

The Clash Of Generations Saving Ourselves Our Kids And Our Economy

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Clash of the Generations explores this new and increasingly common workplace phenomenon, and provides strategies to help managers navigate this ever more complex maze. Traditionally, older workers would retire and make room for the next generation; instead, Baby Boomers are now prolonging their time in the workplace, yet the successive generations are still coming in. Senior leaders are now left to manage a blended workplace comprised of up to four generations—each with their own ideas of ...

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The clash of generations: saving ourselves, our kids, and ...

The Clash of Generations is not for sissies. The authors unflinchingly tell us the grim news about our country's fiscal health. But they also offer bold solutions, gore a lot of sacred cows and in the process make those on the left and right equally ticked off. In fact, the authors call their solutions the "Purple Plans".

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John Bolton, President Donald Trump's former National Security Adviser, had a heated exchange with *Newsnight*'s Emily Maitlis. She asked why he did not testify at the president's impeachment trial ...

How America went bankrupt and how we can save ourselves—as a country and as individuals—from economic disaster. The United States is bankrupt, flat broke. Thanks to accounting that would make Enron blush, America's insolvency goes far beyond what our leaders are disclosing. The United States is a fiscal basket case, in worse shape than the notoriously bailed-out countries of Greece, Ireland, and others. How did this happen? In *The Clash of Generations*, experts Laurence Kotlikoff and Scott Burns document our six-decade, off-balance-sheet, unsustainable financing scheme. They explain how we have balanced our longer lives on the backs of our (relatively few) children. At the same time, we've been on a consumption spree, saving and investing less than nothing. And that's not to mention the evisceration of the middle class and a financial system that has proven it can't be trusted. Kotlikoff and Burns outline grassroots strategies for saving ourselves—and especially our children—from what could be a truly catastrophic financial collapse. Kotlikoff and Burns sounded the alarm in their widely acclaimed *The Coming Generational Storm*, but politicians didn't listen. Now the need for action is even more urgent. It's up to us to demand radical reform of our tax system, our healthcare system, and our Social Security system, and to insist on better paths to investment return than those provided by Wall Street (mis)managers. Kotlikoff and Burns's "Purple Plans" (so called because they will appeal to both Republicans and Democrats) have been endorsed by a who's who of economists and offer a new way forward; and their revolutionary investment strategy for individuals replaces the idea of financial capital with "life decision capital." Of course, we won't be doing all this just for ourselves. We need to fix America's fiscal mess before our kids inherit it.

https://www.youtube.com/watch?v=IMKw76lBn0k&feature=youtube_gdata_player

How to avoid a fiscal crisis in the next generation—and how to protect yourself if the government acts too late: policy recommendations and individual strategies to protect against skyrocketing tax rates, drastically reduced health and retirement benefits, high inflation, and a ruined currency. In 2030, as 77 million baby boomers hobble into old age, walkers will outnumber strollers; there will be twice as many retirees as there are today but only 18 percent more workers. How will America handle this demographic overload? How will Social Security and Medicare function with fewer working taxpayers to support these programs? According to Laurence Kotlikoff and Scott Burns, if our government continues on the course it has set, we'll see skyrocketing tax rates, drastically lower retirement and health benefits, high inflation, a rapidly depreciating dollar, unemployment, and political instability. The government has lost its compass, say Kotlikoff and Burns, and the current administration is heading straight into the coming generational storm. But don't panic. To solve a problem you must first understand it. Kotlikoff and Burns take us on a guided tour of our generational imbalance, first introducing us to the baby boomers—their long retirement years and "the protracted delay in their departure to the next world." Then there's the "fiscal child abuse" that will double the taxes paid by the next generation. There's also the "deficit delusion" of the under-reported national debt. And none of this, they say, will be solved by any of the popularly touted remedies: cutting taxes, technological progress, immigration, foreign investment, or the elimination of wasteful government spending. So how can the United States avoid this demographic/fiscal collision? Kotlikoff and Burns propose bold new policies, including meaningful reforms of Social Security, and Medicare. Their proposals are simple, straightforward, and geared to attract support from both political parties. But just in case politicians won't take the political risk to chart a new direction, Kotlikoff and Burns also offer a "life jacket"—guidelines for individuals to protect their financial health and retirement. This paperback edition of *The Coming Generational Storm* has been revised and updated and includes a new foreword by the authors.

Written for all who are struggling to manage a workforce with often incompatible ethics, values, and working styles, *Generations at Work* looks afresh at the root causes of professional conflict and offers practical guidelines for navigating multigenerational differences. By laying bare the most common causes of conflict—including the Me Generation's frustration with Gen Yers' constant desire for feedback and the challenges facing Gen Xers sandwiched between these polarities—the book offers practical, spot-on guidance for managing the differences

with consideration to each generation's unique needs. Along with the authors' insights for managing a workforce with different ways of working, communicating, and thinking, the book offers in-depth interviews with members of each generation, tips on best practices from companies successfully bridging the generation gap, and a mentorship field guide to help you support the youngest members of your team--tools, which are the key to helping your workforce interact more positively with one another and thrive in today's wildly divergent workplace culture.

