



Congressman

# Ben Cardin Reports From Washington

SPRING 2005

THIRD CONGRESSIONAL DISTRICT, MARYLAND

*Dear Friends,*

As we begin the first term of the 109th Congress, the major domestic focus has been on proposals to fundamentally change Social Security. The President has made this his number one priority.

I have serious concerns about any plan that would divert one-third of the Social Security payroll tax into private accounts. If we are concerned about the long-term solvency of Social Security, it doesn't make sense to divert money from it. This newsletter focuses on the proposed changes to Social Security and what private accounts would mean for you.

Inside, you will find my 2005 Congressional Questionnaire. This year, I will be sending the results in an E-Newsletter. For the results, you can also go to my website -- [www.house.gov/cardin](http://www.house.gov/cardin) -- and sign up for my E-Newsletter. You can always call my office for the results, and I also will be announcing them in your local paper.

On the back page, there is a list of events that I will be sponsoring this spring. I hope to see you soon.

Best wishes,

## U.S. Faces Trade Crisis

Last year, the U.S. trade deficit soared to its highest level ever - \$617 billion. Trade deficits of this magnitude threaten our economy and lead to massive borrowing from foreign governments. As the leading Democrat on the Trade Subcommittee, I know we can -- and must -- do better.

I have urged the Administration to be more aggressive in fighting unfair trade practices by our foreign trading partners. Specifically, China's currency manipulation and Europe's \$6 billion in unfair subsidies to Airbus have significantly hurt U.S. businesses and workers.

There are laws and trade agreements that protect us from unfair trading practices. The Administration needs to be more aggressive in filing unfair trade complaints before the World Trade Organization.



Rep. Cardin surveys ship traffic in Baltimore Harbor. "I am tired of watching ships arrive at the Port of Baltimore filled with cargo for U.S. consumers and then leave empty."

# Protecting Social Security For You

Since its creation in 1935, Social Security has been a lifeline for millions of Americans, providing a guaranteed benefit to seniors, the disabled and families of deceased workers. Today 48 million Americans receive Social Security benefits. It provides the majority of income for 60% of all retirees.

In the President's State of the Union Address, he focused attention on the future of Social Security and its solvency. The Social Security trustees have stated that the program is fully solvent for another 36 years, until 2041. After that date, according to the trustees, there would have to be some adjustments to the program to guarantee 100% solvency.



Rep. Cardin listens to seniors at the O'Malley Senior Center in Odenton express concerns about proposals to fundamentally change Social Security by diverting money into private accounts.

*“Let’s take our time to get this right.  
Let’s not rush to get it wrong.”*

**-Congressman Benjamin L. Cardin**

*I do not believe we should fundamentally change the Social Security program by allowing Americans to divert one-third of their payroll taxes into private accounts.*

I do agree that the Social Security system needs to be strengthened so that we can fully guarantee its solvency for at least 75 years. It would not be hard to ensure the long-term solvency of Social Security. One way to help accomplish this would be to stop using the trust funds to mask the true size of our spending deficit, and allow the trustees to take control of managing the trust funds to get a fair return on the principal.

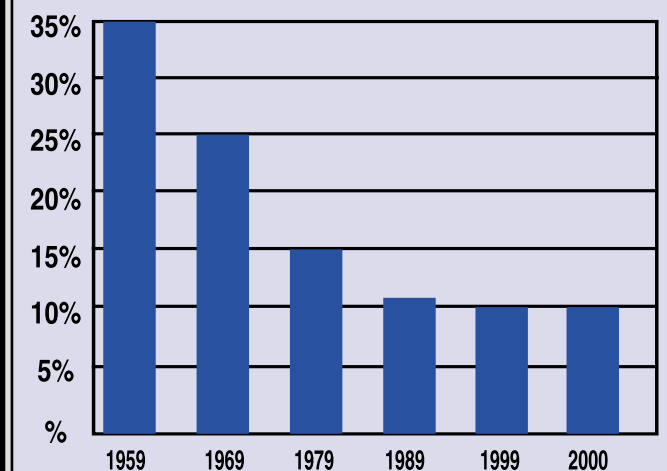
Social Security is a “guaranteed” annuity that provides a safety net for all Americans. As one of the leading advocates in Congress helping Americans save for retirement, I have sponsored

legislation that allows Americans to put more money into 401(k) and IRA accounts. I fully support encouraging greater retirement savings that will **supplement** Social Security, not weaken it by diverting money from it. The President's proposal to divert money from Social Security into private accounts does nothing to extend the solvency of Social Security and actually moves in the wrong direction by hastening insolvency by 11 years. In fact, it is estimated that the creation of private accounts would cost about \$2 trillion over 10 years, substantially increasing our already soaring national debt of more than \$7 trillion.

By any standard, Social Security has been -- and continues to be -- a success. I believe we can extend the solvency of Social Security without affecting benefits. I will be working with other members of Congress who share my concerns about protecting Social Security for future generations.

