

FRANK KRATOVIL, JR.
1ST DISTRICT, MARYLAND

COMMITTEES:
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HOUSE ARMED SERVICES
NATURAL RESOURCES

Congress of the United States
House of Representatives
Washington, DC 20515-2001

December 8, 2009

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Ms. Louis A. Ambrose
Council of Seniors
5235 Westview Drive, Suite 100
Frederick, MD 21703-8397

Dear Ms. Ambrose:

Thank you for contacting my office to share your thoughts on Social Security. As your Representative, I am guided by the perspectives of my constituents and our common goals of restoring fiscal responsibility to our federal government, revitalizing our economy, protecting the Chesapeake Bay and preserving the agricultural heritage of our communities.

Social Security has been an integral part of American life for over 70 years. It provides our seniors economic security through a valuable package of retirement, disability and survivor's insurance. In 2009, over 50 million Americans will receive over \$640 billion in Social Security benefits.

The Social Security Board of Trustees projects that over the next 75 years, Social Security payments will exceed income by 12%, and by 2041 the trust fund will be depleted. The primary reason for this budgetary imbalance is the simple fact that as more baby boomers retire, there will be fewer workers paying into the system to support more beneficiaries. This shortfall is not acceptable and the solution will require bipartisan congressional action. While I firmly believe seniors should receive the retirement benefits that they have earned over the course of their careers, I also believe that the current Social Security system must be reformed to ensure the solvency of the trust fund and save Social Security for generations to come.

I am committed to working with my colleagues on both sides of the aisle to enact fair, common-sense Social Security reform. However, I am opposed to any efforts to privatize Social Security. If the federal government had opted to recklessly gamble Social Security in the stock market before the recent recession, countless seniors would have lost their hard earned retirement benefits. I am confident that we can eventually overcome this fiscal challenge by putting aside our political differences and developing a responsible plan that is fair to all Americans. I will keep your views in mind should legislation regarding Social Security come before the full House of Representatives.

Please do not hesitate to contact me again in the future regarding issues that concern you. I believe that continuous communication with the residents of the First

District is essential to helping me be an effective advocate for you in Congress. To stay informed, please visit my website at www.house.gov/kratovil.

Thank you again for contacting me and I look forward to hearing from you.

Sincerely,

A handwritten signature in blue ink, consisting of stylized initials 'FMK' followed by a large 'A'.

Frank M. Kratovil, Jr.
Member of Congress