

It would take an additional 26 years for someone at the taxable maximum to save the promised 4 percent. By then, Remenar would be 76 and long since retired. And in the short time period available to middle-aged workers, investment gains would have to exceed inflation by 3 percent for the accounts to make more money than the traditional Social Security system would provide.

"If there are no other incentives than this, we probably wouldn't take part in it, because the numbers don't make a whole lot of sense for us personally," said Sue Smorodin, 45, a homemaker in St. Louis.

Republican Michael Cardwell, a land-use planner in Washington state, did the math. He would retire with \$11,000 in his account, plus maybe \$900 more in investment gains if all went well on the stock market.

"Wow," Cardwell, 50, said with a laugh. "I may get one additional paycheck, thank you very much." Nonetheless, he said he will support the president.

Not all middle-aged workers are skeptical. Marilyn Donnelly, a 46-year-old nurse on Florida's central Atlantic coast, said that with luck a personal account could grow substantially, and she relishes the opportunity to give it a try. She is already saving 16 percent of her income for retirement, Donnelly said, but too much of her paycheck is going to a Social Security system that is not likely to do as well with the money as she could.

"I want the opportunity to invest some of that money myself so it will grow more than what Social Security is going to give me," said Donnelly, of Rockledge. "And I feel [Bush is] offering me that opportunity."

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Tuesday's Question:

19 states across the country are considering proposals that would require school classes to question the science behind evolution. In what state did a school board recently mandate "intelligent design" be taught along with evolution?

- Georgia
- Kansas
- Pennsylvania
- Washington

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