

August 13, 2002

Deb,

I do have PhotoShop, but it is not the full version. It came with my film scanner. I haven't learned to use it yet. First I have to get a new computer. I need something faster, with more memory.

Carol will be 55 in April. Two things are enabling her to retire early. One is that we bought 5 years of maternity time for her. That cost about \$23,000. The other is that when she transferred her time from the State Employees Retirement System to the Public School Employees System - which cost another \$11,000 - she gained some years because some part time work she did for the State counted for full service with the Schools. Now, if she finds something to do to earn some money after she retires, I might be convinced that it was a good idea.

Steve