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Email a copy of '10 Retail Horror Stories' and how to avoid their friend's download... More than half (54 per cent) of full-time workers aged 21 to 64 took part in their employer's pension plan last year, according to a report published earlier this week by the Employee Benefits Research Institute. Among all workers, including non-part-time workers, the participation rate was 40 per cent. This means that many people slip through the cracks. The phenomenon is spreading abroad in England. According to the Prudential Survey, more than a third of adults, who are not adults, are unable to pay into their plans. Nearly one in three who are not involved (27 percent) say they simply can't afford the contributions. The thing is, they can't afford not to make them. Scary true storyWhat will happen if you don't make any retirement planning and you have little savings to back down? Let me tell you a story about my eccentric friend Jeanette, who many years ago received a master's degree in fine arts from Hoffberger Graduate School of Painting at the Maryland Institute of Baltimore. For most of her career, she worked part-time as an art teacher. She is also a talented artist in her own right whose work is sold at an art gallery in Naples, Florida, though she has not seen any revenue from recent sales. She doesn't want to press charges against the gallery owner because if she does, she says her name will be dirt in the art community. No, you don't understand the art world, she says every time the question comes up. Between her pension and Social Security, Jeanette's income is \$300 a month. When her mother died about 20 years ago, she left Jeanette her condo and a small portfolio of shares, about \$50,000 worth. Over the years, Jeanette has slowly liquidated the stock, spending money on basic necessities. Six years ago, she sold her apartment in the midst of a real estate boom and bought another cheaper one right for \$85,600 in another area. The reason for the move? She thought her neighbors were trying to make her gas. Jeanette suffers from delusional thoughts. Three weeks ago, she was evicted from her apartment. While the movers pulled her furniture and all her belongings into the parking lot, two police officers grabbed her, put her in a cage and took her to a mental hospital. She had Baker acted unwittingly committed to custody so that psychiatrists could assess her mental health. I got a call from her that night. Barbara, you have to come and pick me up. I have to get out of here, she said urgently. It wasn't that easy. They wouldn't let me take her anywhere, even look for alternative accommodation. Manager won't talk to me until Jeanette signed a form that Jeanette didn't want to do. It took me a week to convince her to sign it. Her stubbornness is stubbornness we finally talked, and I told the business manager that Jeanette didn't belong to the locked room, and she didn't belong in the living room, either. That's where the manager of the case tried to accommodate her. Jeanette didn't put me with this idea. She said she didn't want to eat cooked food in the dining room; she wanted to cook her own food. And she didn't want to hand over a Social Security check to live in an institution. That means she won't have a way to pay for the car. And if she gave up her car, it would be like giving up everything. A couple of days after I spoke to the business manager, Jeanette was released. Our mutual friend Louise picked her up and took her to a nice but inexpensive hotel. Why was Jeanette evicted? It turned out that she ignored the \$6,000 plumbing bill, which over time, due to fines and fines, increased to \$15,000. She paid her bills, but the one she fired, telling herself that she had been allocated to the condo board. There was no evidence that the leak came from her apartment, she told herself. She ignored the accounts, and then years later, eviction notices. In her opinion, it was all a big scam. Now she feels that she has been really deceived. She lost her paid apartment to a condo-board foreclosure for a \$11,337.20. Prices for comparable units on the market are about \$35,500. Getting back on trackOver the last couple of weeks, Louise and I have been trying to help her straighten up her finances and find housing. Her belongings were deposited by her brother in New Jersey. Jeanette can't go back and live in a condominium; the board will not let her back in. Renting an apartment seemed out of the question for at least \$665 a month. Fortunately, each other found a one-room apartment for 410 dollars a month. On Monday, Louise and I accompanied Jeanette to visit her broker, and she sold the last of her shares - 461 shares of Merck, 12 shares of Comcast, and three shares each of ATT and Verizon. She received about \$15,000 from the sale. Jeanette lives on the edge and it's only a matter of time before she runs out of resources. This is what retirement looks like without retirement planning, but who is to blame for this? She always lived a modest existence. She was lucky to inherit. But one big unexpected bill - and her inability to take it seriously - were all it took to throw her life away from kilter. Do you have a horror story to share? Bankrate runs the Halloween Horrors contest and is looking for scary financial tales. The winner with the most votes receives a \$200 reward. A selection of stories will be published in a future Bankrate article. You can also log in via Facebook. Last day to present the story on Wednesday, October 19. Follow me on Twitter: BWhelehan You don't need to read Clients from Hell's Blog to understand what difficult customers can be the real flaws of freelancing, from offering payment to Maltesers and requiring you to use Comic Sans to ignore invoices or suddenly decide that they don't really want to finish the project after all. Fortunately, there are ways to snul away the nightmare of customers and make these scenarios much less likely, since these three creatives (who have remained anonymous to protect all those involved) only wish they had known before. They told us through their worst-ever freelance jobs so you could benefit from the lessons they had to learn through bitter experiences. One of the key pointers you'll pick up from each of these sorry stories is the need to get things down in writing, from when you'll pay (not just how much) on the timing and changes that will be involved. No matter how exciting the project is, or how hard you have to impress, ticking these basic boxes will help make sure you don't have experience like the ones documented here... Horror story #1: Non-paymentFreelancer AWeb designerireland I took to the design website for a major real estate agent firm, and initial consultation with a big boss in his high street office. We agreed on a fee for the project, but no payment schedule that will come back to bite me. We emailed back and forth for a few weeks, making sure everything was perfect. Like many independent designers, I have no place for regular meetings in my budget