

"I believe the money used for tax cuts for the wealthiest Americans should be used to pay back the Social Security trust fund. This would ensure that these funds are used for their intended purpose - to preserve the security of retirees."

—Congressman Joseph Crowley

Who would be impacted by the proposed changes to Social Security?

Social Security benefits impact seniors as well as younger Americans who depend on survivor benefits or disability benefits. If you are under the age of 55, you will be impacted by the proposed changes to Social Security.

What would happen to my benefits?

Under the proposed plan, guaranteed benefits for people under the age of 55, would be cut. The younger you are, the deeper your benefit cuts would be.

What would the private accounts do to solve this problem?

Nothing. Private accounts actually make Social Security's problems worse because they would take money away from the Social Security Trust Fund. This is a fund that guarantees you will receive Social Security checks when you reach retirement.

So why do I keep hearing Social Security is in a crisis? Isn't some change better than nothing?

We have plenty of time to come up with a solution. Even if no changes are made, Social Security will be able to pay full benefits for almost 50 years, and nearly 80% thereafter.

Privatization would cause deeper cuts in benefits earlier.

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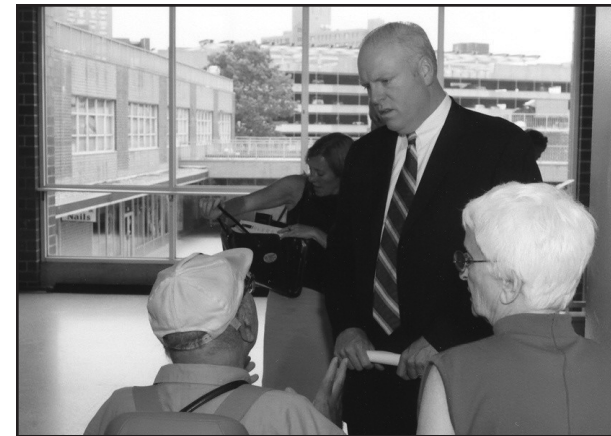


CONGRESSMAN JOSEPH CROWLEY

NEW YORK

7TH DISTRICT

REPORT TO SENIORS



Congressman Crowley discusses the spiraling costs of health care and his commitment to making sure seniors have access to prescription drugs with Bronx residents.



"I am committed to making sure Social Security benefits are there for you and for your grandchildren."

—Congressman Joseph Crowley

Congressman Joseph Crowley
312 Cannon House Office Building
Washington, D.C. 20515



M.C.
Pre-sorted Standard

President Bush has proposed turning Social Security, a guaranteed monthly income for seniors, the disabled and widows into private accounts. Private accounts would be subject to the ups and downs of Wall Street and would not offer a guarantee to all Americans. For many low-income workers, private accounts will actually mean a drop in Social Security benefits from the guaranteed levels of today.

As a Chief Deputy Whip, and Member of the House Democratic Leadership, Congressman Crowley has been at the forefront of efforts to strengthen Social Security.

As the baby boom generation approaches retirement, the Social Security system faces manageable long-term challenges that will require changes to the program over time. Despite these long-term challenges, our government has the resources to fund Social Security for nearly fifty years, and even after that it will still be able to pay 80% of benefits. Yet the Republicans are proposing a change in the system that would put the only guaranteed retirement savings of American workers in the stock market and take approximately \$2 trillion dollars out of the trust fund. Under this proposal, Social Security would not get stronger, and today's modest funding shortfall would become a much more serious one.



Congressman Crowley participates in his Annual Health Fair.

Congressman Crowley Cares About Making Sure Seniors Have Access to Affordable Prescription Drugs

Congressman Crowley is committed to making sure every senior in Queens and the Bronx has the information they need to obtain the most affordable prescription drugs. As we move forward with the proposed changes to Medicare, his office will continue to offer up to date information and guidance.

What Will Happen When the Changes in Medicare Take Effect?

- In the fall of 2005, the "Medicare & You 2006" handbook will list the Medicare prescription drug plans available in your area.
- We will not know the specifics the available plans offer until the book comes out in November.

How Will the New Changes Impact You?

- If you currently have Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance), you can join a Medicare prescription drug plan between November 15, 2005 and May 15, 2006.
- If you join by December 31, 2005, your Medicare prescription drug plan coverage will begin on January 1, 2006.
- If you join after that, your coverage will be effective the first day of the month after the month you join.
- The "Medicare and You 2006" handbook will outline the changes and the process for applying for the appropriate prescription drug plan in your area.

"As the time gets closer for this plan to take effect you can contact my office to learn more at (718) 931-1400, and I invite you to attend one of my town hall meetings on Medicare and prescription drugs this fall."

—Congressman Joseph Crowley

Mobile Eye Testing Van to Provide FREE SCREENINGS for Glaucoma

Glaucoma is an eye disorder that is a leading cause of irreversible blindness. It has no noticeable symptoms or early warning signs and cannot be cured. Glaucoma affects about 3 million Americans, many of whom are not aware they have the disease.

As a Member of Congress, Crowley has been instrumental in doubling the funding of the National Institutes of Health, increasing funding for Jacobi Hospital and securing government grants for Albert Einstein Medical Center for the research in prevention and treatment of chronic diseases such as glaucoma.

Congressman Crowley supported legislation which enables all seniors to have an annual glaucoma test through Medicare. Successful glaucoma treatment often requires early awareness. For this reason, Congressman Crowley will sponsor free vision screenings courtesy of The Friends of the Congressional Glaucoma Caucus Foundation. This summer the Mobile Eye Testing Van will be stopping by senior centers throughout the 7th Congressional District to provide free screenings for glaucoma.



Congressman Crowley meets with local seniors participating in free eye screening at the Glaucoma Testing Van.

Below is the list of confirmed dates and locations:

- Tuesday, August 2nd from 10:00am to 1:00pm
RAIN Parkchester Senior Center
1380 Metropolitan Avenue
(off of Parkchester Road)
Bronx, NY 10462.....718-597-9220
- Thursday, August 11th from 12:30pm to 3:30pm
Pilot Cove Manor
160 Pilot Street
Bronx, NY 10464.....718-885-1600
- Thursday, August 18th from 10:00am to 1:00pm
Parkside Senior Center
644 Adeo Avenue
(between Barker & White Plains Rd.)
Bronx, NY 10467.....718-881-7780
- Tuesday, September 6th from 12:00pm to 3:00pm
James Monroe Senior Center
1776 Story Avenue
Bronx, NY 10471.....718-893-3484
- Thursday, September 8th from 10:00am to 1:00pm
Castle Hill Senior Center
625 Castle Hill Avenue
(between Seward & Randall Aves.)
Bronx, NY 10473.....718-824-8910
- Monday, September 12th from 1:00pm to 4:00pm
Sue Ginsburg Senior Center
975 Waring Ave.
(between Paulding and Colden Avenues)
Bronx, NY 10469.....718-881-1758
- Wednesday, September 14th from 1:00pm to 4:00pm
Aging in America
1500 Pelham Parkway
Bronx, NY 10461.....718-409-7971