

Neal Joins Lineup Wary of Social Security Moves

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WASHINGTON - William G. Sheehan, a Springfield, Mass., native who ran the Social Security division office in Western Massachusetts for 20 years, entered the nation's Capitol yesterday as a guest of U.S. Rep. Richard E. Neal, D-Springfield, and left as a disciple of the Democratic crusade to battle White House proposed changes to the 70-year-old program.

Sheehan was invited by Neal to sit in the House of Representatives to hear President Bush give his State of the Union address and to witness the first president since Franklin D. Roosevelt to recommend dramatic changes in the program that is credited for lifting - and keeping - the nation's oldest citizens out of poverty.

"This is a radical moment in America," yesterday said U.S. Rep. Jay Inslee, D-Washington.

Prior to the address, Neal and Sheehan participated in a roundtable discussion in the Capitol arranged by the Democratic leadership for about a dozen members of Congress who invited guests with a deep interest in Social Security. Afterwards they were to listen to the president's speech.

"As the Social Security administrator I got the question 'Are we going broke?' No. It will be there

for you as long as you don't change it dramatically," Sheehan told the lawmakers.

It was during that discussion that Neal learned something new. Just like him, there are a handful of House members, such as U.S. Reps. Barney Frank, D-Mass., Earl Pomeroy, D-N.D., and Rush Holt, D-N.J., who were sustained by Social Security survivor's benefits after their parents died when they were young.

Neal said that benefit is being lost in the argument Bush is making that the system is in crisis and changes - such as beginning privatization - are needed to save it.

Charles Hogan, an air conditioning and heating technician who lives in Chicago, told the lawmakers that his wife, Penny, died in his arms of a heart attack in front of their daughter, who was 7 years old at the time. The \$11,000 his daughter receives in survivor's benefits helps him afford expenses, he said.

"Social Security is not just retirees," Hogan said. "It is there for every citizen who faces a risk of losing a loved one."

The president is considering the creation of individual accounts where a portion of Social Security payroll taxes could be placed in private accounts and invested. The accounts would be optional and would be offered to those under age 55.

Skeptics fear that that course would begin the dismantling of Social Security and that individuals, not the federal government, would be responsible for their own retirement benefits.

U.S. Rep. Jan **Schakowsky**, D-Ill., said when Bush touts an "ownership society" he means "You're on your own, buddy."

Neal, a member of the House Ways and Means Committee assigned to its subcommittee on Social Security, said that there needs to be a safety net to sustain all seniors when they grow

old because investments can go bad fast.

The congressman said having a 401K and a private pension in addition to Social Security is the most desirable financial plan for seniors, but many of them depend entirely on Social Security.

Neal said based on the current finances Social Security can fully pay for itself until 2052. But, he agreed that some modifications must be made - either by adjusting the tax or the benefits - to insure the long-term solvency of the program.