if I am working on a very large or complex project and the time and travel costs included in the fee. In the end I met my term comfortably, but the content was not forthcoming with their end, which held things up. Once the site was completed, I heard nothing from the customer. I assumed that everything was fine because they did not ask for any further amendments. I sent my invoice to them, but still heard nothing. I then contacted various people to chase the payment, but only got a complete radio silence in response. In the last communication with them, the boss said that he would look at it and report back. I didn't hear anything else. Out of sheer disappointment, I removed my website and replaced it with a post stating that the website had not been paid for. I also wrote a name and shame article on my blog that appeared at the top of Google's results. They noticed and demanded that I remove it or apparently they would take legal advice. They also accused me of building the bottom of the site, something no one suggested during or after the construction of the site. I posted the correspondence so people could see what they were trying to do and they eventually went quiet again. I took legal advice to see what would be involved in going to court and check the name and The piece is not defamatory. I'll consider going ahead with a lawsuit, but if I won, all the client had to do was say they had no money and they would still get away with it. If the fee was more, I examined it, but I felt they wasted enough of my time. They managed to regain control of their web address by requesting a password reminder and redirecting it to their own holding page, which still exists today. They basically got hundreds of pounds of web design for nothing. What to do it isn't enough to agree that you'll get paid at the end of the project. To protect yourself completely, ask for a deposit upfront, ideally 50 percent of the total fee, and then draw up a comprehensive contract that sets a payment schedule and determines the amount and duration of work. Horror Story #2: Different ideas Freelancer Bllustrator and designer United Kingdomit was supposed to be a really great commission for the job. I won a pitch to make a poster and overall graphic design for a local music festival after another art client handed over my details. However, as soon as I sent the first draft, the warning bells started ringing. It soon became quite clear that the organizer of this festival had no idea about modern design. On the other hand, he asked why we can't just use Comic Sans because he doesn't want to pay for the font I chose. The client wanted to make changes that I thought were in a completely bad taste, and he also kept asking me to change the order of the groups in the line-up because each group wanted to be taller than the other. These changes occur every day and lasted for three weeks. He then started asking if he could come to my studio to monitor every thing I did, while constantly asking for further changes that I felt would reduce the poster looks completely cheap and nasty. I wasn't happy. The amendments and changes only continued to arrive. The client constantly changed his opinion about everything related to the festival line and general design work. He was clearly out of his depth, but he also had a complete inability to trust anyone's judgment, although I had a lot of relevant experience and experience - which presumably was why he hired me in the first place. In the end, I completed the work to the extent that it could have actually gone to print if it weren't for the constant changes. I was paid by the hour, so the client's indecision led to my financial gain, but the point is that I just couldn't take it anymore. It was a waste of his money and my time, so I actually decided that I should take steps to fire him as a client. The same thing happened with his PR people: they also left. After we all left, he had to get a relative to finish all the work. He got the advertisement so late and it turned out to be of such poor quality that no one bought a ticket, despite the festival great coverage in the national press. In the end, he cancelled the whole event and lost thousands of pounds. What to do it's so easy to spend everything business by phone or email, but it makes it harder to suss out new customers. Set up a face-to-face meeting before you get started and you'll get a better feeling for your expectations and modus operandi - and hear any bell warnings much sooner. Horror Story 3: Unemployed Freelancer CGraphic DesignerAmericaBig Athletics company asked me to develop a prototype that would require me to spend a whole month designing, refining and improving. It seemed that the perfect client suddenly came and delivered the perfect project. They gave me a very vague, open brief, just asking me to work my magic. Naively, I didn't send them any sketches until the first meeting at the house. When I showed them my original design, they didn't get it. I agreed on a set of changes with the client, the plan being that I would create a second prototype, fixing the problems they had with the original. After the agreed changes were completed, I returned to another meeting. We'd like to see a few more options, they said, just to make sure. And we want to try a different color. Two more meetings followed, and at each meeting the client indicated more work than I had previously expected. By the penultimate meeting I felt comfortable enough with the idea that I would be very busy. I've refrained from taking on any new clients or projects, so I wouldn't have a problem completing this. Fast forward to the month of unreturned phone calls and ignored emails, after which I received a message from a customer saying: We are not sure if we want to move forward with this project. We'll get in touch with us after we decide. Although they paid a nominal amount for work I had already done, which didn't even cover my production expenses, I cleared my schedule and now there was no work. I had zero legs to stand because I couldn't work out a contract. I was blinded by the fact that this large, respected company appreciated my work and seemed to give me all this creative freedom, so I was unable to ask basic questions and enforce restrictions on revision outside. There were not enough limitations in the brief to follow the proper design process, and I had to discuss things in much more detail before agreeing to take over the project. It was a big company with the possibility of future projects with different departments, so there was no sense in burning bridges. I felt that I had no choice but to cut my losses and leave. What to do Don't dazzle with the prospect of an exciting new project. If you get carried away and keep your schedule clear for a job that hasn't actually been confirmed by a client with a written contract, you may end up out of work and very out of pocket if the project Through. Through. real horror stories in urdu pdf. real horror stories in urdu read online

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