My husband and myself are retired. We are both in our 70s but had enough sense many years ago to realize that the government would never be there to keep us solvent in our retirement years. We set aside money each month for the time that we could retire and collect a small sum of social security and what we were able to put aside in IRAs and 401Ks besides savings, that now draw little or no interest.

I have encouraged young people, when I was working, to never rely on the government to take care of them. To start a savings plan, an IRA, or a 401K. Social security will never pay enough to have any type of life.

We are now able to travel and take a big trip at least once a year, sometimes twice a year.

This was through no dependence on the government and a sure knowledge that the government was never designed to help anyone but itself.

I tell my children, grandchildren and someday my great grandchildren. Plan ahead, save, be mindful of what you will need and that you don't want to work for the rest of your life to pay for those who never considered that someday they would have to retire of perhaps die on the job.