

NARFE CHAPTER 1350 NEWSLETTER

Spring 2009

President's Message:

After four months as your President, I am both honored and somewhat overwhelmed. My time in office as your Secretary/Treasurer was filled with good times and financial growth. That growth caused great cost of living increases in our annuities and with our WEP/GPOed Social Security benefits.

As I became President of Chapter 1350, our economy took a nosedive and President Obama has suggested that the country's "Entitlement Programs" are subject to reform. Exactly what that means has not been explained, but 'Entitlement Programs' is us. Currently our fully funded Civil Service Retirement Service, Federal Employee Retirement Service and Health Benefit Plans seem to be unaffected, but Social Security, Medicare, and Medicaid are going to be "overhauled". That also has not been explained, but may or may not affect us all. A minimum affect would be increased costs to all of us for these programs.

Our job as members of NARFE is to protect our annuities at all cost, keep our Social Security, Medicare, and Medicaid benefits intact, and even more importantly,

protect our Health Benefit Plans. We would all be in or near bankruptcy without our Health Benefit Plans.

The minimum we can do is support our NARFE-PAC with a contribution of \$20.00 or more. You can see the contribution form in our NARFE National Magazine. With that contribution, you are allowed to ask for a NARFE-PAC Pin. I am slowly acquiring a collection of annual pins. All of them are beautiful and a joy to have.

We can also respond to our organization's appeals to write our Senators and Congressmen. I have done so at least three times this year. I have received no replies from them, but I'll continue writing anyway. I get an automatic notice that my emails have been received, but nothing else. I would love to get a written response from any of them explaining their positions on my concerns. You can write or email your representatives in Washington by going to the NARFE website at <http://www.narfe.org>.

Thank you for your confidence:
Allen Machart

SOCIAL SECURITY ???

When President Machart suggested that I write an article about my recent experience with the Social Security Administration office, I must admit that I was still very angry about the outcome. So, I have decided to use that emotion as I tell "my story" about how the legislators in the Ronald Reagan era affected the hard working civil service employees and their social security

benefits.

This is my story in the first person. I was married to two civil service men. The first served in the U.S. Air Force for four years and went to work for the U. S. Postal Service when he returned home until he retired thirty years later. He passed away two years later. We were married for nineteen years. If he had worked his forty quarters, because of the length of our marriage and our

because of the length of our marriage and our two children, I would have qualified for his survivor's social security.

My second husband also worked for the U.S. Postal Service when I married him in 1985. He was medically retired after sixteen years service with the Postal Service for incurable cancer. He had worked his forty quarters under social security, before he went to work for the USPS. We were married twenty years when he died. The social security office sent a letter that stated I qualified for \$748.00 per month as his survivor.

When I applied for my survivor's benefit at age sixty-two, I had just been retired from my thirty year career at the Postal Service for two years. I received a letter in September last year around my sixty-second

Estate planning: Is your estate plan current? Does your will need to be changed? Has there been a major life event since you made your will? Estate planning is an ongoing process. NARFE provides a good starting point for your estate planning via the NARFE form F-100, "Be Prepared For Life's Events". This form provides a means for recording important information that your survivors /spouse/children and executor will need after your death. You can obtain the form from the NARFE website having the URL, <http://www.narfe.org/home/>. Complete the form and keep it in an accessible and safe location. And most importantly, tell someone of its location. Consider making copies and giving it to your loved ones. Do not hide your

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birthday stating that because of the Offsetting Penalty legislation, I made **TOO MUCH** on my own civil service retirement to receive even one dime from my husband's Social Security.

So....our lovely government gets to pocket \$748.00 of MY SURVIVOR'S CHECK EVERY MONTH....UNLESS...we all act together and get all of our federally retired family and elected officials to repeal the WEP/GPO legislation that was stolen from my survivor's benefit check. Then to add insult to injury, I was told that they intend to deduct the \$96.00 a month fee for Medicare insurance from my retirement income.

YOU BET I'M ANGRY!!! I am not asking for a hand out, just for what my husband worked for to take care of his family. In the event he wouldn't be around to do the job.
Barbara Horswill

important papers and not tell anyone where they are located. I know of such a situation where papers were found after a long search. I know also of the situation where the location of the safe deposit box was unknown and involved a tedious search following the death. I know of the situation where the will could not be located until after a tedious and lengthy search. I know of situations where it was unknown if the deceased had any life insurance. Estate planning should continue until your death or you become incompetent. What is the status of your estate plan? This article is provided by your Service Officer, Danny Ball, tele. 936-539-3082.

