

COLLEGE PARK - With President Bush flooding cable TV screens with town meetings around the country peddling his approach to Social Security reform, the Democrats are finally moving to fill the vacuum on their side, in their fashion.

House Minority Whip Steny H. Hoyer of Maryland held one of his own town meetings on the University of Maryland campus the other day. It bore little resemblance to the Bush pep rallies at which participants in the conversation are carefully screened and prepped to echo the president's views.

With only a few local news cameras present, Mr. Hoyer did his best on a small scale to compete with the Bush extravaganzas. He had several large charts to make his case against Mr. Bush's idea of diverting a portion of workers' Social Security payroll taxes to stock market investment.

Mr. Hoyer stood next to video images of Mr. Bush selling the notion at his much larger public meetings and earnestly answered the president's contentions one by one.

Mr. Hoyer's audience was a mix of senior citizens and students. The congressman sought to convince both that the president's plan was bad news for them, despite Mr. Bush's assurances that the seniors won't be affected and the young will wind up with a healthier nest egg upon retirement.

Before Mr. Hoyer started speaking, Robert Lewis of Greenbelt told those around him he thought "this is going to be a town meeting like the president's - all presentation" and no discussion. But afterward, he said: "It was not like the president's forum because the opponents were allowed to be here, and some could ask questions."

He and his wife, Sylvia, said they agreed with Mr. Hoyer that private investment accounts would hurt seniors. Mr. Bush, he said, "says the people will get their checks. Well, we're on Social Security, and it will have to be reduced. If people are putting 4 percent of their money into private accounts, we can't possibly get the benefits we're getting now."

Another senior, Anne Elder of University Park, said Mr. Hoyer gave "a fine initial picture" of the

issue. She couldn't compare it with the Bush town meetings, she said, "because I can't listen to the president talk. His manner is rather off-putting, so that I don't get any education there. That's my problem."

Acknowledging she is a Democrat, she said the president's "personality does not ensure confidence in me, and when I listen to him I get more depressed, so I figure I'm not learning anything there." That is distinctly not what you are likely to hear from participants at the screened Bush events.

Mary Buck, also of University Park, noted that Mr. Bush, in his town meetings, did not seem to get as many questions as did Mr. Hoyer, but guessed that was because of security precautions. She said that Mr. Hoyer "didn't seem offended by any questions" - understandable, inasmuch as his audience seemed generally sympathetic with his positions.

Steven Gilchrist, 20, a Maryland student, said he liked Mr. Hoyer's reference to the way Democratic House Speaker Tip O'Neill and President Ronald Reagan worked out a compromise on Social Security reform in the 1980s. The implication was he'd like to see Mr. Bush and the current Democratic leaders do the same.

The president is signaling no diminishing of his high-powered pitch for private accounts, even in the face of polls that indicate most voters remain unconvinced they should be the focus of Social Security reform.

The White House has conceded that what the Democrats prefer to call partial privatization of Social Security does not address the system's eventual financial shortfall with the retirement of the baby-boom generation. And that seems to be a major reason that Mr. Bush's private accounts are such a hard sell.

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