Case studies and strategies for more effective multi-generational management Clash of the Generations explores this new and increasingly common workplace phenomenon, and provides strategies to help managers navigate this ever more complex maze. Traditionally, older workers would retire and make room for the next generation; instead, Baby Boomers are now prolonging their time in the workplace, yet the successive generations are still coming in. Senior leaders are now left to manage a blended workplace comprised of up to four generations—each with their own ideas of work ethic, work/life balance, long-term career goals, and much more. Management is challenging at the best of times, but the new prevalence of generation gaps—sometimes even layered—add an entirely new dimension to an already complex responsibility. This book presents case studies and interviews with representatives of companies with age-diverse workforces, detailing innovative strategies for smoothing out the bumps and helping everyone work together. Managers have long wished that their positions came with an instruction manual, and this book delivers with a host of effective inter-generational management strategies illustrated by real-world companies. Manage the multi-generation workplace more effectively Navigate the generational culture clash Adopt proven strategies for helping everyone get along Promote a more positive culture amidst clashing expectations Every generation in the workplace has value, each has their own strengths, their own weaknesses, and their own unique talents. Each is indispensable, and when they come together as a synergistic force, they can be unstoppable. Effective management means bringing out the best in your workforce, and the strategies presented in Clash of the Generations help you streamline your varied workforce into a team more valuable than the sum of its parts.

Guides the reader through America's generational imbalance and proposes policies to avoid the demographic overload and fiscal crisis that America will be faced with in the future as a result of this imbalance.

Helps those nearing retirement make the best decisions about their Social Security benefits by detailing techniques and options like "file and suspend" and "start stop start" to maximize their benefit income for a variety of different life situations.

Discover how the global financial plague is poised to return, and what can be done to stop it This is not your father's financial system. Jimmy Stewart, the trustworthy, honest banker in the movie, It's a Wonderful Life, is dead. And so is his small-town bank, Bailey Savings & Loan. Instead, we're watching It's a Horrible Mess with Wall Street (aka the Vegas Strip) playing ever larger craps with our economy and our tax dollars. This book, written by one of the world's most respected economist, describes in lively, humorous, simple, but also deadly serious terms the big con underlying the big game?the web of interconnected financial, political, and regulatory malfeasance that culminated in financial meltdown and brought us to our economic knees. But it also proposes an amazingly simply solution?Limited Purpose Banking to make Wall Street safe for Main Street. This book, as well as the financial fix described within it, have received rave reviews from a veritable who's who of policymakers and economics, plus five economics Nobel Laureates Written by a leading economist whose insights on this topic are unparalleled Outlines the first and only proposal to fundamentally fix our financial disaster for good Jimmy Stewart Is Dead will fundamentally change the way you think about the economy, financial markets, and the government.

Lectures presented at the Universidad Torcuato de Tella in Buenos Aires. Discusses how generational policy works and relates it to Argentina's government policies.

A simple, straightforward, and foolproof proposal for universal health insurance from a noted economist. The shocking statistic is that forty-seven million Americans have no health insurance. When uninsured Americans go to the emergency room for treatment, however, they do receive care, and a bill. Many hospitals now require uninsured patients to put their treatment on a credit card which can saddle a low-income household with unpayably high balances that can lead to personal bankruptcy. Why don't these people just buy health insurance? Because the cost of coverage that doesn't come through an employer is more than many low- and middle-income households make in a year. Meanwhile, rising healthcare costs for employees are driving many businesses under. As for government-supplied health care, ever higher costs and added benefits (for example, Part D, Medicare's new prescription drug coverage) make both Medicare and Medicaid impossible to sustain fiscally; benefits grow faster than the national per-capita income. It's obvious the system is broken. What can we do? In The Healthcare Fix, economist Laurence Kotlikoff proposes a simple, straightforward approach to the problem that would create one system that works for everyone and secure America's fiscal and economic future. Kotlikoff's proposed Medical Security System is not the "socialized medicine" so feared by Republicans and libertarians; it's a plan for universal health insurance. Because everyone would be insured, it's also a plan for universal healthcare. Participants—including all who are currently uninsured, all Medicaid and Medicare recipients, and all with private or employer-supplied insurance—would receive annual vouchers for health insurance, the amount of which would be based on their current medical condition. Insurance companies would willingly accept people with health problems because their vouchers would be higher. And the government could control costs by establishing the values of the vouchers so that benefit growth no longer outstrips growth of the nation's per capita income. It's a "single-payer" plan, but a single payer for insurance. The American healthcare industry would remain competitive, innovative, strong, and private. Kotlikoff's plan is strong medicine for America's healthcare crisis, but brilliant in its simplicity. Its provisions can fit on a postcard and Kotlikoff provides one, ready to be copied and mailed to your representative in Congress.

This book examines a number of important determinants of wealth accumulation, including retirement bequests, and precautionary saving motives, demographics, the tax structure, social security, and insurance institutions.

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