

2018 Recovery Risk Report - Pensions

While no formal rules limit how much riskiness a pension fund can take, it is up to each plan's trustees to determine what might be acceptable risk and 2018 has taken some unusual turns between private pension plans and the majority of pension funds in the public sector. A \$10 billion deficit.

The most significant risk increase will likely come from the Public Sector Pension Disbursement Fund (PSPDF), which has been increasing its funding rate by 1.5 percentage points every year since 2013, reaching 2.5% last year. PSPDF's funding rate is the highest in the public sector, while the public pension funds have been increasing their rates by 0.5% annually.

The public pension funds have been increasing their rates because they are trying to reduce the funding gap between their assets and liabilities.

Building that cushion has cost the public pension funds \$10 billion. PSPDF's additional increase of 0.5% last year adds another \$5 billion.

Assuming the budget of \$1 billion, the public pension funds have about \$10 billion left to accumulate before they reach a funding gap of 10%.

If the rates of return continue to decline further, PSPDF could be forced to increase its rates again and PSPDF could face a sharp funding deficit.

The public pension funds' contribution rates will probably decline if the rates of growth of pension benefits continue to increase at a slower rate.

The public pension funds are also concerned about the future of their pension plans as interest rates continue to decline.

If the decline of interest rates continues, "The long-term funding ratios of pension plans will improve but will remain below 100%," the report concluded by suggesting more conservative funding rates.

The public pension funds are also concerned about the future of their pension plans as interest rates continue to decline.

While inflation rates have remained stable over the past month, there were signs of inflation, especially the consumer price index, which suggests that the economy is recovering and the inflation rate may be increasing. This increase in inflation is reflected in the public pension funds' contribution rates.

The public pension funds' contribution rates are increasing as inflation rates continue to rise and the public pension funds' contribution rates are increasing as inflation rates continue to rise.

This increase in inflation is reflected in the public pension funds' contribution rates, which are increasing as inflation rates continue to rise and the public pension funds' contribution rates are increasing as inflation rates continue to rise.

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DP Hallahan

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The History of Ireland Richard Bagwell,2022-11-13 In The History of Ireland Richard Bagwell presents a comprehensive and nuanced exploration of Ireland's past from its earliest beginnings through to the political upheavals of the 19th century. Employing a meticulous narrative style, Bagwell weaves together historical accounts, sociopolitical analyses, and cultural reflections that offer readers an engaging perspective on the complexities of Irish identity and history. His work is characterized by a scholarly rigor that places it firmly within the context of Victorian historiography while his attention to detail and commitment to accuracy elevate it beyond mere recounting of events, inviting readers to consider deeper themes of colonization, nationalism, and cultural resilience. Richard Bagwell, an accomplished historian and member of the Royal Irish Academy, wrote this seminal text in the late 19th century amid a growing interest in national history and identity. His own experiences in Ireland coupled with his extensive research and understanding of contemporary political dynamics informed his portrayal of the Irish landscape and its people. Bagwell's commitment to scholarly integrity and his ability to synthesize diverse sources allowed him to craft a narrative that is both educational and captivating. For anyone interested in a profound understanding of Ireland's history, Bagwell's work is an indispensable resource. His balanced approach provides insights into the nuances of Irish culture and politics, making *The History of Ireland* essential reading for students, historians, and general readers alike. Delve into this remarkable narrative and gain a deeper appreciation for the elements that have shaped Ireland and its rich heritage.

The History of Ireland: 17th Century Richard Bagwell,2020-12-17 *The History of Ireland 17th Century* in three volumes is a historical account of Ireland in the 17th century covering the period from 1603 when James VI King of Scots became James I of England and Ireland to the Glorious Revolution and the end of Stuart's reign in Ireland. First part of the book spans from 1603 to 1642 covering the period from the time King James VI united the Kingdoms of England, Scotland and Ireland in a personal union to the Wars of the Three Kingdoms, an intertwined series of conflicts that led to abolition of monarchy and the interregnum. Second part covers the period from 1642 to the end of interregnum in 1660 when Charles II was restored to the thrones of the three realms. The final part of the work covers the years from the restoration of monarchy to the Glorious Revolution, the overthrowing of the Stuart Dynasty and the crowning of William of Orange for the king of England, Ireland and Scotland.

