



## **JUST THE FACTS!**

**TITLE: "THANKFUL FOR YOUR QUESTIONS"**

**EPISODE #: 45**

## **HOST**

Welcome back to Just the Facts! the weekly vid-cast from FactCheck.org. I'm Emi Kolawole and we are officially in the off-season – that no man's land between presidential and mid-term elections. So, like any good athlete, we're committed to staying in shape and we decided that now would be a good time to yank out the FactCheck mailbag and rifle through some of your questions that have been keeping us busy while we continue to nurse our election hang-over.

## **GRAPHIC: QUESTION 1**

Our first question touches on the very sensitive issue of retirement savings: Are congressional Democrats talking about confiscating IRA and 401(K) investment accounts?

The answer is: no, but some tough proposals have been put forward.

## **GRAPHIC: CAROLINA JOURNAL REPORT**

The claim originated from a report in the *Carolina Journal*, a publication of the conservative John Locke Foundation. The article was headlined "Dems Target Private Retirement Accounts: Democratic leaders in the U.S. House discuss confiscating 401(k)s, IRAs." It focused on Teresa Ghilarducci's Oct 7. testimony before the House Education and Labor Committee. But Ghilarducci, a professor at the New School for Social Research in New York City, never mentioned confiscating 401(k) and IRA accounts. Instead, she proposed that workers be given the opportunity to swap their 401(k) accounts for a Guaranteed Retirement Account, or GRA, which would require all workers to contribute 5 percent of their earnings to an account held and controlled by the government with a guaranteed 3 percent interest on top of inflation. Here she is on Oct. 7:

## **GHILARDUCCI**

I propose ... that the Congress allow workers to swap out their 401k assets, perhaps at August levels, for a Guaranteed Retirement Account. Just a one-time swap, trading your

401(k) for a Guaranteed Retirement Account that will be composed of the equivalent of government bonds that pay a 3 percent real return.

#### **HOST**

Needless to say, many conservatives reject Ghilarducci's proposal. But it's still a far cry from seizing citizen's retirement assets, since the retirement account swap Ghilarducci proposes would be optional. When we asked Ghilarducci if she had ever expressed any support for 401(k) confiscation she wrote back to us and said: "It is utterly ridiculous [to suppose] that I advocate seizing 401k assets."

#### **GRAPHIC: QUESTION 2**

#### **HOST**

Our next question rests on a twisting of Obama's proposals for civil service. It goes something like this: "Is Obama planning a Gestapo-like "civilian national security force"?"

The claim rests on a Nov. 10 Associated Press report that quoted Georgia Rep. Paul Broun as saying,

#### **GRAPHIC: BROUN QUOTE**

"It may sound a bit crazy and off base, but the thing is, [Obama's] the one who proposed this national security force. ... That's exactly what Hitler did in Nazi Germany and it's exactly what the Soviet Union did."

Rep. Broun wasn't alone in coming to this conclusion. Similar claims popped up on conservative blogs and websites since Obama mentioned creating a "civilian national security force" in July. At the time Obama said:

#### **GRAPHIC: OBAMA QUOTE**

"...we're going to grow our Foreign Service, open consulates that have been shuttered and double the size of the Peace Corps by 2011 to renew our diplomacy. We cannot continue to rely only on our military in order to achieve the national security objectives that we've set. We've got to have a civilian national security force that's just as powerful, just as strong, just as well-funded. We need to use technology to connect people to service. We'll expand USA Freedom Corps to create online networks where American[s] can browse opportunities to volunteer."

Obama was talking about increasing the non-military, volunteer sectors of the government. Whether that sounds like an American Gestapo to you is *up* to you, but we find no mention of Obama having said he would create a civil, armed military force in line with what Broun mentioned.

#### **GRAPHIC: QUESTION 3**

Our third and final question cuts to the heart of the recently decided Alaska Senate race where Republican Ted Stevens conceded to Democrat Mark Begich: But what if Stevens had won? Can a convicted felon serve in elected office?

#### **HOST**

Much like voting rights for felons, the answer is: it depends. Different states have different requirements for state-level office. Your secretary of state's office can help you find the right answer for where you live. But, for service in the U.S. House and Senate, there are only three requirements:

#### **GRAPHIC: SERVICE REQUIREMENTS**

You must be over 25 years old to serve in the House, and 30 to serve in the Senate. A House member must have been a U.S. citizen for at least seven years prior to being elected, and a member of the Senate, nine years.. And a candidate must have been "an inhabitant" of the state "when elected."

So, according to the Constitution, Ted Stevens was "qualified" to serve in Congress. But members of Congress can vote to expel their fellow members with [a two-thirds](#) majority. So, even if Stevens been elected, the members of the Senate could have voted to expel him.

And that's it for this episode of Just the Facts! I'm Emi Kolawole; have a happy Thanksgiving, thanks for watching and see you in two weeks.