



DR 1932 -

2013 BIOGRAPHICAL/COLLECTIBLE CALENDAR™

SOCIAL SECURITY & THE AMAZING **ROOSEVELT/REAGAN CONNECTION** BY STEFAN LONCE

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SOCIAL SECURITY & THE AMAZING **ROOSEVELT/REAGAN CONNECTION** A MINIBOOK™ BY STEFAN LONCE

As read aloud at the 2012 NATIONAL BIRTHDAY PARTY FOR SOCIAL SECURITY 8-14-2012 • Franklin D. Roosevelt Presidential Library • Hyde Park, NY

My Friends,

Today, 77 years ago, 8-14-1935, was a date that will live in world history. because President Franklin Delano Roosevelt signed the Social Security Act into law.

Today, 8-14-2012, we celebrate Social Security's 77th Birthday at the FDR Presidential Library. President Roosevelt considered Social Security to be the New Deal's greatest legacy.



On 8-14-1935, President Roosevelt signed the Social Security Act into law, creating the program. Frances Perkins is standing behind FDR.

That's because Social Security is a government owned-and-operated insurer that pays guaranteed benefits to 56,000,000 Americans who are 62 or older, disabled, or the surviving spouses or children of deceased American workers. Social Security is financed by mandatory Federal Insurance Contribution Act premiums paid equally by employers and employees.

PAGE 1



On 4-20-1983, President Reagan signed the Social Security Amendments of 1983 into law, preserving the program.

Today we celebrate 2 Presidents: FDR. who created Social Security, and Ronald Reagan, who preserved Social Security in 1983.

Social Security is "a law that will take care of human needs and at the same time provide for the United States an economic structure of vastly greater soundness," President Roosevelt said, on 8-14-1935. Standing behind FDR was Secretary of Labor Frances Perkins, who became the first female Cabinet member only after FDR promised her that he would fight for Social Security.

My name is Stefan Lonce, and I will be forever grateful to President Roosevelt and Secretary Perkins because the Social Security survivors' benefits that my mother, my 5 brothers, and I received after my father died, enabled my mother to preserve our family.

I agree with Eric Kingson, who co-founded Social Security Works, a grassroots group I support, that Social Security reflects our American value of "using government to help individuals and families do for themselves what they cannot do alone."

As the author of the DRIVING WITH FDR 2013 **BIOGRAPHICAL/COLLECTIBLE CALENDAR™**, which begins with the 4-page MINIBOOK[™] being read aloud today, I realized that, to understand how FDR and Frances Perkins conceived Social Security, I had to go to Warm Springs, Georgia, where FDR founded a polio clinic, and where he reinvented himself.

On 8-10-1921, FDR was paralyzed, from the waist down, by the polio virus. FDR was nursed by his dutiful and devoted wife, Eleanor, with whom he raised 5 children.



posing with a statue of

spot in Warm Springs, GA. on 4-12-2012

FDR was desperate to walk again and tried many therapies, but nothing worked... until he discovered Warm Springs, Georgia, where the 88-degree naturally

buoyant mineral-laden spring waters allowed paralyzed polio patients to walk. in pools filled with that empowering water. Aquatic exercise, physiotherapy and well-crafted braces enabled some polio patients to "walk" again.

Franklin and Eleanor first visited Warm Springs on 10-3-1924. FDR got in the pool, and discovered that, in the water, he could walk again. In a newspaper story published nationally on 10-26-1925, FDR said, "The best infantile paralysis specialist... told me that the only way to overcome...the disease was to swim as much as possible and bask in the sunlight. The water [in Warm Springs] relaxes muscles drawn taut by [polio] and gives the limbs much greater action. The sunshine has curative effects."

On 4-19-1926, FDR's Georgia Warm Springs Foundation bought the rundown resort with the pools filled with that empowering water. FDR designed his own cottage and created a community, of "Polios," who published a newsletter called The Polio Chronicle, which articulated the optimistic attitude of the Polio-Patient-in-Chief, Franklin D. Roosevelt: "Spread the gospel that



[the] physical handicap of polio does not make one a 'cripple'.... Victims of poliomyelitis [must] make the necessary adjustments to return to [a] normal place in society in spite of handicaps."

FDR administered the Warm Springs Patients' Aid Fund. In a fund-raising ad, FDR said, "I think cripples, children or adult, are worth taking an interest in. Economically, restorative work is sound; humanely, it is right." Financial aid was granted "subject to renewal if the progress of the individual warrants," and was in the form of loans, "repayable when and if the individual is financially able."

