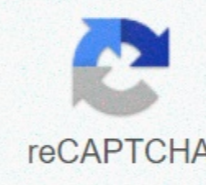




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What is social reform photography

January 17, 2015 Order Reprints Print Article Social Security reform, a hot topic back in 2011, will be back on the front burner in 2015. Here's why: The 2011 sequestration law, which requires \$1.2 trillion in automatic spending cuts on the discretionary side of the federal budget over nine years to reduce the federal deficit, kicks in again on Oct. 1, following a two-year hiatus agreed to in the bipartisan 2013 budget deal. The budget cuts don't affect programs like Social Security, whose payments are tied, without congressional review, to the consumer-price index—a big reason why the federal government's financial health looks so dismal 25 years out. The sequestration cuts, however, will automatically reduce the Defense Department budget, despite increasing threats from the Middle East and Russia, and eat into dozens and dozens of federal programs like those that provide funding for low-cost housing, education, job training, veterans, and Medicare reimbursements for physicians. In short, federal handouts cherished by both political parties will be cut to the bone. What's to be done? In theory, Social Security reform would significantly trim Uncle Sam's long-term deficit to a level that no longer would require sequestration. Boiling it down to simple terms, Republican fund-raiser Rick Hohlt says: "If they can't do entitlement reform, then they can't do other things." FOLLOWING REFORM, MONEY would be available for the GOP to hand out to the generals, and to corporations (in the form of tax breaks). Democrats no doubt would carve out funding for their pet infrastructure and social programs. Happy days would be here again—unless you yearn for minimal federal government. But one wonders if Congress could hash out Social Security reform without rolling the world's skittish debt markets. We'll find out shortly. The GOP's Rep. Paul Ryan of Wisconsin, chairman of the House Committee on Ways and Means, plans to have hearings, I'm told. President Obama, a lame duck who refuses to limp, remains crucial to the process. He could give reform a mighty boost if he speaks about it positively in Tuesday night's State of the Union address. Obama, who discussed reform in his 2012 and 2013 speeches, barely mentioned it in 2014, a midterm election year. This was understandable. Social Security reform is justly called "the third rail of American politics." Touch it and you risk short-circuiting your political career. In the 2014 speech, however, Obama conceded that private savings are a crucial component of retirement planning. This endorsement of a market component for retirement was a big departure for the "progressive" politician. He was right of Massachusetts Sen. Elizabeth Warren, the left's new darling, whose prescription to both save and expand Social Security is to levy higher taxes on America's upper crust. Relying on a law passed in 1974, Obama authorized the Treasury to offer a new type of Roth IRA to workers without access to a 401(k) or other company-sponsored retirement plan. He called it myRA (my Retirement Account). Said Obama: "Let's do more to help Americans save for retirement. Today, most workers don't have a pension. A Social Security check often isn't enough on its own. And while the stock market has doubled over the past five years, that doesn't help folks who don't have 401(k)s." Under myRA, any worker with \$25 could open a fee-free account with the Treasury that would deliver an annual return slightly better than the rate of inflation. The account originally was intended to serve people with balances too small to appeal to private-sector banks and brokerages. (In fact, institutions like Ally Bank, and Service 1st Federal Credit Union, of Danville, Pa., already offer fee-free Roth IRAs with no required minimum balances—albeit with lower returns.) But under the Treasury's final myRA rules, individuals who make less than \$129,000 and couples who earn less than \$191,000 can open accounts. Once the balance reaches \$15,000, the owner must convert it to a regular Roth IRA at a financial institution. The Treasury is beta-testing the accounts now at a secret group of private-sector employers. The official launch of the program is expected this year. IN 2013, OBAMA FAVORED SAVING SOCIAL SECURITY and other entitlements by raising taxes and making modest, unspecified reforms. He famously said: "Most Americans—Democrats, Republicans, and independents—understand that we can't just cut our way to prosperity. They know that