Paranoid: exhibiting or characterized by extreme and irrational fear or distrust of others. Paranoia: baseless or excessive suspicions of the motives or others.

Based on these definitions, I do not know if I am being paranoid or I suffer from paranoia when it comes to dealing with what is currently happening on Capitol Hill. I do admit that I am paranoid when it comes to some of the “elected leaders.” I am amazed at their efforts, which appear hell-bent on taking their ball and not participating in the process to keep our nation from financial harm or ruin.

I am paranoid when these same leaders are holding hostage the national debt and other efforts to continue a financial recovery solely so that they can continue to increase the personal wealth of a very few in this country. This is unconscionable.

I am paranoid when I see the daily attacks waged by elected officials on the public sector employees’ rights to negotiate. I am paranoid when it comes to Reps. Darrell Issa (CA) and Dennis Ross (FL) and their frontal attacks on the Post Office, which is nothing but a cowardly attempt to undermine and, in fact, eliminate the collective-bargaining rights won by our brothers and sisters in their 1970 strike. The USPS is tasked with financial payments that would devastate the financial footing of any company in America. Now that it is hampering the survival of the USPS, their offerings are a panel to “oversee” the Postal Service and to “terminate” existing contracts and implement wage and benefit reductions. These reductions would affect both active workers and the benefits of retirees.

As a current retiree and soon-to-be Social Security recipient, I am paranoid when I continuously read about how fixing our budget deficit can be accomplished by “cutting” Social Security benefits and increasing the deductions from each worker’s pay. Social Security is not a part of the budget mess, unless we count the “borrowed” funds that have been used in the past 30 years to support wars and tax cuts for the wealthy.

Guess I do not suffer from paranoia, because my fears are not baseless or excessive. There are attacks on our brother and sister public-sector employees and their unions in Wisconsin, Indiana, Ohio, Illinois, Michigan, Massachusetts—and the list is growing. These attacks are not about balancing the budgets but about eliminating unions in the public-sector jobs.

A dear, departed friend of mine always said: “Just because you are paranoid does not mean they are not out to get you.”

Nalcrest—one of the additional duties of my office is to serve on the Nalcrest Board of Trustees. Nalcrest is the NALC-sponsored retirement rental community located in central Florida. If you are not familiar with the community, go to nalc.org, click on the “Departments” section, select “Retirement” and then select “NALCREST” on the left-hand side under “Related Links.” We have units that are currently available. If you are interested, call them at 863-696-1121 for more information or to arrange a visit to your future.

Clarification—Sometimes articles that I author come back to bite me in the butt, so to speak. My June article regarding “Retirement when?” was one of those. The entire point of the article was to have a person retire at the most beneficial time for him or her. CSRS employees’ ideal time is “no later than” the third day of the month, and FERS retirees need to retire “prior to” the first day of a month to have their retirement annuity benefits start as soon as possible.

You also need to consider when the current pay period ends for leave accrual. Sick and annual leave are earned for a two-week pay period only if you are employed at the end of that period. Retire on a Thursday of the second week and the annual leave and sick leave will not be credited.

Also, if you retire on the last day of the pay period, your information will be sent to OPM sooner, since the USPS cannot process your final pay period until after that period ends.