

Example Persuasive Speech (From Writer's Inc.)

Introduction:

Imagine that you've just finished school, gotten a job, worked forty hours all week, and this \$1.00 bill represents your whole paycheck. [hold up dollar bill] As your employer, I'm about to hand you the check, when I stop, tear off 20% like this, give it to Uncle Sam and say, "Here's my employee's income tax." Then I tear off another 30% like this, give that to him, too, and say, "And here is her Medicare and Social Security tax." Finally, I give you this half and say, "Here hard worker, this is your *whole* paycheck." Would that make you angry? That's your money! Senator Alan Simpson doesn't think so. In the last issue of Modern Maturity, he says that unless legislation changes the Social Security system, 1. our generation will have to pay 20% of our paychecks as income tax, and 30% as Social Security tax. That means we can only keep 50% of what we earn. Does that seem fair? But the news gets worse. Remember this 30% [hold up piece of bill] that we paid Social Security? 2. Well, that won't be enough money for us to live on when we get to be 65 in the year 2050. Remember that year, 2050—we'll get back to that soon. What's the problem? The Social Security system can't insure our financial security. What's the solution? We have to start our own savings plans, and the earlier the better. In fact, 3. if we all start saving money as soon as we get our first paycheck, we all will be able to support ourselves financially in the future.

Background Information:

In almost every financial situation that you deal with, there is the idea of an "account" involved: a savings account, a checking account, and when you get older, a retirement account. You put money into the account, and later you can retrieve the money that you put in. The Social Security system is nothing like that. You put money into Social Security, and it is immediately paid out to the people collecting Social Security checks; Americans who have retired. Ever since it started back in 1935, The Social Security system has never been secure. According to howstuffworks.com, in 1935, when Roosevelt signed the Social Security Act into law, there were a lot of people who needed benefits (because of the Great Depression), but there was no money to pay those benefits with. The idea at the time was that people currently working would pay into the system and their money would immediately go back out in the form of benefit checks. Each generation of retiring workers would get paid by the people currently working, and therefore the system would fund itself forever despite the fact that the system had no money to start with. In 1935, there were many more people paying into the system than those receiving benefits. The ratio of workers to retirees meant that workers did not have to pay much into the system. In the future, the retirement of millions of baby boomers will hurt the ratio -- there will be so many retired people that the working people will not be able to support them.

Argument 1:

You might have heard that the Social Security system currently takes in more money than it pays out in order to try to handle the baby boomer problem. What happens with the excess money the system collects? The Social Security system buys U.S. Treasury bonds with the surplus. Essentially, the government (in the form of the Social Security Administration) loans the surplus to itself. Did they ever ask us if they could borrow our money? Oh, but they will definitely be able to scrounge up that money when the time comes to pay those retiring baby boomers, right? Many people think that Social Security will be fixed before the problems will

affect them. Ever since it started back in 1935, The Social Security system has never been secure. While the system has been “fixed” a number of times, the fix-it jobs haven’t done the job. For example, writer Keith Carlson points out that in 1983 Congress raised payroll taxes, extended the retirement age, and said that the system would be in good financial shape until 2056. These extinctions will most likely grow to the point where the coming working generation, *us*, will have to pay at least 50% of our paychecks to Social Security in order to support the current retiring generations.

Argument 2:

But then, says Carlson, *just 9 years later*, a report came out saying that Congress had been wrong. The report said that Social Security money wouldn’t even last until 2056—it would run out by 2050. Remember that year, 2050? That’s the year *we* are supposed to retire! Do you think this news is bad? Just two months ago, the AARP Bulletin reported on the Bipartisan Commission on Entitlement and Tax Reform. This commission warned that entitlement programs like Social Security are growing so fast they could “bankrupt the country” by the year 2035—when we’re only 50! How are we going to be able to afford to retire, and where has that 50% of our paycheck gone? Will we not benefit from our own money? Think about how much money you will not get. If you work for 35 years, and make the current national average income of \$30,000, this means that \$525,000 of your hard earned money will not be accessible for you! That seems fair.