Glencoe and the End of the Highland War Paul Hopkins,2001-01-01 Paul Hopkins, an authority on early Jacobitism, sets the Massacre of Glencoe in its true context. The book describes the tensions in the Highlands between the Restoration and the End of the Revolution and the influence on the Highlands of national politics. Besides filling a blank in our knowledge of the Highlands in the decade following the Massacre, the book transforms our perspective on lowlands politics by showing that the Inquiry was part of a secret patriotic campaign to break the aristocracy's political stranglehold and increase the Scottish parliament's powers.

Founders Ray Raphael,2009-05-12 p Washington Franklin Jefferson Hamilton Adams and Madison together they are best known as an intimate cadre of daring brilliant men

credited with our nation's founding But does this group tell the whole story In his widely praised new history of the roots of American patriotism celebrated author Ray Raphael expands the historical canvas to reveal an entire generation of patriots who pushed for independence fought a war and set the United States on its course giving us an evangelizing introduction to the American Revolution Booklist Called entertaining yet informative by Library Journal Founders brings to life seven historical figures whose stories anchor a sweeping yet intimate history of the Founding Era from the beginnings of unrest in 1761 through the passage of the Bill of Rights thirty years later Here we follow the intertwined lives of George Washington and a private soldier in his army America's richest merchant who rescued the nation from bankruptcy goes head to head with a peripatetic revolutionary who incited rebellion in seven states Rounding out the company is a richly nuanced cast that includes a common village blacksmith a conservative enslaver with an abolitionist son and Mercy Otis Warren the most politically engaged woman of the time A master narrative with unprecedented historical scope Founders will forever change our image of this most crucial moment in America's past

Randall Lee Gibson of Louisiana Mary Gorton

McBride,2007-05-01 Randall Lee Gibson of Louisiana offers the first biography of one of Louisiana's most intriguing nineteenth century politicians and a founder of Tulane University Gibson 1832 1892 grew up on his family's sugar plantation in Terrebonne Parish and was educated at Yale University before studying law at the University of Louisiana in New Orleans He purchased a sugar plantation in Lafourche Parish in 1858 and became heavily involved in the pro secession faction of the Democratic Party Elected colonel of the Thirteenth Louisiana Volunteer Regiment at the start of the Civil War he commanded a brigade in the Battle of Shiloh and fought in all of the subsequent campaigns of the Army of Tennessee concluding in 1865 with the Battle of Spanish Fort As Gibson struggled to establish a law practice in postwar New Orleans he experienced a profound change in his thinking and came to believe that the elimination of slavery was the one good outcome of the South's defeat Joining Louisiana's Conservative political faction he advocated for a postwar unification government that included African Americans Elected to Congress in 1874 Gibson was directly involved in the creation of the Electoral Commission that resulted in the Compromise of 1877 and peacefully solved the disputed 1876 presidential election He crafted legislation for the Mississippi River Commission in 1879 which eventually resulted in millions of federal dollars for flood control Gibson was elected to the U S Senate in 1880 and became Louisiana's leading minister of reconciliation with his northern colleagues and its chief political spokesman during the highly volatile Gilded Age He deplored the growing gap between the rich and the poor and embraced a reformist agenda that included federal funding for public schools and legislation for levee construction income taxes and the direct election of senators This progressive stance made Gibson one of the last patrician Democrats whose noblesse oblige politics sought common middle ground between the extreme political and social positions of his era At the request of wealthy New Orleans merchant Paul Tulane Gibson took charge of Tulane's educational endowment and helped design the university that bears Tulane's name serving as the founding president of the board of administrators

Highly readable and thoroughly researched Mary Gorton McBride's absorbing biography illuminates in dramatic fashion the life and times of a unique Louisianan **Bibliography of the History of Medicine** ,1984 A History of Monetary Unions John F Chown, 2003-02-27 In this comprehensive historical overview the author writes about Monetary Unions with admirable completeness Written in a readable and enjoyable prose A History of Monetary Unions combines historical analysis with present day context **University of California Publications in History** ,1962 **The Asiatic Annual Register, Or, A View of the History of Hindustan, and of the Politics, Commerce and Literature of Asia** Lawrence Dundas

