

## **Got retirement?**

he 2010 midterm elections are now history. Hopefully we, as retired letter carriers, public employees and seniors in general, will still be allowed to breathe. I say that because if the political pendulum has truly swung toward the "Tea Baggers," fewer taxes on the wealthy and less government, then our benefits and our future can be at risk.

There is a message of untruth being spread in our country that the problems with our economy and the jobless issues can be blamed on the federal government and the overpaid "public employees." Incoming leaders have pledged to downsize the federal government and eliminate the suposed overpayment and out-of-line benefits of public workers, which would equate to massive job losses during the highest period of unemployment in our nation's recent history.

The problem that I have with most of these individuals is that they stand for nothing. They are against things. They offer no solution to the problems of our country, but they instead blame "big government" for all of our ills. While overspending may be a problem, it is not caused by the salaries and benefits being paid to the workers. The overpayments to the Haliburtons of the world are at the very root of the issue. They scream that the actions of the federal government are based upon nothing more than a redistribution of wealth in the country, by taking from the wealthy and giving it to the poor. I would argue that the redistribution of wealth has already been completed in the past 25 years by the elimination of the middle class and the obscene growth of wealth in the top small percentage of our citizens. I believe that the separation of wealth between the haves and the have-nots has never been this great in our country, or at least not since the Great Depression.

NALC Retirement Department
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I trace this back to the Reagan years, when the agenda was to give the wealthy and businesses huge tax breaks. Their stated belief was that if you give the tax breaks to the businesses and the wealthy, they would invest in expansion and create jobs and prosperity for all. They actually stated that if you gave the tax breaks to the workers, they would just spend it on washers, dryers, stoves and refrigerators and no growth would occur.

So we gave the breaks to the businesses and they took the money, bought the companies that made washers, dryers, stoves and refrigerators and moved their production out of our country. They then pillaged the companies here in the U.S. and then declared bankruptcy. We lost good middle-class jobs and the American middle class took the fall.

This next Congress will have its work cut out for it. Things surely on the radar are Social Security and Medicare. Since most of our retirees have a vested interest in one or both of these programs, we need to stay vigilant when they discuss their plans.

The problems of Social Security and Medicare can be solved without blowing them up, eliminating benefits, privatizing or eliminating them. It is suggested by much smarter people than myself that the proposed extension of tax cuts for the very wealthy will cost more money than the identified influx of new money necessary to fix Social Security. Some of the Medicare cost is already being addressed by the health care reform passed this past spring.

Another thing that pushes my buttons is the assumption that the problems with the deficit and unemployment is in part caused by "Obamacare." Both of those issues were a raging fire long before the president signed the health

care law six and a half months ago. The cost and savings of the law are not even in existence yet. Some of the benefits will be realized soon when children up to age 26 are allowed back on our policies.

In closing, I wish each of you a very happy holiday season and a more prosperous new year!

