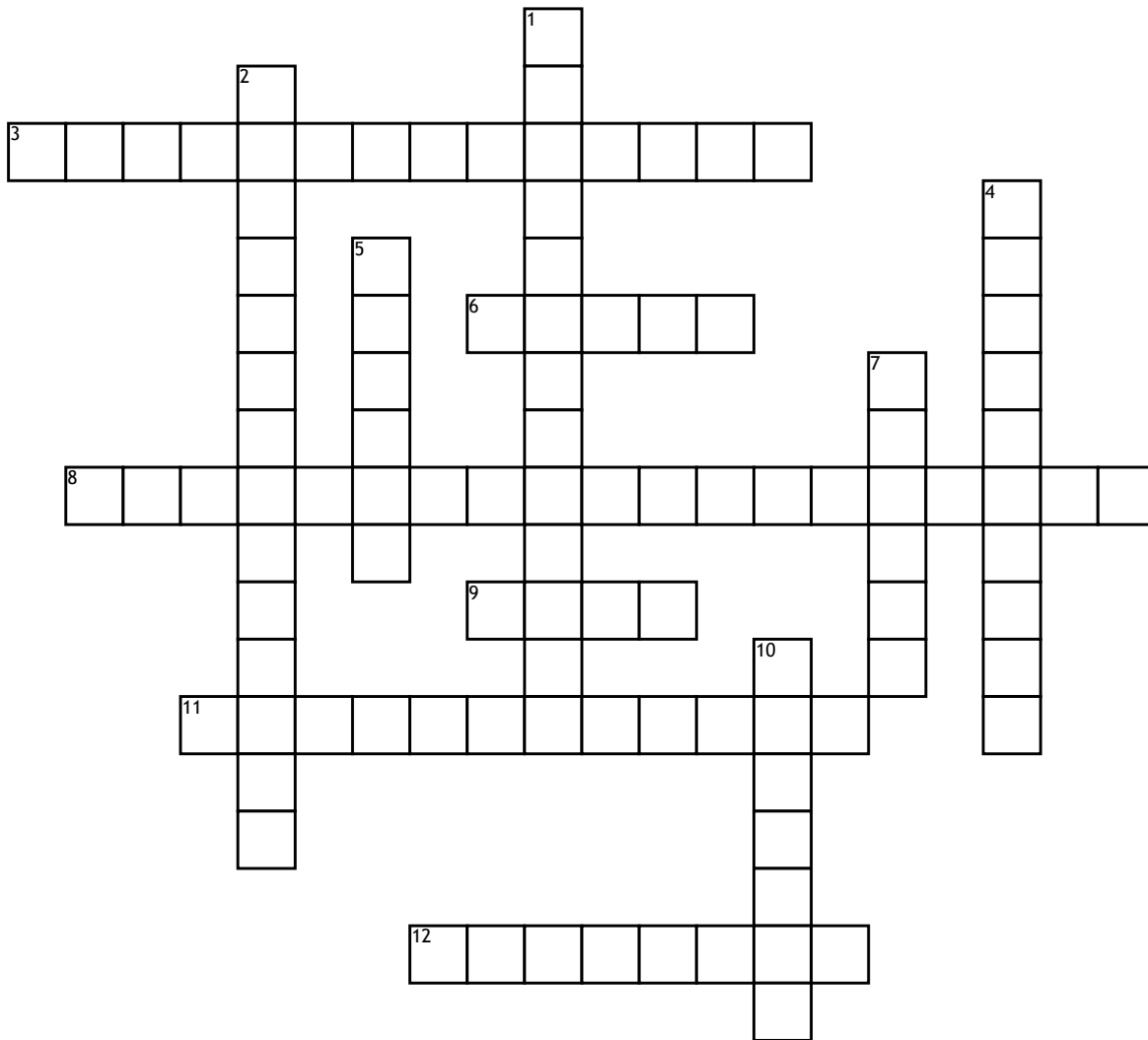


Aging Nation



Across

3. A type of pension plan where an employer promises a specified monthly benefit on retirement that is based upon an employee's earning history, tenure of service rather than depending directly on individual investment returns.
6. _____ had the largest percent of men employed between the ages of 55 to 64.
8. A type of retirement saving plan in which the amount of the employer's annual contribution is specified. Ex 401K
9. Safer but lower return in the long run

11. _____ rank highest as far as hour worked annually.
12. With the decline in manufacturing industries, more workers (young and old) will be forced in the future to sell _____.

Down

1. _____ reported that 2005 was the most difficult year in the company's history, driven by poor performance, employee benefits, and the inability to adjust structural costs in line with falling revenue.
2. _____ outsourced mechanics contracted through Alabama and North Carolina who were employed nonunion workers and in most cases paid lower wages.

4. _____ put together the first cotton gin, a machine that doubled the amount of cotton productivity.
5. _____ and Chinese were not able to bureaucratically shift large numbers of workers into jobs most needed by the economy.
7. riskier but more return
10. A fixed amount, other than wages, paid at regular intervals to a person or to the person's surviving dependents in consideration of past services, are, merit, poverty, or injury.