



PHOTO BY DONNELL COLLINS / STAFF PHOTOGRAPHER

# Man on a mission

HE'S ONLY 24, BUT ADAM FLORZAK HAS A LOT TO SAY — AND PEOPLE ARE STARTING TO LISTEN

By Allecia Vermillion  
STAFF WRITER

A young man boards a train for Washington, holding a plan he truly believes can make this country great again.

This isn't a scene from an old Frank Capra movie. It's Adam Florzak's life.

Florzak is 24 years old, and hell-bent on reforming Social Security and the pension system. Most recently a welder at the Caterpillar plant in Oswego Township, Florzak never finished college, but has a formidably thorough understanding of government trust funds, effective interest rates, complex financial models and other components of the tangled maze of Social Security.

What's even more unusual — people are starting to listen.

"I'm in it for the long haul, I'm going to make it happen," Florzak said. "Even though it's been slow, the debate keeps moving in my direction."

At first glance, it's easy to write this young man off as a crazy. But spend a few minutes hearing what he has to say and it's tough to discredit him. Quiet intensity radiates from Florzak, even in the few photos of him on his Web site. He also has an utter comprehension of Social Security and pensions, a murky topic even for those Americans who rely on them for income.

Florzak has a prospectus, a 57-page document he says is the answer to the problems of Social Security funding and pension reform.

He penned this mission statement in 16-hour bursts when he was between jobs. Some nights he would wake up at 4 a.m., start typing and look up to see it was almost midnight. Six weeks later, he had finished his report, complete with financial models.

He discounts the doomsday models of Social Security that have made headlines this year, because

"You just can't predict 75 years out. People just assume it's going bankrupt."

Florzak hasn't let up since completing his plan in January.

The first logical step was calling his local elected officials. When that didn't work, he faxed all 535 members of Congress, one by one.

The phone company cancelled his service and Florzak estimated he got maybe four responses.

"It wasn't the most efficient means of communication," he allowed. "But I got the job done."

Six and a half feet tall and slim

with searing blue eyes, Florzak will speak frankly, but shies away from personal topics like his parents' divorce, or his brother's service in the Army. He keeps conversations strictly information-based.

But on his Web journal, [www.pactamerica.com](http://www.pactamerica.com), the occasional personal note creeps in among his tales of the sometimes slow, often frustrating quest for recognition.

Growing up, Florzak lived in Wheaton, spent a year at Oswego High School, then transferred to

❖ Turn to MISSION, G4

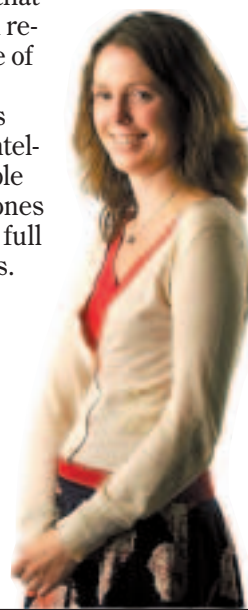
## From the storyteller

I'll admit it — I sent Adam Florzak's first e-mail straight to my "delete" file.

A young guy? Obsessed with Social Security? I thought he just had to be a wacko.

Not true at all. When I first sat down with Adam, I was blown away by both his determination and his amazing familiarity with the technical aspects of Social Security and pensions. He is also committed to his plan in a way few people, especially younger people, are capable of.

What's even more amazing is that all this knowledge is self-taught. In that way, Adam reminded me of my father. Sometimes the most intelligent people aren't the ones with a wall full of diplomas.



# FACES OF HOPE RESIDE AT HESED HOUSE

Cathy is an attractive middle-aged woman with a dazzling smile and expressive eyes that flash with intensity when she's driving home an important point.

"I used to be," she states matter of factly, "very judgmental about homeless people."

Her eyes do not waver, nor does her voice.

"I used to think they were just alcoholics or drug addicts or mentally ill — people who made bad choices or had bad habits that put them in these bad positions.

"I don't think that anymore."  
This change of heart has come at a high cost for the 58-year-old grand-



Denise Crosby  
Columnist

the ranks of this nation's most vulnerable.  
Cathy is not your typical homeless

mother and former hairdresser from southern L.A. She's living at Hased House now, apprehensive about her future but grateful for the support that has enveloped her and her two small grandchildren since May, when she moved into this homeless shelter in Aurora and joined

person. Or is she?

"The more I get to know the people who are here, the more I realize just how wrong I was," she says. "When tragedy strikes and there is no safety net, many good people can find themselves with no place to go."

Cathy, who asked that her last name not be used for the sake of her grandchildren, was living a comfortable middle-class existence on the West Coast with her daughter's family until two years ago, when her son-in-law was killed in an automobile accident in Iran, where he was working as a financial consultant.

Her daughter, who took his death hard, suffered an emotional break-

## How to help

To contribute to Hased House, call (630) 897-2156

down and the family, anxious to leave behind painful memories, decided to move to Naperville after watching a *60 Minutes* program that touted this Chicago suburb as a wonderful place to live.

Only, things didn't turn out so wonderful.

Cathy says her daughter, pregnant and spiraling downward emotionally, decided she could no longer cope as a mother to her two oldest children,

and abandoned the family, moving back to L.A. and taking the checking account with her.

Because her son-in-law was an Italian citizen, his children were not eligible for Social Security, and money quickly became an issue. Cathy tried to find a job but quickly realized she had two strikes against her because of her age and the fact she had been out of the workforce for a few years. She lost the apartment and after finding emergency relief with a couple agencies — and, for a short time, with friends — made her way to Hased House, where she and her two young

❖ Turn to CROSBY, G4