

U.S. FORUM CONNECTION #150, JUNE 2016

This publication is intended for your information about issues important to education, women and children. How you choose to use the information included here is up to you.

This free newsletter is sponsored by the United States Forum of The Delta Kappa Gamma Society International. The Delta Kappa Gamma Society International is an organization of leading women educators with over 80,000 members. Delta Kappa Gamma members wishing to subscribe to this FREE newsletter should send a request to the editor Angela O. Bedenbaugh at Bedenbaugh.Angela@gmail.com. We urge you to share this newsletter with other interested individuals who are not members of Delta Kappa Gamma or members who do not subscribe to this publication.

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GOVERNMENT PENSION OFFSET/WINDFALL ELIMINATION PROFIT (GPO/WEP)

The GPO/WEP law which is currently on the books adversely impacts many retired educators in the states of **Alaska, California, Colorado, Connecticut, Georgia, Illinois, Louisiana, Kentucky, Maine, Massachusetts, Missouri, Nevada, Ohio, Rhode Island and Texas**. GPO/WEP affects retirees when two or more pensions have been earned by a person or a person and his/her spouse from any two of three systems. The three systems are Federal Government workers retirement (this includes military), Social Security retirement and a non-Social Security retirement system (usually a state system with no Social Security involvement). Spousal benefits can be reduced considerably when two earned retirement systems are involved. An example is someone who has a monthly \$600 pension from a government job and is eligible for \$500 a month widow's benefit from Social Security. Two-thirds of the Social Security widow's benefit will be subtracted and the person will only get \$100 spousal benefit. At the time when this legislation was passed it referred to the dual pension benefits as "double dipping." In fact many retirees who are affected were not getting a large retirement income due to either having worked at a low paying job or having worked for a relatively short period of time in one or both jobs. Women are most likely to be impacted by these laws because they didn't work when their children were young.

The current bill in Congress (H.R. 711) is supposed to help with the monetary losses currently experienced by some retirees by causing the pensions of other retirees

previously unaffected to be reduced in order to make up for lost revenue from those currently subject to GPO/WEP . Retirees most likely to be affected are educators, military retirees, policemen and firemen. The law currently proposed is problematic and would cause financial hardship for even more retirees. The objections to this bill are 1) It does not address the Government Pension Offset (GPO) at all. 2) It will widen the impact of WEP so more individuals are impacted. 3) It eliminates the exemption from GPO/WEP for those with 30 years or more in the system. and 4) It would pay for enforcement of GPO by reducing pensions of retirees previously unaffected. Passage of the bill could result in over 10 times more people losing some benefits compared to those who would gain benefits.

For over a decade DKG and the U.S. Forum have strongly supported the Social Security Fairness Act. The current version is the Social Security Fairness Act of 2015 (S.1651/H.R. 973), which would fully repeal the GPO and WEP.

To let your congressional representatives know how you feel about these bills either call toll free through the Congressional Switchboard([1-866-327-8670](tel:1-866-327-8670)) and ask for your Senator and Representative or email them by going to www.Congress.gov and clicking on “members” at the top of the screen. If you are in one of the states listed above and are still teaching, it is to your advantage to find out how your retirement income and that of your spouse will be affected by these laws which were passed in the mid 1980s.

GPO/WEP EXPLANATION

For a more detailed explanation of GPO and WEP you can go to

http://www.wiserwomen.org/index.php?id=256&page=Government_Pens

<http://www.massretirees.com/wepgpo-explained>

CAREER TECH RENEWAL

The “Strengthening Career and Technical Education for the 21st Century Act” (H.R. 5587), bill currently being considered by the House Education and the Workforce Committee would reauthorize the Carl D. Perkins Career Technical Education Act of 2006. This bill will extend career and technical education to the middle grades and it will also allow for dual high school and post secondary credit for the courses affected by this bill. The bill contains provisions to help special needs students as well as English language learners. The way in which funding is provided may, however, lead to a loss of resources at the local level.

GUN SAFETY

Following the Orlando shootings, there has been more than usual action by the U.S. Congress addressing gun violence. Once Congress returns to Washington from the Independence Day break, more action will occur. Possibly there will be another sit-in in the House. The Senate is trying to work out some sort of compromise. No matter what you think about guns and gun legislation in the country, this is the time when some sort of resolution is going to happen. This is the time for each of us who feel strongly about guns and gun rights need to contact our U. S. Representative and our U. S. Senator and

let them know what we think. To do this either call toll free through the Congressional Switchboard ([1-866-327-8670](tel:1-866-327-8670)) and ask for your Senator and Representative or email him or her by clicking on “members” at the top of the screen at www.Congress.gov

PASSWORD SAFETY

With more and more computer hacking occurring lately, users are forced to create new and different passwords for various online activities. It is recommended that one use different passwords and that they are changed fairly frequently. This makes it more likely that a person will forget a password. One way of protecting passwords is to enter them on a flash drive which is rarely connected to your computer.

FORUM FACEBOOK PAGE LINK

For those of you desiring discussion of legislative topics there is a U. S. Forum Facebook page online at <http://www.facebook.com/DKG.US.Forum>

FORUM WEB SITE: <http://www.usforumdkg.org/>

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Email access and addresses

<http://www.house.gov/> for members of the House of Representatives <http://www.senate.gov/> for members of the U.S. Senate
White House [1-202-456-1111](tel:1-202-456-1111)

FIVE CONSTITUENT CONTACTS WILL CAUSE A LEGISLATOR TO PAY SERIOUS ATTENTION TO A GIVEN ISSUE.