## “Social Security Has Worked”

### Poverty Rates for People Age 65 and Older



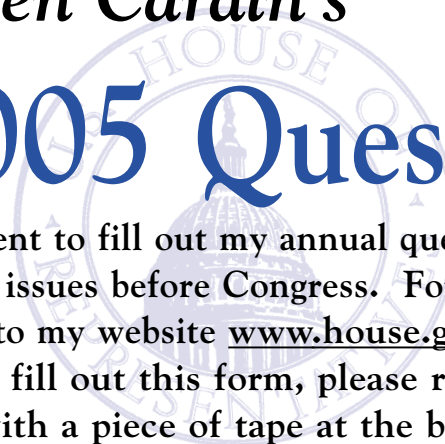
Source: U.S. Census Bureau



Congressman

Ben Cardin's

# 2005 Questionnaire



I hope you will take a moment to fill out my annual questionnaire because it helps keep me informed about your views on issues before Congress. For those who would like to respond through the Internet, you can go to my website [www.house.gov/cardin](http://www.house.gov/cardin) and enter your answers. If you would prefer to fill out this form, please refold as indicated with the return address facing out, seal with a piece of tape at the bottom, and mail with a 37-cent stamp.

1) *Should working Americans under the age of 55 be permitted to divert one-third of their Social Security payroll taxes into private accounts?*

Yes

No

2) *Do you believe the federal government should continue to fund the Perkins Loan program, which provides low-interest loans to students with exceptional financial needs?*

Yes

No

3) *Ongoing U.S. commitments in Iraq, Afghanistan and other foreign nations are putting a large burden on Reservists and the National Guard. Do you believe we should increase the size of our full-time military?*

Yes

No

4) *Should members of the National Guard and Reserves who do not have health insurance through their civilian employers be guaranteed coverage through the military health care system?*

Yes

No

5) *President Bush has proposed building the largest U.S. embassy abroad in Iraq. Do you support such a large, permanent U.S. presence in that nation?*

Yes

No

6) *Should the U.S. adopt the Kyoto Protocol and be subject to international environmental standards?*

Yes

No

7) *Do you think the U.S. should insist in negotiating free trade agreements that require foreign companies to comply with fair international labor and environmental standards?*

Yes

No

8) *Should the government increase incentives and impose stricter regulations on conservation programs in an effort to reduce nutrients from entering the Chesapeake Bay?*

Yes

No

9) *Should Congress provide tax or Medicare incentives to encourage Americans to complete living wills?*

Yes

No

10) *Should doctors be allowed to prescribe marijuana to patients with severe illnesses to alleviate pain?*

Yes

No

11) *Should Congress require stricter security measures for passenger rail transportation, such as requiring selected bags and passengers to go through metal detectors and scanners?*

Yes

No

12) *Should Congress reauthorize the ban on assault weapons?*

Yes

No

13) *Should the United Nations authorize the use of force to stop the genocide in Sudan?*

Yes

No

14) *Should the U.S. insist allies such as Saudi Arabia and Pakistan institute democratic reforms?*

Yes

No

15) *Should the detainees at Guantanamo Bay have the right to a lawyer and a hearing before an impartial judge?*

Yes

No

16) *Should legal immigrants working in this nation be permitted to receive public benefits that U.S. citizens are entitled to under the law?*

Yes

No

**For Questionnaire Results**

*If you would like to get the results to this questionnaire by e-mail,  
please sign up for my E-Newsletter*

Name: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PLACE  
37-CENT  
STAMP  
HERE

**CONGRESSMAN BEN CARDIN  
600 WYNDHURST AVE., STE. 230  
BALTIMORE MD 21210-2449**



# Meet Your Congressman

## **Gwynns Falls Trail Completed**

I am honored to be invited to participate in the opening program for the newly completed 15-mile Gwynns Falls Trail. I was pleased to be able to obtain more than \$3 million in federal funds to create this biking and hiking trail that will connect 30 neighborhoods and 2,000 acres of park land.

Saturday, June 4  
at Noon

Solo Gibbs Park  
Sharp & Hamburg Sts.,  
Baltimore City

## **• Social Security Town Hall Meeting**

Monday, May 16  
at 7:30 p.m.

Anne Arundel  
Community College,  
Arundel Mills Campus  
7009 Arundel Mills  
Circle

## **• Congressional Art Competition**

Monday, May 9  
at 6:30 p.m.

American Visionary  
Art Museum

800 Key Highway,  
Baltimore

### **Rep. Cardin's...**

#### **• Washington Office**

2207 Rayburn HOB  
Washington, D.C. 20515  
202-225-4016  
E-mail: [rep.cardin@mail.house.gov](mailto:rep.cardin@mail.house.gov)  
Web site: <http://www.house.gov/cardin>

#### **• District Office**

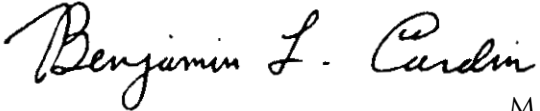
600 Wyndhurst Ave., Suite 230  
Baltimore, MD 21210  
410-433-8886

#### **• Annapolis Outreach Office**

Mondays, 9 a.m. - noon, or by appointment  
44 Calvert St., Suite 349  
Annapolis, MD 21401  
410-974-9703

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Washington, D.C. 20515

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