

ACTION FOR JUSTICE FORUM

**Sunday April 21, 2013
Community Church NY Assembly Hall, 1:00 PM
40 East 35th St.**

***“Guaranteed Retirement Accounts: An Innovative Solution to
America’s Retirement Crisis”***

ROBERT HILTONSMITH



Robert Hiltonsmith is a retirement security expert and policy analyst at the national public policy organization DEMOS, located in NYC. He is the author of a recent report, *“The Retirement Savings Drain: The Hidden & Excessive Costs of 401 (k)’s”*. Mr. Hiltonsmith will also address state-guaranteed retirement accounts for residents. He is the author of numerous other papers focusing on how the present economy impacts the young now and in their retirement years as well as a second look at the federal deficit and national debt in justifying the moves to weaken Social Security and Medicare.

Robert Hiltonsmith has an M.S. in Economics from the New School for Social Research and a B.S. in mathematics and philosophy from Guilford College.

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