

**Program Oversight:** Bob Dean

GO TO 2040 supports the efforts of local governments to improve livability within their communities and to encourage a future pattern of more compact, mixed-use development that focuses growth where transportation infrastructure already exists. The plan recommends that local governments pursue opportunities for development of this type, while recognizing that the interpretation and application of these concepts will vary by community.

## **Local Technical Assistance (LTA) Program**

**Project Manager:** Bob Dean, Jason Navota

**Team:** Entire Local Planning staff, also Dryla-Gaca, Pedersen, Prasse

**Description:** The Local Technical Assistance (LTA) program involves working directly with a community or group of communities on a product that is customized for their use. These projects have a specific audience and are geographically limited. New projects are added to the LTA program each October. This work plan item includes several components: program administration; project management; outreach and engagement; and data analysis.

*Program administration* includes overall administration and tracking of progress of the LTA program, including monthly reports on project progress and quarterly reviews of staff time expectations and contract expenditures. It also includes the annual LTA call for projects and project selection, with close coordination with the Regional Transportation Authority and other stakeholders and partners. Following project selection and subsequent CMAP board approval, many LTA projects require further scoping to determine the most appropriate CMAP role. Before startup, LTA projects include meetings with project sponsors and key local stakeholders, research on relevant past activities in each community, and preparation of a proposed scope of work. Internal and external coordination of the program, including alignment with policy and programming priorities, is also part of program administration.

*Project management* is conducted by a project manager who is responsible for the timely completion of the project. Project managers are responsible for conducting a large portion of the work required on their projects, as well as identifying needs for additional project support, outreach assistance, and partner coordination. Project management involves preparation and review of interim and final materials, including maintaining a high standard of quality for all documents produced.

*Outreach and engagement* through an inclusive public engagement processes is part of each LTA project undertaken. This component includes the development and implementation of a public engagement process as part of each project, as well as media and legislative outreach during and after each LTA project.

# Staff Report Concerning Examinations Of Select Pension Consultants

**Charles A. Jeszeck**



## **Staff Report Concerning Examinations Of Select Pension Consultants:**

**SEC Docket** United States. Securities and Exchange Commission,2008      *Staff Report Concerning Examinations of Select Pension Consultants* United States. Securities and Exchange Commission. Office of Compliance Inspections and Examinations,2005

**Private Pensions: Conflicts of Interest Can Affect Defined Benefit and Defined Contribution Plans** Charles A. Jeszeck,2009-06 An analysis of available data on pension consultants and plans revealed a statistical association between inadequate disclosure and lower investment returns for ongoing plans suggesting the possible adverse financial effect of such nondisclosure The econometric analysis detected lower annual rates of return for those ongoing plans associated with consultants that had failed to disclose significant conflicts of interest These lower rates ranged from a statistically significant 1 2 1 3 % points over the 2000 04 period The avg returns for ongoing plans that used consultants who failed to disclose significant conflicts was 3 2 3 3% for the period This finding suggests the importance of detecting the presence of conflicts among pension plan consultants Illus      Private pensions increased reliance on 401(k) plans calls for better information on fees : testimony ,

*Private Pensions: Information That Sponsors and Participants need to Understand 401(k) Plan Fees* ,2007      **Private Pensions** Barbara D. Boubjerg,2007-07 Over the past 20 years there has been a shift in the types of pension plans employers are offering employees Employers are increasingly moving away from traditional defined benefit plans to the 401 k Specific info about the plan the types of fees assoc with these plans Illus      *Access to Federal Contracts* United States. Congress. Senate. Committee on Small Business and Entrepreneurship,2008      401(k) Plans