broad-based economic growth requires a balanced approach to deficit reduction, with spending cuts and revenue, and with everybody doing their fair share." And he added: "We can't ask senior citizens and working families to shoulder the entire burden of deficit reduction, while asking nothing more from the wealthiest and the most powerful." During budget negotiations with congressional Republicans in 2011, Obama indicated that he would accept a more conservative measure of inflation than the CPI to calculate increases in Social Security benefits. That would have saved the program about \$127 billion over 10 years, starting in 2014. But the president backed off under pressure from his own party, helping to doom the negotiations. In short, his positions have been all over the place. Republicans not only want to use a new inflation measure for determining benefits, they want to make the system more progressive than it is now, with individuals retiring after financially successful careers drawing less than their less fortunate brethren. Warren's approach won't fly with them. Senate Committee on Finance Chairman Orrin Hatch tells Barron's: "Relying only on the revenue side will mean middle-class taxpayers will have to pay even more, even though their real incomes have barely gone up at all in recent years. As for shoring up Social Security's trust funds, Congress owes it to hard-working taxpayers to find a better long-term viable solution to guarantee Social Security's solvency for future generations." Fear not the revolution. Baby boomers queuing up at the Social Security trough would be unaffected by the reform measures, unless some miracle pill lets them hang on for another 50 years. Perish that thought for the good of the country. E-mail:jim.mctague@barron's.com Image: PeopleImages / E+ / Getty Images Aspect ratio. Burst mode. Depth of field. These are just some of the elements of photography because capturing a moment in time is more than just clicking a button. Professional photographers have to know the difference between digital and optical, as well as how to use photo editing software and different types of lenses and lighting. But if you're looking to pursue photography as a hobby, then we have great news for you! This photogenic quiz will determine if you have what it takes to become an extraordinary photographer. Photography is a form of art, and one of the fascinating aspects of art is how others perceive it. Some people love photography because it tells a story, such as by capturing historical moments in time. Others love how specific photographs make them feel, like those of a sunflower or a cottage in the woods. There is also abstract photography, which utilizes a blend of colors and textures to create distorted or asymmetrical figures. It could be a specific kind of focus on a few drops of rain, or it could be the shadowy branches of a tree that give off a mysterious vibe. But no matter what kind of photography resonates with you the most, it's time to take this picturesque quiz! PERSONALITY Which Famous Photographer Matches Your Own Photography Style? 5 Minute Quiz 5 Min PERSONALITY Which Photography Styles Best Fit Your Personality? 5 Minute Quiz 5 Min PERSONALITY Am I a Vampire? 6 Minute Quiz 6 Min PERSONALITY What's Your Photography Personality? 5 Minute Quiz 5 Min TRIVIA Try Your Best to Pass This Life Skills Test 7 Minute Quiz 7 Min PERSONALITY Plan an Elaborate Wedding and We'll Predict When You'll Meet Your Soulmate 5 Minute Quiz 5 Min PERSONALITY What Type of Photographer Are You? 5 Minute Quiz 5 Min PERSONALITY Are You a Deep or a Shallow Thinker? 5 Minute Quiz 5 Min PERSONALITY Answer These Questions As Quickly As You Can and We'll Guess Your Age! 5 Minute Quiz 5 Min How much do you know about dinosaurs? What is an octane rating? And how do you use a proper noun? Lucky for you, HowStuffWorks Play is here to help. Our award-winning website offers reliable, easy-to-understand explanations about how the world works. From fun quizzes that bring joy to your day, to compelling photography and fascinating lists, HowStuffWorks Play offers something for everyone. Sometimes we explain how stuff works, other times, we ask you, but we're always exploring in the name of fun! Because learning is fun, so stick with us! Playing quizzes is free! We send trivia questions and personality tests every week to your inbox. By clicking "Sign Up" you are agreeing to our privacy policy and confirming that you are 13 years old or over. Copyright © 2021 InfoSpace Holdings, LLC, a System1 Company

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