The communitarian principles embodied in the Warm Springs financial aid rules - that everyone must contribute to the cost of treatment if they could, and that by combining many individuals into a community, the individuals could do, together, what they could not do alone – were later incorporated, by President

Roosevelt and Secretary Perkins, into Social Security.

FDR didn't just inspire the Polios at Warm Springs. According to Dr. Christopher Breiseth, the former President of the Roosevelt Institute, which preserves the legacy and values of Franklin and Eleanor Roosevelt, "President Roosevelt inspired millions of Americans to contribute to the March of Dimes, which is why FDR's image is on the dime. The March of Dimes funded the research that produced the polio vaccine in 1954." Chris is also the editor, with Kirstin Downey, of a book published by the Frances Perkins Center, called A Promise to All Generations: Stories & Essays About Social Security & Frances Perkins.



Winston Churchill meets FDR, aided in walking by his son, Elliott, at the "Atlantic Conference" on 8-9-1941.

At Warm Springs, FDR learned how to "walk" by

wearing metal leg braces and holding onto someone's arm, while leaning on a cane. However, even after he was paralyzed by polio, FDR could drive...using hand controls that he designed!



"Some time in 1926, Franklin sketched out an ingenious set of hand controls for an automobile... A local...blacksmith bang[ed] out what Mr. Roosevelt had in mind," Geoffrey Ward wrote in A First Class Temperament. Although FDR was an attorney -- not an engineer -- the hand controls he designed worked!

Being able to drive again gave FDR confidence, and hope, after 5 years of being paralyzed.

"Driving his own car was the ultimate freedom for FDR. Unable to get out of bed without assistance, driving was one of the few moving things he could accomplish by himself, and be completely independent," Lynn Bassanese, the Acting Director of the FDR Library, explains.

"Driving the specially equipped cars was liberating for FDR," Chris Breiseth says.

"Driving provided [FDR with] freedom, relaxation and mobility, and a welcome change of scene for an often harassed man otherwise reliant on a wheelchair," Geoffrey Ward wrote in Closest Companion.

FDR's hand-controlled 1938 Ford in Warm Springs was equipped with the first-known vanity license plates, which say (FDR). FDR's hand-controlled 1936 Ford, displayed at the FDR Library, also has vanity plates, which say (3).



FDR's car, displayed at "The Little White House" in Warm Springs, GA, with the 1945 **FDR-1** vanity plates which were on the car when FDR died on 4-12-1945.

On 10-1-1928, NY Governor AI Smith, who was running for President, asked FDR to accept the Democratic nomination for Governor. I think that if he



had not been able to drive, using hand controls he designed, then FDR would not have run in 1928, because he knew that being able to drive would help him prove, to voters, that he wasn't a "cripple."

After he was narrowly elected on 11-6-1928, Governor Roosevelt appointed Frances Perkins as his labor secretary and experimented with old-age On 7-2-1932 FDR accepted the Democratic Presidential pensions. nomination, and promised "a new deal for the American people."

"The New Deal was not a plan with form and content. It was a happy phrase [FDR] had coined during the campaign," Frances Perkins wrote in The Roosevelt I Knew.

On 11-8-1932, FDR was elected President, in a landslide. The Roosevelts found opportunity in adversity. Polio "proved a blessing in disguise" for FDR because "it gave him a strength and courage he had not had before," Eleanor said.

He needed that strength and courage when he was inaugurated as



+

President, on 3-4-1933. "I don't think anyone who did not live through the Depression can ever understand how difficult it was. In the words of Franklin D. Roosevelt, 'the country was dying by inches," Ronald Reagan wrote in An American Life.

"The only thing we have to fear is fear itself," President Roosevelt famously said in his first inaugural address. The economy was collapsing because the banks were closed and no one had any money. FDR ended the banking crisis by getting



Inauguration Day, March 4, 1933

Congress to pass the Emergency Banking Act, which authorized the U.S. Government to close the insolvent banks and help the surviving banks reopen.

On 3-12-1933, FDR said, in his first radio Fireside Chat, "I can assure you that it is safer to keep your money in a reopened bank than under the mattress." It worked! When the banks reopened, deposits exceeded withdrawals; at Warm Springs FDR had learned how to inspire his listeners. Those listeners included Ronald Reagan, who wrote that FDR's "Fireside Chats... made an indelible mark on me."

