General Comment

I'm smart enough to plan for my own retirement. Having the Government manage anyone's personal affairs is an affront to freedom and democracy. Not to mention the very real fact that the Federal Government has an extremely poor track record in managing it's own affairs. Now that we've got the national debt at about 1.25 times the annual GDP or a debt about 7 times as large as annual tax revenues.

History has shown that countries who let their national debt rise above 2/3 their annual GDP get severe economic problems in return for their fiscal irresponsibility. Those of us that followed the rules and responsibly saved for our retirement are now the target for an additional source of revenue.

Obviously the Federal Government has theft as the objective. No good deed goes unpunished. All the money taken for Social Security and Medicare was and continues to be squandered. The approximately 15% taken for Medicare and Social Security from each working individual each year would have made everybody millionaires by retirement age.