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**Let individuals make retirement choices**

In just 12 years, the Social Security Trust Fund will begin to dry up as more money will be paid out in benefits than will be taken in through taxes.

Social Security needs an overhaul, and creating voluntary individual retirement accounts offers the only way to avert the crisis without increasing taxes or raising the retirement age.

We can no longer rely on the same old ideas to solve new problems. Introducing personal retirement accounts, which are strictly voluntary, is a new and innovative way to solve one of the most pressing issues facing the country.

They would allow younger workers the option of investing a portion of their payroll taxes in bonds and stocks so that they can get a better return on their money than the traditional Social Security system.

If an individual does not wish to partake in this opportunity, they can simply opt out and keep his money in the current system.

I would rather have the option of controlling my own financial future than be forced to rely on bureaucrats in Washington managing my money.

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