The New Deal put Americans back to work, including Ronald Reagan's father. On 4-5-1933, FDR created the Civilian Conservation Corps, which "would inspire almost universal affection... [and which] would build 125,000 miles of road ...[and] plant 3 billion trees," Michael Hiltzik wrote in The New Deal: A Modern History.

A huge public works program built new highways, bridges, airports, parks, schools, and government buildings. FDR persuaded Americans to hope again, but the Depression continued; prices and wages continued to drop, although the economy grew between 1933 and 1935.

Security.

guaranteed

In 1934, President Roosevelt appointed

The Social Security Act FDR signed 77 years

Secretary Perkins to chair a Cabinet committee,

which carefully studied how to create Social

ago, today, covered only 60% of American

workers, but it established a self-funding

guaranteed old age pensions. Employers and

employees pay, equally, for the premiums that

finance Social Security. On 1-1-1937, Social

government insurance system that unemployment



Frances Perkins outside the White House, on her way to President Truman's swearing-in ceremony, shortly after learning of President Roosevelt's death, on 4-12-1945

PAGE 3

On 4-12-1945, FDR died, in Warm Springs.

Although Hitler rejoiced, people across the world were numbed with grief...but none more so than the Polios who were inspired by FDR.

FDR found opportunity in adversity in Warm Springs, where he invented the hand controls that enabled him to drive. I think that, if FDR had not been able to drive after he was paralyzed, then he would not have gone back into politics in 1928 and would not have been elected President in 1932; if anyone else



Security began collecting premiums from employers and employees, but, as Michael Hiltzik explained in The Plot Against Social Security, "to enable [Social Security] to build a reserve...without the government contributing a cent from general revenues," benefits weren't paid until 1940.

President Roosevelt and Secretary Perkins insisted that Social Security be run by smart professionals, be free of political patronage, and be efficient, effective, and fair. Social Security was a huge logistical undertaking. IBM designed custom-made data tabulation equipment to track the 26,000,000 Americans who were assigned 9-digit Social Security numbers.

But first Social Security had to survive the 1936 Presidential election, when Kansas Governor Alf Landon, the Republican nominee, said that Social Security was "a cruel hoax." FDR, and Social Security, were vindicated on 11-3-1936, when he was resoundingly re-elected, carrying 46 states.

A Supreme Court Justice had told Frances Perkins that the Social Security Act would be constitutional if it were based on the constitutional power of Congress to tax. The mandatory Social Security premiums were called "payroll taxes" to make it easier for the Supreme Court to rule, as it did on 5-24-1937, that Social Security was constitutional.

On 8-10-1939, FDR signed Social Security Amendments, which extended benefits to surviving spouses and children of deceased workers, and established the Social Security trust fund to hold Social Security's assets. Social Security's assets are invested in special non-marketable US Treasury bonds, which are counted as part of the US National Debt.

After 1939, FDR's attention turned to the War, which began when Germany invaded Poland on 9-1-1939. Utilizing the remarkable leadership skills that he demonstrated in Warm Springs, FDR mobilized and motivated Americans to work together to win the War against Hitler and his henchmen, and against Japan. President Roosevelt was re-elected on 11-5-1940 and on 11-7-1944.



lential Library

paid

and

benefits



had been elected President in 1932, then we would not have Social Security today. I will tell you more about FDR, the New Deal, the War, and Eleanor, in my forthcoming book DRIVING WITH FDR: A CALENDRICAL BIOGRAPHY.

The Presidents who followed FDR strengthened Social Security, or left it alone. President Dwight Eisenhower, who added disability benefits on 8-1-1956, said that Social Security "should remain ... the cornerstone of the government's programs to promote the economic security of the individual." President Richard Nixon added cost-of-living adjustments on 7-1-1972.

Since its inception, Social Security has always earned enough, from Federal Insurance Contribution Act premiums paid by employers and employees, and from interest on its bonds, to pay for benefits and for the Social Security Administration's remarkably low administrative expenses. By the late 70's, however, stagnant wages, coupled with surging prices, were driving Social Security into deficit. Something had to be done.

