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As one of the millions over 50 who were laid off in the last few years and are now cobbling together a living, retirement seems a faraway dream.

Most of us - educated, capable, motivated adults - laugh about working till we fall down. But this is no laughing matter - the stress of not knowing whether we will run out of money takes a huge toll mentally and physically. And I won't even get into the health care part of the discussion...

What we do have in retirement savings earns little. Only the high rollers are pulling in the high percentages that we read about on Wall St. And then the "market corrections" devour whatever piddling percentages we get anyway, so we are barely keeping up with inflation. This is a HUGE issue and it needs to be taken seriously, or you're going to end up with millions of snarling seniors, with no power beyond the vote, on state assistance in 20 years.

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