

## EDITORIALS

# Wise idea to help employees save

**H**ave you saved — at all — for retirement? Have you thought about it?

If you haven't, you're not alone.

More than half of New York's private-sector workers — about 3.5 million people — don't have access to an employer-sponsored 401(k), according to AARP. Without such a plan, many don't save on their own.

Now, if a proposed state program is adopted, they might have a chance to start.

Gov. Andrew M. Cuomo has included a retirement savings program called Secure Choice in his 2018-19 budget. The program would be used by employers who don't offer a 401(k) or similar savings plan. Employees would be able to contribute from their paychecks, probably to a Roth individual retirement account. A professional financial firm chosen by state officials would manage the investments.

It took two years since the state first formed a task force on the issue, but the Secure Choice proposal now addresses the clear need. The plan is palatable to the business community because it's voluntary for employers, who would have no liability and make no matching contributions. An AARP survey found that of 200 small-business owners who don't offer plans, nearly 75 percent would do so if the state facilitated an option. For them, the program could provide a competitive advantage to attract good workers. Employer participation is critical.

The governor's proposal leaves open whether workers would opt in or whether they would be enrolled automatically. Automatic enrollment, with a well-explained opt-out provision, is the best way.

State lawmakers should insist this program be included in the final budget. Help New Yorkers save now so they will be far more secure later.

— *The editorial board*

## It's gov's move to save forest as time runs out

**T**he deadline for approving the state budget is the end of March. That's also the deadline Gov. Andrew M. Cuomo effectively imposed for a solution to the ongoing war over building a solar farm in Mastic. But with that clock still ticking, a proposed deal is unraveling. And that's a shame.

In December, Cuomo vetoed legislation that would have preserved more than 1,200 acres of pine barrens in Shoreham and Mastic. There was little controversy about protecting 800-plus acres of pristine forest in Shoreham. The problem was the Mastic parcel and the difficulty of finding land to swap so the solar array could be placed elsewhere. But in Cuomo's veto, he expressed optimism regarding a solution and told staff to work with all parties to find an alternate site. By saying he wanted a plan in the 2018-19 budget, Cuomo gave it a March 31 deadline.

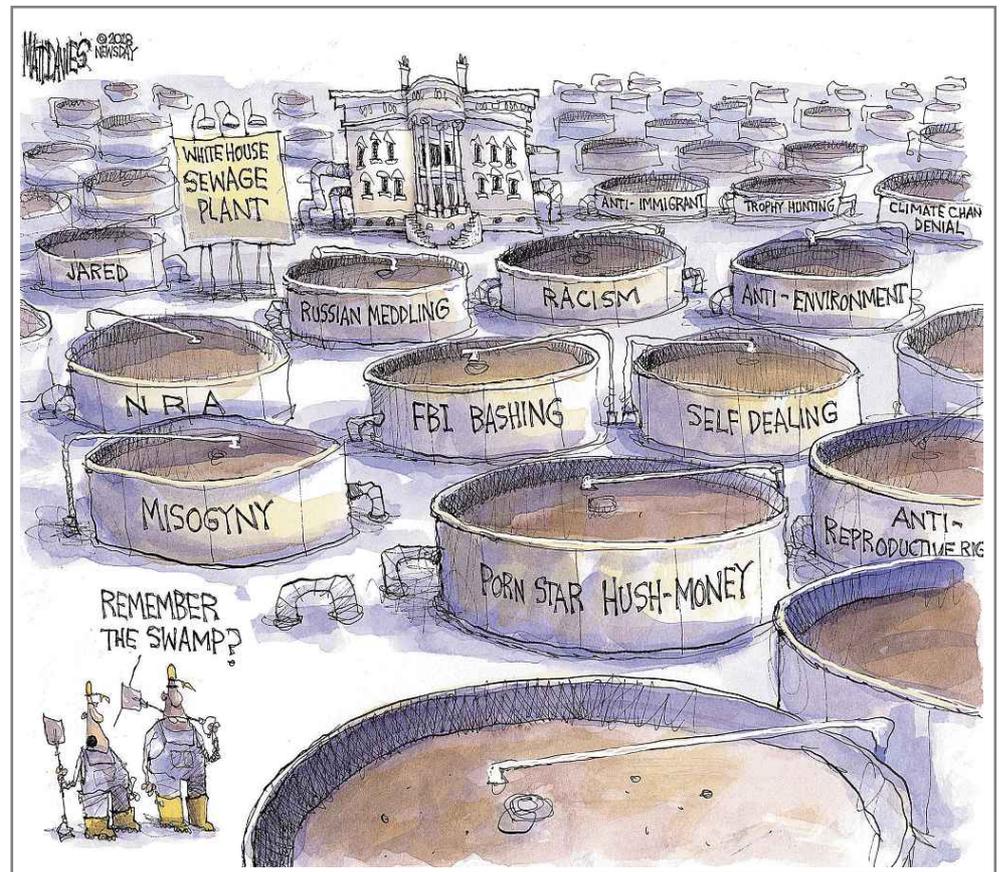
Unfortunately, in the past two weeks property owner Gerald Rosengarten has cleared at least 20 acres for his 60-acre solar project. He has the zoning and approvals to do that. There will be time for recriminations later; what's important now is that everyone involved keep working toward a deal that preserves the rest of the land and locates the rest of the solar farm somewhere that doesn't involve deforestation. All parties must live up to their promises to conduct negotiations in good faith.

New surveys show hundreds or more acres of previously disturbed land in Suffolk County suitable for solar arrays. Cuomo must get more involved in talks between Brookhaven Town and Rosengarten to pull off the compromise the governor said was possible when he vetoed the bill to protect the land.

Make it happen. You've got 19 days.

— *The editorial board*

## MATT DAVIES



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## LETTERS

### Drinking, voting and guns can wait until 21

I agree with Lane Filler's column "Raise age to vote, serve, buy guns" [Opinion, Feb. 28]. Some of those rights are given, others earned.

When I turned 18 in 1962, it was a different time. I could buy a gun at Sears, sit at the bar and order a beer. I joined the Navy after dropping out of high school. That was a reasoned decision that I never regretted.

I wasn't going to college; my family couldn't afford that, and my high school wasn't proactive with scholarship advice and direction. No harm done. The Navy tested me and sent me to school for electronics. I served my tour, earned my general equivalency diploma and received an honorable discharge. I started college with assistance from the GI Bill, graduating at 28.

Today, ownership of weapons suited for hunting could be limited to those who have passed required education in gun safety as well as a psychological exam. Drinking, smoking, voting and buying guns can wait until 21, when a person has had more time to mature and make those decisions from a less sheltered and influenced position.

Jim McConville,  
Shirley

### 2003 Iraq invasion reshaped Mideast

"Obama's ugly legacy in the Mideast" by columnist Ted Bromund [Opinion, March 4] puts the blame for the current situation in the Middle East on Barack Obama's withdrawal of U.S. troops from the region.

Obama's policies certainly fell short of their goals. But Bromund should have mentioned that the vacuum was

created years earlier, in 2003, when George W. Bush sent troops to invade Iraq to topple Saddam Hussein. He had no strategy for succession of power and destabilized the region to the advantage of Iran and, later, the Islamic State.

U.S. troops remain engaged in Afghanistan, the original flashpoint of our involvement after 9/11. We've been attempting damage control ever since, without success.

Jerry Giammatteo,  
Sayville

### Company shouldn't build new space

A "flight risk" is what the Suffolk County Industrial Development Agency chief calls Seal Dynamics, a distributor of aircraft parts that has requested tax incentives and property tax reductions ["Suffolk offers \$1.5M to keep parts firm," Business,