To fix Social Security's finances, President Ronald Reagan and Congressional leaders appointed the bipartisan Greenspan Commission. In response, Congress passed the Social Security Amendments of 1983, which raised the retirement age and included other benefit reductions, brought new workers into Social Security, and raised FICA premiums (commonly called "payroll taxes"). President Reagan signed the Act on 4-20-1983, and said, "Today we reaffirm Franklin Roosevelt's commitment that Social Security must always provide a secure and stable base so that older Americans may live in dignity."

Since 1983, Social Security has collected \$2.7 trillion more than it has spent; that surplus is invested in special, non-marketable Treasury bonds.

Which brings us to the amazing Roosevelt/Reagan connection.

Ronald Reagan was a huge FDR fan. "I voted for FDR four times. I'm trying to undo the Great Society," and not the New Deal, President Reagan wrote.

Roosevelt and Reagan had voices made for the radio; FDR's conversational yet confident way of speaking on the radio inspired RR, who got his first radio announcer's job in 1932. In 1937, RR went to Hollywood, and FDR, who loved movies, may have seen him on the silver screen.

After Roosevelt died, Reagan became more and more conservative, but he continued to revere FDR and, ultimately, preserved FDR's proudest domestic political legacy: Social Security. President Reagan authorized construction of the FDR Memorial in Washington.



Ronald Reagan on 8-12-1956

Although they apparently never met, I think that Roosevelt and Reagan would have liked each other. Had they met, FDR and RR would have made each other laugh: both were great story-tellers who were naturally funny.

I think that if you combine the best ideas of Franklin D. Roosevelt and the best ideas of Ronald Reagan, you would have a popular and pragmatic political program that would work in practice. The political paradigm of the amazing Roosevelt/Reagan connection is, of course, Social Security, which President Roosevelt created and which President Reagan saved and strengthened.

The federal government has always paid its bonds, but in 2005 President George W. Bush "sought to convince Americans that Social Security was simply an accounting gimmick holding...a bunch of worthless IOUs in the form of Treasury bonds," Nancy Altman, a co-founder of Social Security Works, wrote, in The Battle for Social Security. More recently, members of President Obama's deficit reduction commission also suggested that Social Security's bonds were worthless and wouldn't be paid.

If Social Security's bonds are paid, then it will be able to pay benefits at current levels through 2033.

I think that Social Security's finances should be truly treated separately from the federal budget. I also think that Social Security should invest, conservatively, in stocks and bonds (without exercising voting or ownership rights) to grow the economy and the trust funds, and that the ceiling on income subject to mandatory FICA contributions should be raised.

Read more about my ideas online at www.takebackourfuturenow.org. the web site of the PRESERVE SOCIAL SECURITY & HEALTHCARE COALITION, a nonprofit grassroots group I started in 2005 to help preserve Social Security. Our slogan is, "TAKE BACK OUR FUTURE, NOW!"



Roosevelt and Reagan may seem like political opposites, but they weren't. They had so much in common, including their belief that America's path was always upwards. Now, as we live through the Great Recession, things look bleak. Social Security is more important than ever to more Americans than ever.

So let's study Franklin D. Roosevelt and Ronald Reagan, and begin a national conversation about how to fix what's wrong with America today, by combining the best of their ideas.

I think it would work. Do you?



FDR PRESIDENTIAL LIBRARY HOSTS WORLD'S 1^{st} known "Calendar-Reading"

My Friends,

One week ago, 8-14-2012, was a date that will live in calendrical history, because that is when I staged the world's 1st known CALENDAR-READING held at a major historical/cultural institution.

On 8-14-2012, at the FDR Presidential Library, three friends and I read aloud the 4-page **MINIBOOK™** from my **DRIVING WITH FDR 2013 BIOGRAPHICAL/COLLECTIBLE CALENDAR™**, at the 2012 NATIONAL BIRTHDAY PARTY FOR SOCIAL SECURITY.

Thanks to the three CALENDAR-READERS: Chris Breiseth, New York State Assemblywoman Sandy Galef, and Eric Kingson.

On 8-14-2012, our 100 guests listened, attentively, to the MINIBOOK[™] we read aloud, SOCIAL SECURITY & THE AMAZING ROOSEVELT/REAGAN CONNECTION. Everyone applauded, loudly, for FDR, for Ronald Reagan,





and for my friend Steve Herbst (www.SteveTheWhistler.com), who whistled "Happy Days Are Here Again." Then we ate 2 delectablydelicious cakes baked and donated by the Pastry Garden Bakery, (www.ThePastryGarden.com) in Poughkeepsie, NY.