Charlie Jeszeck,2011-05 Recent volatility in financial markets highlights the need for prudent investment decisions if 401 k plans are to provide an adequate source of retirement income While plan sponsors and participants may receive help in assessing their investment choices concerns have been raised about the impartiality of the advice provided This report describes circumstances where service providers may have conflicts of interest in providing assistance related to the selection of investment options for 1 plan sponsors and 2 plan participants and 3 steps the Dept of Labor has taken to address conflicts of interest related to the selection of investment options Includes recommendations Charts and tables This is a print on demand report      **The Appropriateness of Retirement Plan Fees** United States. Congress. House. Committee on Ways and Means,2009      Money for Nothing John Gillespie,David Zweig,2010-01-12 A Bank of America director questioned the CEO s 76 million pay package in a year when the bank was laying off 12 600 workers and found herself dropped from the board without notice a few months later According to their employment agreements approved by boards 96 percent of large company CEOs have guarantees that do not allow them to be fired for cause for unsatisfactory performance which means they can walk away with huge payouts and 49 percent cannot be fired even for breaking the law by failing in their fiduciary duties to shareholders The General Motors board gave CEO Rick Wagoner a 64 percent pay raise to 15 7 million in 2007 when the company lost 38 7 billion The company went bankrupt two years later at a cost of 52 billion

to shareholders and another 13 4 billion to all taxpayers If you own stock and 57 million U S households do every cent of these outrages comes out of your pocket thanks to boards of directors who are supposed to represent your interests Every customer employee and taxpayer is also being hurt and American business is being imperiled In the most recent economic collapse almost all attention has focused on the greed recklessness or incompetence of CEOs rather than the negligence of boards who ought to be held equally if not more accountable because the CEOs theoretically work for them But the world of boards has become an entrenched insiders club virtually free of accountability or personal liability Too often corporate boards act as enabling lapdogs rather than trustworthy watchdogs costing us trillions Money for Nothing exposes the glaring flaws in this dysfunctional system including directors who are selected by the CEOs they are meant to hold accountable compensation consultants who legitimize outrageous pay accountants and attorneys who see no evil legal vote buying rampant conflicts of interest and much more Using their extensive original reporting and interviews with high level insiders John Gillespie and David Zweig both Harvard MBAs with thirty plus years of Fortune 100 experience at investment banks and media companies expose what happened or failed to happen in the boardrooms of companies such as Lehman Brothers General Motors Bear Stearns and Countrywide and how it has resulted in so much financial devastation They reveal how the byzantine yet indestructible web of power and money has brought on collapse after collapse with fig leaf reforms that feebly anticipate last year s scandal but never next year s Money for Nothing shows how the game is played and how you can help to demand real change in a badly broken system

**The New Capitalists** Stephen Davis,Jon Lukomnik,David Pitt-watson,2006-11-01 Thanks to the rise of mutual funds and retirement plans the actual owners of the world s corporate giants are no longer a few wealthy families Rather they re the huge majority of working people who have their pensions and life savings invested in shares of today s largest companies These grassroots owners have ideas about value that differ from those of tycoons or Wall Street traders And corporate directors and executives are coming under increasing pressure to respond The New Capitalists provides examples from GE to Disney to British Petroleum of enterprises whose shareholders have recently wielded their control in ways unimaginable just several years ago Authors Stephen Davis Jon Lukomnik and David Pitt Watson describe how civil ownership will profoundly alter our world including forcing the rise of a new species of corporation It has already begun demolishing old rules and habits laying the groundwork for a new constitution of commerce The authors spell out conventional thinking destined for extinction and fresh strategies companies must implement to survive in the emerging civil economy They also outline how investors advisors activists and policy makers can make their voices heard

[The Smartest Investment Book You'll Ever Read](#) Daniel R. Solin,2009-12-23 What Are You Waiting For This book will change the way you think about investing and the results will prove it This is the simple hands on how to and why book many readers have been looking for Scott Burns syndicated columnist Daniel Solin cuts through the financial hype to show you exactly how to invest with an easy to follow four step plan that lets you create and monitor your investment portfolio in

ninety minutes or less and put your investment earnings in the top 5 percent of all professionally managed money If you want to gamble go to Las Vegas or try stock picking and market timing If you want to be a Smart Investor follow this effortless and effective plan The Smartest Investment Book You ll Ever Read will provide the enlightenment and gumption to free yourself from the clutches of the investment industry and the wisdom and direction necessary to get yourself back on track William Bernstein author of A Splendid Exchange and The Four Pillars of Investing Every day you wait costs you money Take control of your financial future now

