

Should I stay or should I go?

By Bill Ditmer, Postmaster, Grass Range, MT

Should I stay or should I go? Again, that question rears its head as HQ has offered another VERA for EAS employees. Some things to consider before pulling the plug:

- 1. Will I have enough of an annuity to live on? If they reduce your annuity for not being at full retirement age, you could take a real hit in the pocket book.
- 2. If you take a VERA, you are not eligible for the supplement from when you reach minimum retirement age, until you are 62. The supplement is only for people who have a full 30 years or a Discontinued Service retirement.
- 3. You probably won't get unemployment since you quit voluntarily.
- 4. Do you have another job lined up? A FERS annuity alone will probably not be enough to live on.
- 5. Have you got your high 3 years in for the best annuity? If your last promotion was less than 3 years ago, your annuity won't be calculated at your current pay rate.
- 6. Are you within a few years of full retirement? It may pay better to stick it out for a few more years and reap the full benefit package.
- 7. Will you get RIF'ed next year? If you're thinking about going consider that you get immediate, unreduced benefits if you qualify for a Discontinued Service Retirement, plus you will qualify for the retirement supplement when you reach your minimum retirement age.



Each person's situation is different and no one size fits all. There will be compromises you'll have to make no matter what your choice. Get the facts, find the best fit for you and don't look back! Your choice will set the path for your next stage of life. As for me, I've never heard anyone say, "I sure do regret having retired from the Post Office." I wonder if that will be me?

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postmasters, it seems, are proactive and resolute about what is acceptable and what is not. We are? Really? While our most recent conventions were attended by some of the most dedicated and hardworking NAPUS members, there weren't so many of us. Where were the rest of the postmasters at our last conventions? Where are the letters and articles they write expressing their outrage at the way postal services are being degraded in the name of numbers? That kind Canadian assessment of us is, perhaps, an example of the "availability heuristic": If instances of something come readily to mind, we presume it to be commonplace. Maybe they are thinking of other prominent American postmasters, like, for instance, the Ben Franklin.



The Federal Employee Education & Assistance Fund (FEEA) - or "FEE-uh" as it's commonly

pronounced - is the only non-profit organization devoted solely to helping civilian federal and postal employees. FEEA helps federal employees every day through their three signature programs. They also partner with some

three dozen membership organizations, unions and federal agencies to administer special programs that are available only to their members. FEEA receives no government funds, all FEEA programs are funded by employee contributions to FEEA through the Combined Federal Campaign. FEEA also receives funds from corporate sponsors such as GEICO.

Signature Programs

Annual Scholarship Competition: FEEA sponsors the only annual, merit-based contest open only to civilian federal and postal employees, their spouses and college-aged children. Awards range from \$500-\$7,500 for one year, and FEEA also administers a number of special scholarships.

Emergency Assistance Program: Emergency loans are available to help employees who fall behind on basic living expenses (mortgage/rent or utilities) due to unforeseen emergencies such as leave without pay, government pay error, or death or illness in the family. The current loan limit is \$1,000.

Child Care Subsidy Program: FEEA administers a child care subsidy program for more than two dozen federal agencies. In accordance with Public Law 107-67, federal agencies may use appropriated funds to assist their lower income employees with child care costs - reducing the amount parents pay for child care through subsidies paid directly to the child care provider.