



## Personal Retirement Accounts: A Real Tax Cut For Working Families

(NAPSA)—It is estimated that almost 75 percent of working Americans pay more to Uncle Sam in the form of payroll taxes than they do in income taxes, according to the Council for Government Reform (CGR) a grassroots advo-



curacy organization seeking responsible and limited government. For most Americans, this means that the average \$200,000 they pay over their career into Social Security is the biggest investment they will make in their lives. What rate of return can they expect to get back from that investment? Absolutely nothing if changes aren't made soon, say many experts.

Social Security faces a demographic crisis in the form of 76 million baby-boomers approaching retirement. If nothing is done, payroll taxes will skyrocket and benefits will plummet. President Bush has proposed strengthening the system by allowing younger workers the option of saving a portion of their payroll taxes in a personal retirement account that they own and control. Most Americans agree.

The Council for Government Reform has launched a grassroots campaign to Jump-Start America's Retirement Future, urging Congress and the President to give working Americans the opportunity and responsibility to choose their future.

For more information, visit [www.govreform.org/jumpstart.html](http://www.govreform.org/jumpstart.html) or send a self-addressed stamped envelope and \$1.00 to CGR, Dept. N001, 3124 North 10th Street, Arlington, VA 22201.