Inspired by *People* Magazine's Second Look column, I designed the cakes with $10\frac{1}{2}$ differences between **CAKE #1** and **CAKE #2**. Can you find the differences? The answer key is below.

Answer Key: 1. The "77 YEARS" font is different. S. The columns are narrower. 3. The FDR 1332 plate is now on the right. 4. The LCVS2ROM plate is now on the left. 5. The border fasc changed. 6. A °0' is missing from the Social Security number. 7. The WITH FDR plate now says W/FDR. 8. The date 8-14-1335 is now blue on white. 9. The date 8-14-2012 is now blue on white. 10. "VV" is now blue on white. 9. The date 8-14-2012 is now blue on white. 10. "VV" is now plue on white. 40% Security and the forthen right.

FRANCES PERKINS & SOCIAL SECURITY

Frances Perkins is the most important 20th century American about whom most Americans know...absolutely nothing.

"A government should aim to give all the people under its jurisdiction the best possible life," Secretary Perkins said. Miss Perkins helped run the Civilian Conservation Corps (with help from the US Army), and created the modern labor union movement. Inspired by her daughter, Susanna, she shaped the New Deal programs that employed artists and writers, enriching our American culture.

I think that President Roosevelt and Secretary Perkins wisely chose to make Social Security a "pay-as-you-go" self-supporting government insurer providing guaranteed old age, disability and survivors benefits, financed by mandatory FICA premiums paid equally by employers and employees. Thanks to FDR and Frances Perkins, Social Security is NOT a welfare program; it's a government insurer, which, in 2012, owns Treasury bonds worth \$2.7 trillion (constituting 17% of the \$16 trillion US National Debt).

FDR "took greater satisfaction from [Social Security] than from anything else he achieved on the domestic front," Miss Perkins wrote.

The PRESERVE SOCIAL SECURITY & HEALTHCARE COALITION, which I founded in 2005, has a plan to preserve and strengthen Social Security: *The Franklin D. Roosevelt/Ronald Reagan/Frances Perkins Social Security Reform PlanSM*, which would forever separate Social Security from the federal budget, reduce the US National Debt, allow Social Security to invest in stocks and bonds (without voting rights), and make other adjustments to guarantee that the most effective government program in American history continues to thrive. You can read about our Plan, which would reduce the US National Debt, online at www.TakeBackOurFutureNow.org.

Inspired by Franklin and Eleanor Roosevelt, Frances Perkins, and Ronald Reagan, the PRESERVE SOCIAL SECURITY & HEALTHCARE COALITION presented its first-ever awards, at the FDR Library on 8-14-2012, to:

The Frances Perkins Center, Christopher Breiseth & Kirstin Downey – **GREAT BOOK AWARD** for publishing *A Promise to All Generations: Stories and Essays About Social Security & Frances Perkins*;

Social Security Works, Strengthen Social Security Coalition, Nancy Altman & Eric Kingson – **NEW DEAL HISTORICAL LEGACY PRESERVATION AWARD** for fighting to strengthen Social Security;

Assemblywoman Sandy Galef (http://assembly.state.ny.us/mem/Sandy-Galef/) – **GREAT JOB AWARD** for making Government More Efficient & Effective; and

Vinny DeMarco & the Maryland Citizens' Health Initiative (www.healthcareforall.com) – **GREAT IDEAS AWARD** for expanding health care coverage in Maryland.



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That's me, Stefan Lonce, making calendrical history on 8-14-2012.

FRANKLIN D. ROOSEVELT

PRESIDENTIAL LIBRARY and MUSEUM

Sal.





Chris Breiseth, proudly displays his vanity PL8 at the FDR Library.

If you have read the back cover, then you would know that, to make this calendar more fun, and to encourage you to study the photos carefully, in every monthly photo I hid Chris Breiseth's vanity license plate, FDRI 932.

People who see Chris's vanity plate often stop to talk with him about Social Security, or the New Deal, or the War, or Eleanor...or Fala. After all. Chris vanitized to encourage people who see his (PL8) to stop and chat with him about FDR.

FDR, who had the first-known vanity plates, would have liked that.

So would Ronald Reagan who, as

Governor, signed the law authorizing California to issue vanity plates on 8-21-1970, which provides that the plate fees go to the Environmental License Plate Fund. Today, thanks to Gov. Reagan, California's 1,000,000 vanity (PL8S) EARN \$38,000,000 for environmental protection programs, including the California Conservation Corps, which Gov. Jerry Brown founded and modeled after FDR's CCC.

