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Everyone deserves a secure retirement. Some of us were lucky enough to build a nest egg, and some of the less lucky will face a far grimmer future. We are working people who want the best not only for our children, like everyone else, but a fair shake for all working people. This sounds like a good plan, and if managed -- and supervised well -- can mean the difference between a reasonably secure retirement and one that is more Dickensian than any of us want or deserve.

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