

Storyteller



MARIANNE MATHER / STAFF PHOTOGRAPHER

Cathy and her grandkids, Spencer (left), 6, and Shane, 8, are homeless and living at Heses House in Aurora. The family is with Heses House Executive Director Ryan Dowd.

CROSBY

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grandchildren, Shane and Spencer, slept on mattresses alongside the very people she had once looked down upon. Then more tragedy hit. One evening she developed a pain in her stomach that became so intense 8-year-old Shane had to take over the car's steering wheel on the drive to the emergency room. Doctors found a major artery that had ruptured, and when they performed corrective surgery, it was discovered she had two inoperable tumors on her liver. The prognosis — she is now undergoing chemo treatments — is far from good. But Cathy holds on tightly to the hope that has sustained her since her world turned upside down. It is hope, she says, centered on the love for her grandchildren and fortified by the support that has surrounded her at Heses House, especially after she was able to move to the shelter's Transitional Living Community, where they live with a couple dozen other families in a dorm-like environment as they work to regain a financial and emotional foothold. Because she could not afford to pay her storage bill after becoming homeless, the family also lost all their belongings, including most of their clothing and all of the children's toys, games and books. "But Ryan (Dowd, executive director at Heses House) and the staff here have been so amazing, so caring and generous," says Cathy. "The kids get so much love here." Her grandchildren's most fervent wish, she says, is that their "Gommy won't be sick anymore." And, more than anything, Cathy wants to get back on her feet to see them grow into "the wonderful young adults I know they can become." Cathy has a tough road to travel, but one need only look into her eyes to see she is up for the long haul. She may need a community's help, but she doesn't need their pity. She may be in a weakened condition, yet there is an inner strength flashing through that comes not only from what she has survived, but what she has left to accomplish. "I know I'm alive because of these people here," she says of Heses House. "And I feel so positive about things."

MISSION

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Yorkville. He won a scholarship to Bradley University, studying electrical engineering, but dropped out early in his junior year. He spent the next two years trading future shares, teaching himself as he went.

Florzak may not have thrived in the education system, but he learns things with a stunning thoroughness. Complex subjects like stock markets or the Social Security system are distilled with ease inside his mind.

He's not doing it for the money. One Chicago company read his proposal and offered him a job in technical writing. Florzak turned it down to focus on his Social Security activities.

"This is it; this is my thing. It's going to happen," he said.

His Social Security education began simply enough, with articles on news station CNN's Web site. Soon Florzak had graduated to government reports and congressional budget numbers.

He took this cause up, Florzak said, when he was unemployed and thinking about the war in Iraq.

"Why is a guy with a family there and I'm over here," he asked. Although Florzak is not a believer in the war, he felt he should be serving his country. To him, "patriotism is how well you live up to the ideals this country was founded upon."

Social Security reform is his fight. During the past year, he's become more adept at working the system. Florzak used to begin his letters with, "my name is Adam Florzak and I'm 23 years old." These days, he knows to downplay his age and let the ideas take center stage.

"They're doing this for my generation but they're not even listening to what I have to say," he said.

But lately, Florzak appears to be making slow yet steady progress. It's a remarkable feat in an age where few outside the Washington Beltway understand the legislative process.

In October, Florzak spent six hours in the nation's capitol, meeting with aides for Speaker Dennis Hastert of Yorkville and Illinois Sen. Dick Durbin. He spent nearly 20 hours on the train to get there.

Florzak was also en route to see his brother, Mark, graduate from Army basic training in Georgia. He

THE PLAN

Adam's plan calls for private pension accounts, where individuals' contributions are split between a private pension account and buying bonds used to pay back the Social Security trust fund.

Social Security currently produces a surplus, from which the government borrows, leaving bonds in its place. Companies pay a nominal insurance premium each year on the pension funds. Florzak thinks employers should be required to invest a larger portion of pension assets in government bonds. These bonds would be collateral for insurance purposes, but also provide money to pay back the Social Security trust fund and get the country past the large number of Baby Boomers who have started to retire.

The private pension account would be a hybrid of traditional corporate pensions and the 401(k) accounts, with a fixed contribution from an employer, but still owned by the employee.

The second phase of Florzak's plan includes expanding pension coverage to a larger group of people who don't currently have access to a retirement fund. He would also like to see corporations assume more responsibilities for 401(k) contributions, as well as tax breaks to encourage more Americans to save.

This way, he said, the country can generate revenue to pay back the Social Security trust fund, while ensuring that Baby Boomers receive their promised benefits, plus the bonds in these accounts.

The new bonds will give the next generation a higher level of retirement security, while also taking aim at the nation's budget deficits, according to Florzak.

had to cancel a meeting with Illinois Senator Barack Obama's office in order to make it there on time.

But it all paid off. He hopes.

Florzak is working with a member of Durbin's staff, helping him develop his proposal to submit to the Congressional Budget Office, the nonpartisan agency that crunches economic data for Congress. He has also made tentative forays into public speaking, both in person and in recorded voice broadcasts on his Web site.

In September, he spoke at a Social Security forum open to the public. By the time Florzak took the microphone, half the audience had left, but he still made his first speech to almost 50 people, many



DONNELL COLLINS/STAFF PHOTOGRAPHER

Adam Florzak prepares to board a train. Florzak, 24, is on a campaign to promote his plan to reform Social Security and the pension system.

of them three times his age.

Communicating in person "blows all that other stuff away," he said.

Late into the night he has also begun recording his musings on a hand-made microphone stand. Listeners can download them from his Web site.

To Florzak, his age and decidedly un-powerful status aren't problems, because "I don't have an image to protect."

Unlike many politicians, Florzak does not believe Social Security is inherently flawed. He also opposes the traditional pension system. In his opinion, failing companies often dump billions of dollars in pension debts on the federal government, and by extension, the taxpayers.

He doesn't like the idea of investing in the stock market, either. "Why should I give my money to Wall Street when Wall Street is doing everything it can to export my job," he mused in one of his November recording

sessions.

However, this sentiment has created a dilemma, as Florzak mulls over his next step.

Recently he left his job at Caterpillar. He was bored during his shifts, and couldn't stop thinking about his plan.

Now, a Chicago company has offered Florzak a job managing technology for futures trading companies.

What's a man of principles to do?

"You're saying Wall Street is so greedy but you work for their company," he said. And yet, "I desperately need the money," not for clothes or electronics, but to keep his project going.

This is a turning point. He's frustrated, yet undeterred.

"I don't claim to have all the answers," he mused in a recent Internet recording.

Signing off, Florzak always uses the same tag line.

"This is Adam Florzak, keeping it real."

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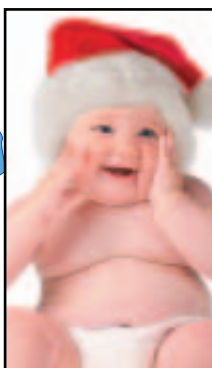


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