Argument 3:

So what should we do? Run for Congress and change the system? That’s not a bad idea except the track record for Social Security shows that one more fix-it job won’t fix the system. Besides, we have to be 30 years old to be U.S. senators, and we have to start our own retirement plans long before then. In fact, in his book, *Retirement 101*, Willard Enteman says that we should start a personal savings plan the day we get our first paychecks. In fact, he provides you with this graph [hold up graph] which shows that if our goal is to save \$200,000 by age 65, we better start early before saving gets too expensive.

You can see that if we start here, when we’re 20, we can read \$200,000 by saving just \$50 a month. If we wait until we are 35, we’ll have to save \$115 a month. If we wait until we are 45, we’ll have to put away \$300 a month. And if we wait until we are 55, we’ll need \$987 a month. Look at the difference. To read \$200,000 by age 65 would cost \$50 a month if we start at 25, and \$987 a month we wait until we are 55.

Conclusion:

What’s my point? The Social Security system can’t promise us financial security when we retire. What’s the solution? We have to start our own savings plans—and the earlier we start, the easier it will be to live comfortably in our old age. And maybe, just maybe, we’ll be able to keep more than just half of our paychecks.

I. Introduction:

A. Attention-Getter: How many of you can actually remember the days when you had to communicate via the phone or through letters, when you had to actually write checks and present them to humans to get cash, or had to go to the library to do literally all of your research?

B. Link-to Audience: Most of us can't imagine life without email, ATM machines, or the Internet because we rely on these things everyday to make our lives easier.

C. Speaker Credibility: Besides being an avid user of each of these technologies, I have done research on the pros and cons of Computer Mediated Communication.

D. Thesis Sentence: Today I'm here to convince you that computer mediated communication is just as useful as face-to-face communication, and in some ways may even be better.

E. Preview of Speech: First I want to talk about the ways that computer mediated communication (CMC) can help build strong interpersonal relationships. Next, I'll address how CMC will positively affect the work place, and finally, I'll discuss how CMC will make intergroup relationships in large-scale organizations better as well.

Transition: Let's begin by talking about the way that the most common forms of CMC can help build strong interpersonal relationships.

II. Main Point 1

Idea 1: Strong interpersonal relationships: Some people argue that email isn't a good form of interpersonal communication because we don't see people's non-verbal cues, because the feedback isn't instant, or because we may be less of an individual when typing.

Support 1. We are beginning to find ways to add expressiveness

- a. punctuation
- b. writing non-verbal expressions

Support 2. We have unlimited interaction over the computer vs. limited interaction using the phone or face-to-face communication

- a. we are driven as humans to communicate
- b. it may take longer with computers, but we will still learn as much about others

Support 3. With the Internet, it is much easier to find many friends with the same interests

- a. web sites
- b. chat rooms

Transition: Besides a great way to meet and visit with people interpersonally, CMC will bring positive changes in the workplace.

III. Main Point 2

- A. Workplace
1. We will be more portable
 2. We'll need less hierarchy
 - a. one person can communicate to many
 - b. communication flow will follow work flow
 3. More contact among ranks
 4. More efficient use of expertise

Transition: CMC won't positively affect the way that we do business, it will help us communicate interpersonally with our co-workers.

IV. Main Point 3

- A. Interpersonal relationships in the workplace
 - 1. Informality will increase
 - 2. More people will be involved in decision making

Transition: Let's go back over what we've learned today.

IV. Conclusion

A. Restate thesis: Today I've explained to you why CMC will positively affect our lives.

B. Restate main points: First we talked about how CMC will help us build strong relationships, then we talked about how CMC will make the workplace better, and finally, we discussed how CMC can make the workplace a better place.

C. Call-to-Action: I encourage you to learn all that you can about CMC not only because it is the wave of the future, but also because CMC will soon be an inevitable part of our lives.

D. Clincher: And remember, it's time to get on the information highway, before you get run over.

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