Campbell,E. Samuel,1807 Includes A history of British India monthly chronicles of Asian events accounts travel literature general essays reviews of books on Asia political analyses poetry and letters from readers Henry Wilson and the Era of Reconstruction John L. Myers,2009-07-29 Already a leader of the Republican party when the Civil War began Henry Wilson had distinguished himself as the most important Congressional figure on military and antislavery and pro black legislation during the war During the Era of Reconstruction Wilson fought to protect the rights of the newly freed slaves but he was opposed to the severe punishment of Confederate leaders and initially tried to be conciliatory toward President Johnson's lenient policies Soon Wilson joined others in promoting Congress's own Reconstruction program including the 14th and 15th Amendments the Military Reconstruction Acts and the impeachment of the President He became the Republican Party's most frequently used campaign speaker Long recognized as a spokesman for labor he was also the foremost national politician promoting the cause of prohibition He wrote the most authoritative three volume work on the causes of the Civil War from the northern viewpoint He was also a frequent contributor to the era's most influential religious periodical In 1872 Wilson was rewarded for his political activities when he was nominated and elected as the country's vice president **The English**

Catalogue of Books [annual] . ,1924 Vols 1898 include a directory of publishers **Book Auction Records** Frank Karslake,1906 A priced and annotated annual record of international book auctions *A Brief History of Artificial Intelligence* Michael Wooldridge,2021-01-19 From Oxford's leading AI researcher comes a fun and accessible tour through the history and future of one of the most cutting edge and misunderstood field in science Artificial Intelligence The somewhat ill defined long term aim of AI is to build machines that are conscious self aware and sentient machines capable of the kind of intelligent autonomous action that currently only people are capable of As an AI researcher with 25 years of experience professor Mike Wooldridge has learned to be obsessively cautious about such claims while still promoting an intense optimism about the future of the field There have been genuine scientific breakthroughs that have made AI systems possible in the past decade that the founders of the field would have hailed as miraculous Driverless cars and automated translation tools are just two examples of AI technologies that have become a practical everyday reality in the past few years and which will have a huge impact on our world While the dream of conscious machines remains Professor Wooldridge believes a distant prospect the floodgates for AI have opened Wooldridge's A Brief History of Artificial Intelligence is an exciting romp

through the history of this groundbreaking field a one stop shop for AI s past present and world changing future The District of Columbia, Its Rocks and Their Geologic History Martha S. Carr,1950 The Forested Land Robert E. Ficken,2012-06-27 **Western Kentucky University** Lowell H. Harrison,2021-12-14 Most Hilltoppers believe that Western Kentucky University is unique They take pride in its lovely campus its friendly spirit the loyalty of its alumni and its academic and athletic achievements But Western s development also illustrates a major trend in American higher education during the past century Scores of other institutions have followed the Western pattern growing from private normal school to state normal school to teachers college to general college finally emerging as an important state university Historian Lowell Harrison traces the Western story from the school s origin in 1875 to the January 1986 election of its seventh president For much of its history Western has been led by paternalistic presidents whose major battles have been with other state schools and parsimonious legislatures In recent years the presidents have been challenged by students and faculty who have demanded more active roles in university governance and by a Board of Regents and the Council on Higher Education which have raised challenging new issues Harrison s account of the institution s development is laced with anecdotes and vignettes of some of the school s interesting personalities President Henry Hardin Cherry whose chapel talks convinced countless students that the Spirit Makes the Master Uncle Ed Diddle whose flying towel and winning teams earned national basketball fame Daddy Burton who could catch flies while lecturing Miss Gabie Robertson who held students into the next class period the lone Japanese student who was on campus during World War II Harrison also recalls steamboat excursions the Great Depression and the Second World War the astounding boom in enrollment and buildings in the 1960s the period of student unrest and the numerous fiscal crises that have beset the school This is the story of an institution proud of its past and seeking to chart its course into the twenty first century *A History of the William Carroll Family of Allegany County, N.Y.* Kenyon Stevenson,1929 **The Papers of Henry Laurens** Henry Laurens,David R. Chesnutt,1968 **The Secret History of MI6** Keith Jeffery,2011-09-27 The authorized history of the world s oldest and most storied foreign intelligence service drawing extensively on hitherto secret documents Britain s Special Intelligence Service commonly called MI6 is not only the oldest and most storied foreign intelligence unit in the world it is also the only one to open its archives to an outside researcher The result in this authorized history is an unprecedented and revelatory look at an organization that essentially created over the course of two world wars the modern craft of spying Here are the true stories that inspired Ian Fleming s James Bond s novels and John le Carr George Smiley novels Examining innovations from invisible ink and industrial scale cryptography to dramatic setbacks like the Nazi sting operations to bag British operatives this groundbreaking history is as engrossing as any thriller and much more revealing Perhaps the most authentic account one will ever read about how intelligence really works *The Washington Times* *University of California Publications in History* Robert N. Burns,University of California, Berkeley,1962

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