



A BIBLICAL WORLDVIEW MINISTRY

All Scripture is inspired by God and profitable for teaching, for reproof, for correction, for training in righteousness; that the man of God may be adequate, equipped for every good work.

2 TIMOTHY 3:16-17

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American Vision is a Christian education and communications organization that provides materials to help Christians develop a biblical worldview for the construction of a Christian civilization.

The beliefs and actions of individuals will affect the future of a nation. As lives are changed, our society will change. American Vision seeks to accomplish this vital task by providing educational tools and information that will help individuals, families, and churches make truly biblical judgments in all areas of their lives.

Gary DeMar is President and General Director of American Vision and the author of numerous books on biblical worldview issues. The staff of American Vision conducts seminars on worldview issues. For more information concerning lectures, debates, radio interviews, and seminars, please contact American Vision.

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Social Security: A Raw Deal

By Gary DeMar

WHEN SOCIAL SECURITY was implemented, the maximum amount any one person paid into the system was \$60 per year. Today, the percentage is around 14% on \$80,000+ per year. This compulsory “tax” is said to be a “contribution,” as in the “employer’s contribution portion of Social Security.” Try telling the Social Security Administration that you no longer want to “contribute.” The Government’s role in Social Security is like the Berlin Wall. East Berliners wanted freedom so badly that they gave up family, friends, and all their possessions to find freedom in the West. A wall was built to keep the dissenters and seekers of freedom captive to a bankrupt system. If Social Security is such a good deal for everyone, then why is it that so many people want out?

Government officials who enacted SS legislation exempted themselves from the program and developed their own private voluntary retirement program. Any Senator who came into office prior to 1983 was not compelled to pay into Social Security. That means Ted Kenney does not pay into Social Security. There are probably numerous government employees who are not in the system.

The program was a sweet deal for those who got in early. The Social Security Administration estimated that those born in 1877 (and retiring in 1942) would get an average of 36.5 percent real rate of return on their Social Security contributions, while those born in 1950 would receive on average a 2.2 percent return. Those born in 1975 will get a 1.8 percent return. It’s even worse for future workers. The system is actuarially unsound. The government should have seen this when Ida Fuller received her first Social Security check. She had paid \$22.00 into the system and received \$20,000 before she died.

You can work your entire life paying into Social Security and not receive a dime in return. Consider this scenario: A man and his wife have paid into SS since the first day they went to work—forty-five years of SS payments. They both reach retirement age on the same day. On the way to the mail box to pick up their first checks, they are killed by a drunk driver. Their estate gets nothing. The money is lost.

The issue is economic freedom, freedom of choice to do what you want with your own money and to be able to leave an inheritance to your children.

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