready for retirement.

Part of that preparation for my retirement is facing the reality that I will not receive Social Security benefits unless Congress acts now to reform it. I hope that Congress empowers me with the option to invest a small portion of my payroll taxes into a bonds or stocks so I may build a nest egg that the government cannot spend. The best part about these personal accounts is they are optional.

I hope readers will look into the benefits of this reform for my generation and anyone over 55 must realize that their benefits would not change a bit if Congress reforms the system. Optional personal retirement accounts will provide my fellow students with the peace of mind in knowing that they indeed will receive Social Security benefits upon retirement.