You see, besides DRIVING WITH FDR: A CALENDRICAL BIOGRAPHYTM, I'm also working on another book, LCNS2ROM - LICENSE TO ROAM: MY PERSONAL QU3ST 2 VANITIZE THE USA & CANADA2!™ I plan to publish both books in late 2012 or early 2013. In both books, I will tell you about the amazing ROOSEVELT/REAGAN connection. Please visit www.DrivingWithFDR.com for more info.

In both books, I will also tell you more about Eleanor, who was the hostess at the "Hot Dog Picnic," on June 11, 1939 when the King and Queen of England visited Hyde Park and FDR drove them, in his hand-controlled Ford, to the cottage he designed, and famously served them hot dogs (with mustard, which stained the Royal trousers).

The picnic, and its protagonists (including the Royals, ER, FDR, and Daisy Suckley, FDR's cousin who spilled the beans on her "intimate" relationship with FDR in Closest Companion, her posthumously published diaries edited by Geoff Ward) will be depicted in a new movie starring Bill Murray – I'm a huge fan of his – called, Hyde Park on Hudson (focusfeatures.com/hyde park on hudson).

FDR, who had vanity plates that said (3) on his handcontrolled Ford in Hyde Park, would have liked that.





POLIO CRUSADER NUMBER ONE

"I think most cripples, children or adult, are worth taking an interest in. Economically, restorative work is sound; humanely, it is right."

From His NRevender

The Polio Crusaders ask you to give to a Patients' Aid Fund, to help those who could not otherwise receive proper treatment for the aftereffects of infantile paralysis.

The Patients' Aid Fund is disbursed by the trustees of the Georgia Warm Springs Foundation, of which Franklin D. Roosevelt himself is head.

Aid is granted only to those who are worthy and then for a limited period of time, subject to renewal if the progress of the individual warrants extension.

These grants are made as loans, repayable when and if the individual is financially able to do so.

The maximum aid extended is onehalf the cost rate. The balance must be procured by the individuals' relatives and friends, or the community from which the individual comes. * * *

Make checks payable to POLIO CRUSADERS, Warm Springs, Georgia.

THE POLIO CHRONICLE • April, 1933

Roosevelt Institute (New York, NY):

www.RooseveltInstitute.org

Little White House (Warm Springs, GA):

www.gastateparks.org/LittleWhiteHouse

Frances Perkins Center (Newcastle, ME):

www.FrancesPerkinsCenter.org • (207) 563-3374

The Ronald Reagan Foundation & Library:

www.reaganfoundation.org • 805-522-2977

DRIVING WITH FDR 2013 BIOGRAPHICAL/COLLECTIBLE CALENDAR™ AUTHOR & DESIGNER: STEFAN LONCE EDITOR: MH FRYBURG

To buy the 2013 calendar (\$20 + S/H), or to download the MINIBOOK[™] (for free!), please visit www.DrivingWithFDR.com ©2012 LCNS2ROM, INC.

Please also visit these websites:

Preserve Social Security & Healthcare Coalition: www.TakeBackOurFutureNow.org

> Social Security Works: www.StrengthenSocialSecurity.org

US Social Security Administration: www.ssa.gov

FDR Presidential Library (Hyde Park, NY): www.fdrlibrary.marist.edu • 800-FDR-VISIT

Printed in the USA by Union Solidarity Graphics www.unionsolidarity.net









What would you ask FDR if you could?

Please download my *DRIVING WITH FDR* MINIBOOK[™] online: www.DrivingWithFDR.com

Please complete, sign and mail this form to me. I will publish the most compelling responses on my website and in *DRIVING WITH FDR*, the book. Please keep your responses short, like this:

- Q: What inspired you to come up with the idea for the hand controls for your car?
- A: I couldn't use my legs and I needed to drive. Hand controls seemed to be the logical answer.

 \sim Stefan Lonce







Please mail completed forms to: Stefan Lonce PO Box 1 Croton-on-Hudson, NY 10520 FROM: (Please Print)

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Dear Stefan,

If I could ask FDR one question, here is what I would ask, and what I think his answer would be:

| Q: | |
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2013 BIOGRAPHICAL/COLLECTIBLE CALENDAR BY STEFAN LONCE

www.DrivingWithFDR.com

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