

## **Straighten up building shots**

I was pleased to read that you are striving to improve the quality of your published pictures by installing new equipment. Hopefully, that will eliminate situations where one color prints a little to the side of the other colors in the photograph, producing a blurred double-image; this will be a welcome improvement.

I would like to suggest a simple improvement in quality which can be done immediately with equipment already on hand. When you photograph a building, insist that your photographers take just a few extra minutes to put the picture into your Photoshop computer program and correct the distortion which makes most of the buildings you photograph look like they are falling over backward. Every beginning photography student knows this will happen anytime the camera must be pointed upward. It is a simple matter to correct and would be a welcome improvement in quality.

*J. Miller  
Hoagland*

## **Social Security's arithmetic**

Is Social Security facing a problem now or 37 years from now? Do we have time to solve this problem or has time run out? Many believe 2042 is far off and that there is no urgent need to do anything. I disagree.

Who is more important to Social Security, a 21-year-old or a 60-year-old worker? The 21-year-old has 46 years of paying taxes before the need to pay benefits while the 60-year-old has five. Between them they have 51 working years to save, or a weighted average of 25 and one-half years. In essence they will begin saving for retirement at age 41 to 42. Is this too late?

When should a person begin to save? Should they begin at age 21 or at age 40? If you begin saving at age 21, it takes a savings rate of 7 percent to duplicate the Social Security benefit at age 67. If you wait till age 40, it takes 16 percent. This same harsh reality for waiting too long to save for an individual is no different for Social Security. Using Social Security Administration's population data for 2005, the weighted average of those under age 65 and who work to save for retirement is 19.3 years.

Now add in the problem that we have millions of retirees who are paid using current payroll taxes, and the time to save drops to 13.9 years. However, it is even worse than this because the 21-year-old can contribute at most just 37 years before 2042.

The U.S. has less than 13.4 working years to save for retirement as a nation. This means we need to save 40 percent of our wages to fix this problem before the S.S. Social Security sinks taking many with it.

*William R. Larsen*

## **Keep supplements legal**

U.S. Senate Bill 3, now on the fast track to passage, would give all vaccine makers "absolute" immunity from damages resulting from vaccines and will make it illegal to even "suggest" that there is any danger from vaccines. This bill, combined with executive orders through which the federal government gives itself the power to compel everyone to take whatever vaccines the federal government "deems" necessary, strips Americans of the right of self-determination with respect to medical care.

Two other bills, SB722 and HR3377, would make illegal the sale of more than 90 percent of nutritional supplements. These bills implement the terms of CODEX, to which the U.S. is a signatory and which effectively prohibits the sale of nutritional supplements.

Those who value their health freedom had better contact Sens. Richard Lugar and Evan Bayh, Rep. Dan Burton and other congressional representatives to get these bills killed.

*Dave Feustel*

## **This week's question**

**Do you think the Indiana Constitution should be amended to ban both same-sex marriage and civil unions?**

Phone 461-8153 to answer yes or 461-8154 to answer no by 8 a.m. Monday or go to [www.news-sentinel.com](http://www.news-sentinel.com)