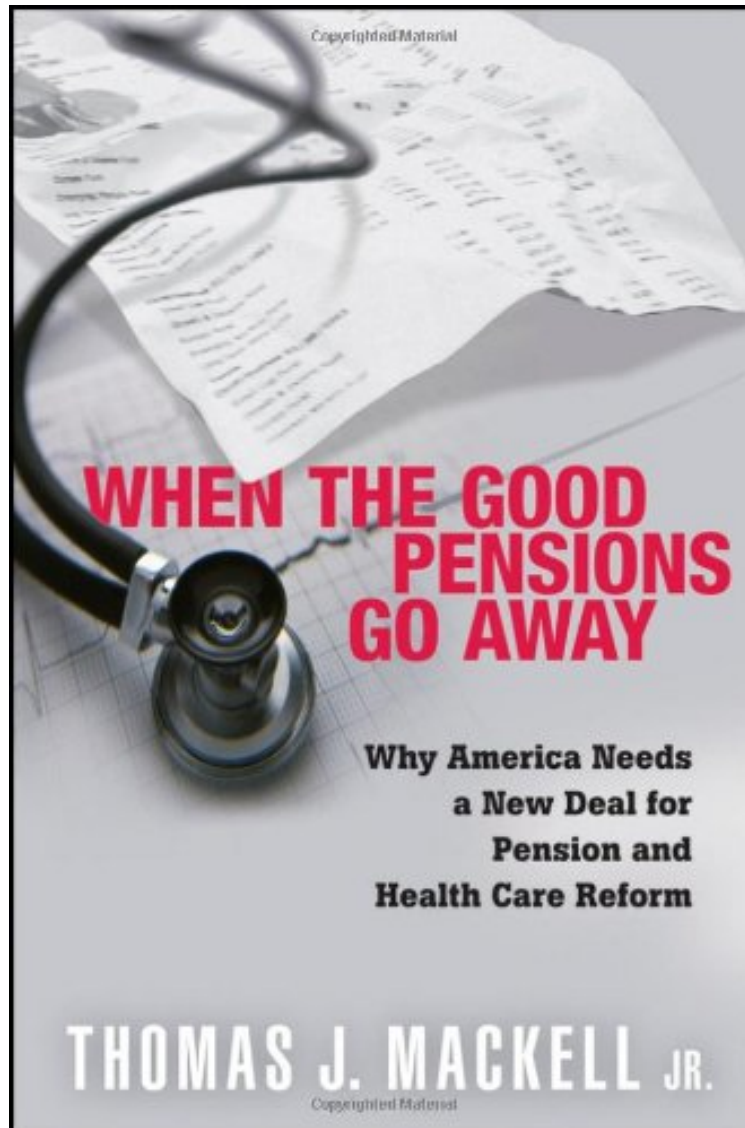


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# When the Good Pensions Go Away: Why America Needs a New Deal for Pension and Healthcare Reform

*Thomas J. Mackell*

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#2700402 in Books 2008-04-04Original language:EnglishPDF # 1 9.15 x .84 x 6.30l, .82 #File Name: 0470139757172 pages | File size: 71.Mb

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In *When the Good Pensions Go Away*, Thomas Mackell suggests remedies to the quagmire that has been created by the conflicting interests of health care and pension service providers, the aging population, and the inertia that has permeated our policymakers. Mackell includes his "Top List" of recommendations that anyone (and hopefully everyone) can adopt to address the problem that the shift of our benefit programs from organizations to the shoulders of the individual has created.

From the Inside Flap  
In our "globalized" economy, fringe benefits such as retirement plans, medical plans, thrift plans, retiree medical programs, and legal service plans seem as outdated as eight-track tapes and the Model T. Pensions have all but disappeared from private industry and health care costs are escalating at an alarming rate. Americans are facing a disastrous future as a nation. In *When the Good Pensions Go Away*, Thomas Mackell suggests remedies to the quagmire that has been created by the conflicting interests of the health care and pension service providers, the aging population, and the inertia that has permeated our policymakers. Mackell proposes a "New Deal" for restoring fiscal sanity in Washington, reimposing budget discipline, rolling back irresponsible wartime tax cuts, and investing in America and its people. Mackell includes his "Top List" of action statements and recommended activities that anyone (and hope-fully everyone) can adopt to address the problem of the shift of our benefit programs from organizations to the shoulders of the individual. Suggestions for initiating nationwide change include a range of possibilities, from creating a new cabinet position devoted to the social and economic implications of long-term demographics to using the power of protest to draw attention to the plight of the American worker. Engaging and informative, *When the Good Pensions Go Away* shows that if we are to create a secure financial future, we must forge a twenty-first-century "New Deal" for America that involves everyone—regardless of economic status, reputation, or influence.

From the Back Cover  
Praise For *When the Good Pensions Go Away* "Thomas Mackell cogently describes the looming crisis in our private sector retirement and health care systems. He passionately calls on our elected leaders to respond with effective and equitable solutions to assure American working families the retirement security they need and deserve." — John J. Sweeney, President, AFL-CIO "Three reasons I can recommend Tom Mackell's book without reservation. He writes with an unbridled passion in support of safe pensions and protective health care. Second, he doesn't only criticize the current situation, he searches for solutions. And third, he doesn't waste time dreaming of unattainable 'pie in the sky' solutions but rather, offers a number of specific steps that will help." — Ian Lanoff, Principal, Groom Law Group "If you have any concern about what the future of retirement looks like, read this book. Tom Mackell has the practical experience as a financial and pension advisor, and the research credentials to go beyond a sound bite, exposing the gaping holes in America's social insurance system that will leave us all worse off." — Stephen R. Sleight, PhD, Principal, The Yucaipa Companies "Tom Mackell has an acute eye for identifying the seismic shifts that have affected the boomers and their families over the last forty years. This book, assessing the status of pensions and health care, presents a seminal view and should be read by all who care about our nation's future." — Ken Dychtwald, PhD, CEO, Age Wave, and author, *Age Wave*, *The Power Years*, and *Workforce Crisis* "Thomas Mackell has compressed a lifelong commitment to the well-being and retirement security of America's workers into a concise and inspiring call to action to address income inequality and the looming retirement crisis in our country. His call for a new compact between government, business, and labor, and for a new activism and engagement by pension fund trustees and participants to hold the investment management industry to account is the baseline for a lasting solution." — Andy Stern, President, Service Employees International Union

About the Author  
Thomas J. Mackell Jr. is Chairman of the Board of Directors for the Federal Reserve Bank of Richmond and President of the Association of Benefit Administrators. He has spent fourteen years administering pension and health care benefit plans and the last twenty-five years in the investment management business—working with Taft-Hartley and public and corporate pension funds and endowments. Mackell was a White House appointee on the ERISA Advisory Board to the Secretary of Labor from 1997 through 1999. He was also a member of the Ethics Committee of the Investment Management Consultants Association. Mackell has taught at the C.W. Post Center and the New York Institute of Technology School of Management Graduate Center for Labor and Industrial Relations. He holds a bachelor's degree from Seton Hall University, a master's degree from Long Island University, and a doctorate from Rutgers University.