

1. "U.S. Pushes for Clearer Disclosure of 401(k) Fees," by Daisy Maxey (_Wall St. Journal_, July 23, 2008, P. D3). Note: Full Text of the Wall St. Journal is available, for a fee, at: <http://www.wsj.com/> Full Text is also available (usually on a one day delay) via the ProQuest Newspaper Library, for the Eastern Edition only. These articles are taken from the Midwest Edition. Do a "guided search" on article title words for the date of the article.

2. US GOVERNMENT ACCOUNTABILITY OFFICE REPORTS: A. "Defined Benefit Pensions: Plan Freezes Affect Millions of Participants and May Pose Retirement Income Challenges," (GAO-08-817, July 2008, .pdf format, 57p.). <http://www.gao.gov/docsearch/abstract.php?rptno=GAO-08-817>
B. "Long-Term Care Insurance: Oversight of Rate Setting and Claims Settlement Practices," (GAO-08-712, June 2008, .pdf format, 35p.). <http://www.gao.gov/docsearch/abstract.php?rptno=GAO-08-712>

3. HUDSON INSTITUTE REPORT: "Union vs. Private Sector Pensions: How Secure Are Union Members Retirements?" by Diana Furchtgott-Roth (July 2008, .pdf format, 51p.).
<http://www.hudson.org/files/documents/DFR%20Paper.pdf> More information about Hudson Institute
http://www.hudson.org/learn/index.cfm?fuseaction=mission_statement

4. NATIONAL BUREAU OF ECONOMIC RESEARCH: "The Evolutionary Theory of Time Preferences and Intergenerational Transfers," by C.Y. Cyrus Chu, Hung-Ken Chien, and Ronald D. Lee (w14185, July 2008, .pdf format, 38p.). Abstract: At each age an organism produces energy by foraging and allocates this energy among reproduction, survival, growth, and intergenerational transfers. We characterize the optimal set of allocation decisions that maximizes reproductive fitness. Time preference (the discount rate) is derived from the marginal rate of substitution between energy obtained at two different times or ages in an individual's life, holding reproductive fitness constant. We show that the life history may have an initial immature phase during which there is body growth but no fertility, and a later mature phase with fertility but no growth, as with humans. During the immature phase, time preference depends only on the compounding effect of body growth, much like returns on a capital investment, but not on fertility, or the intrinsic population growth rate. During the mature phase, time preference depends on the costliness of fertility, and on endogenous survival and intrinsic growth rate, and not at all on body growth. During the transition between the two phases, fertility, mortality, body growth, and intrinsic growth rate all matter. Using these results, we conclude that time preference and discount rates are likely to be U-shaped across age. We compare our results to Hansson and Stuart (1990), Rogers (1994, 1997) and Sozou and Seymour (2003). Wastage and inefficiencies aside, in a single sex model a system of intergenerational transfers yields Samuelson's (1958) biological interest rate equal to the population growth rate. When the rate of time preference exceeds this biological rate, inter-generational transfers will raise fitness and evolve through natural selection, partially smoothing out the age variations in time preference.
<http://www.nber.org/papers/w14185>

5. JAPAN NEWS: "Social security plan aims at rural doctor shortage," (_Daily Yomiuri_ [Tokyo], Jul. 25, 2008). <http://www.yomiuri.co.jp/dy/national/20080725TDY01304.htm>

6. "Overweight Elderly Americans Contribute to Financial Burdens of the U.S. Healthcare System" (Blackwell Publishing via EurekaAlert [American Association for the Advancement of Science], Jul. 24, 2008). <http://blackwellpublishing.com/press/pressitem.asp?ref=1835>