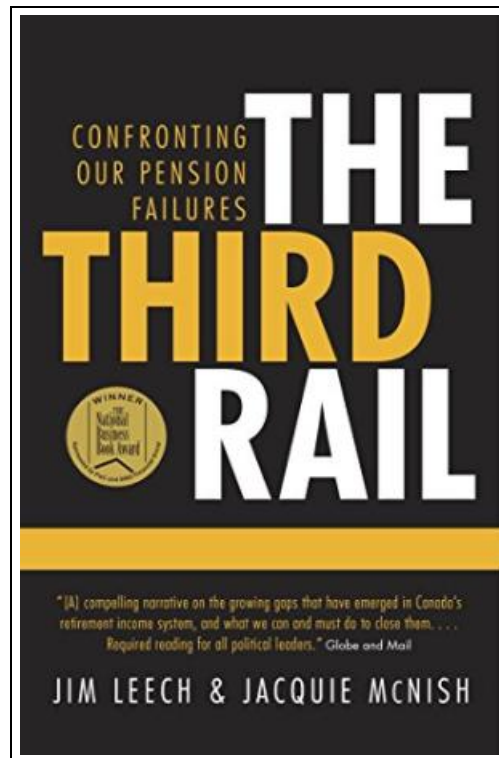


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THE THIRD RAIL: CONFRONTING OUR PENSION FAILURES (PAPERBACK)

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McClelland Stewart Inc., Canada, 2015. Paperback. Condition: New. Reprint. Language: English . Brand New Book. Essential reading for decision-makers. When Leech talks, politicians listen. When he writes a book, it's worth buying. --Toronto Star Over the next 20 years more than 7 million Canadian workers will retire. Baby boomers, the 45- to 65-year-olds who account for 42 of the country's workforce, will join the largest job exodus in Canadian history, moving to the promised land of retirement. Unless our crumbling pension system is reformed, many of these retirees will find this dreamland a bewildering and disappointing mirage. In the early 1980s, consumers were setting aside 20 of their disposable incomes to their retirement plans; today the savings rate is a threadbare 2.5 . Retirement savings plans meant to build Canadians personal war chests for their final years have failed to live up to their cheery promises of early retirement freedom --market returns are low, and financial fees are climbing. Moreover, retirement plans are now being compromised by high pension obligations and a shrinking workforce. Canada has the capacity to diffuse this ticking pension time bomb with some hard choices, posits Leech. It's time for businesses, governments, unions, and employees to face these options and fix--and ultimately save--our pensions system.



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