**Fiduciary Finance** Martin Gold,2010 This multi faceted analysis of institutional investment defines fiduciary finance institutions as the third pillar of the financial system alongside banks and insurers It documents the role played by investment funds and the money management industry during the recent financial crisis and provides an unashamedly critical review of the business disciplines which can dominate investment practices It clarifies the economic significance of the investment industry circa 60 trillion in assets and the features which differentiate fiduciary finance from traditional financial institutions such as banks and insurers Martin Gold reviews the intellectual foundations of the investment discipline and synthesizes the literature into the principal scientific paradigms He explores the legal frameworks prudential investment standards that govern mainstream portfolio management practices which combined with the commercial imperatives of the investment industry can create marked differences from textbook depictions of investment management Recent events have again called into question the worth of the now ubiquitous collective investments such as pension funds and mutual funds and the integrity of the financial markets Given the trillions of government funds which have been committed to financial bailouts and the volatility experienced by investors the author asserts that a critical analysis of fiduciary finance must question whether better outcomes can be achieved Tellingly most fiduciary finance institutions remain outside the perimeter of macro prudential regulations This challenging and multidisciplinary work promises to provide a fascinating read for academics focusing on economics and finance money and banking as well as for investment and financial services practitioners policymakers and market regulators

**Fixing the 401(k)** Joshua P. Itzoe,2008 Are you a retirement plan fiduciary but unsure of what s required of you Does it scare you to be held personally liable for bad decisions Do you have a sneaking suspicion that your plan is paying too much in fees but you re not sure how to find out Are you worried that your employees won t be able to retire If the answer to any of these questions is Yes this book is for you Josh Itzoe has a remarkable capacity for seeing through the maze of regulations surrounding qualified plans to the handful of core ideals by which successful plans must operate This is a great understandable guide for plan sponsors Pete Swisher CFP CPC Vice President and Senior Institutional Consultant Unified Trust Company N A and author of 401 k Fiduciary Governance An Advisor s Guide Fixing the 401 k is a bold and excellent work Josh Itzoe reminds us that excellence is desperately needed within our private retirement system By following the solid principles shared in this book Itzoe reveals how any employer large or small can build and operate an excellent 401 k The 401 k is the mechanism that over fifty million people will rely

upon to help their retirement dreams become a reality This book is the starting point for employers who want to understand how to make their 401 k truly excellent and help secure the common good of society Matthew D Hutcheson Congressional Expert and Independent Pension Fiduciary Conference on Life Insurance Company Products ,2005 **Mutual Fund Trading Abuses** United States. Congress. House. Committee on the Judiciary. Subcommittee on Commercial and Administrative Law,2005 **Default Nation** United States. Congress. Senate. Special Committee on Aging,2010 *Improving Internet Access to Help Small Business Compete in a Global Economy* United States. Congress. Senate. Committee on Small Business and Entrepreneurship,2008 **The Fine Print** David Cay Johnston,2013-08-27 A bestselling author s shocking analysis of the many ways we are victimized by corporations David Cay Johnston the bestselling author of Perfectly Legal and Free Lunch is famous for exposing the perfidies of our biggest institutions Now he turns his attention to the ways huge corporations hide sneaky stipulations in just about every contract often with government permission No other modern country gives corporations the unfettered power found in America to gouge customers shortchange workers and erect barriers to fair play Johnston shares solutions you can use to fight back against the obscure fees and taxes and to help end these devious practices The Fourth Annual National Institute on Securities Fraud ,2009

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