Information on Congressional Retirement Benefits

Members of Congress began paying into Social Security in 1983, as part of a government-wide pension overhaul. This is a requirement, and Members may not opt out of it. They then have the option of participating in one of two pension plans, depending upon when they were elected (most of them do). If elected before 1984, they participate in the Civil Service Retirement System; if elected 1984 and after, they participate in the Federal Employee Retirement System. These two plans are also offered to rank and file federal employees, EXCEPT that the Congressional plan’s benefit is calculated on a more generous formula than that offered to most other government workers. The “accrual rate” is much higher, and lawmakers tend to be able to retire earlier with benefits than other federal workers (as early as age 50).

Also, Members of Congress may participate in the government-wide Thrift Savings Plan, which works like a federally-managed 401 (k) salary reduction plan. FERS participants are entitled to a government match of up to five percent of salary; CSRS participants may set aside part of their own salary, but they do not receive the match.

In both cases, Members of Congress do contribute to their pension plans, although the rates are somewhat complicated by the fact that since 1983, lawmakers have been required to pay into Social Security. (5267) Members elected before 1984 must pay 8 percent of their salaries into the pension plan, but may elect a “Social Security offset” provision that allows them to split the pay-in (6.2 percent for Social Security and 1.8 percent for the pension.) The result is that upon retirement, Members receive a pension that is reduced by the amount
Thank You

We have lost someone very special...Thank you for sharing our grief.
Thank you for thinking of me
Bev Wissler and family

During a time like this we realize how much our friends mean to us. Your kind expression of sympathy will always be remembered.
The family of Daniel P. Casimer

Good and Welfare

Kathy Gobert received a retirement card and check.
Bev Wissler (retired) received a sympathy card for the loss of her husband.
Diana Waters received a sympathy card for the loss of her father.
Joan Dupra received a sympathy card for the loss of her mother.
Debbie Williams received a sympathy card for the loss of her father.
Sally Casimir (retired) received a sympathy card for the loss of her husband.
Lori Malnor received a sympathy card for the loss of her mother-in-law.

A Mother’s Prayer

I can give you life, but I cannot live it for you.
I can teach you many things, but I cannot make you learn.
I can give you direction, but I will not always be there to lead you.
I can allow you freedom, but I cannot account for it.
I can take you to church, but I cannot make you believe.
I can buy you beautiful things, but I cannot make you lovely inside.
I can offer you advise, but I cannot accept it for you.
I can give you love, but I cannot force it upon you. (0707)
I can teach you to share, but I cannot make you unselfish.
I can teach you respect, but I cannot force you to show honor.
I can advise you about sex, but I cannot keep you pure.
I can tell you about the facts of life, but I cannot build your reputation.
I can tell you about drinking, but I cannot say NO for you.
I can warn you about drugs, but I cannot prevent you from using them.
I can tell you about lofty goals, but I cannot achieve them for you.
I can advise you about friends, but I cannot choose them for you.
I can warn you about sin, but I cannot make you moral.
I can love you as my child, but I cannot place you in God’s family.
I can pray for you, but I cannot make you walk with God.
I can tell you how to live, but I cannot give you eternal life.

Unknown

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Are you a jewelry lover?

Would you enjoy earning an average of $200-300 worth of free fashion jewelry just by having your friends over for a ladies’ night? New to the area, Jewels by Park Lane is here! My name is Angela Zorza and I’m a new fashion director for Park Lane. I chose to work for this company for the following reasons:

* Company has been around for 51 years and all jewelry comes with a lifetime replacement guarantee
* High quality fashion jewelry that is beautiful and affordable
* Customer bonus plan where you can buy jewelry worth the total of your order for only $12.00

**Hostess 5 Star Rewards Program**

Have a party (in your home or just a book party) and receive $20.00 of free jewelry for every order from your party. Yes, you read that right; no percentages of sales, but for EVERY order. And that is only one of the five rewards. If you want to hear about the other hostess rewards or just want to see some of our jewelry, contact me at azorza@nmu.edu or 869-1492. Why not have a home party or book party today! (I could even bring the jewelry to your office for a lunch break party!)

And I will give any NMU hostess an extra $50 of jewelry credit above and beyond the free jewelry you earn at your party!

**Angie Zorza, Multicultural Education and Resource Center**

EMPLOYMENT CHANGES

Cheryl LaJoye received an additional assignment from 4/22/07 through 10/20/07.

Mary Tallio’s position was reclassified as a Senior Secretary II 4C in Financial Aid effective 3/29/07.

The views and opinions expressed in this publication are not necessarily those of the Editor or the Officers of Local 50, but are those of the individual writers. Articles of interest submitted by Local 50 members will be printed as space provides; however, they must bear the name of the writers. All articles are subject to review and editing as necessary and are subject to the approval of the Editor, the Local President, and the Officers of Local 50.

Each issue of the Flame contains 5, 4-digit numbers of the member’s choosing. If you see your number, call Rita Leppanen @ ext. 2495. She will issue a $5 check to you. Barb Munson, Carol Bergman, Mary Tallio, Karen Smith, and Stacy Sommers were the April winners.
SPECIAL POEM FOR SENIOR CITIZENS!!
A row of bottles on my shelf
Caused me to analyze myself.
One yellow pill I have to pop
Goes to my heart so it won't stop.
A little white one that I take
Goes to my hands so they won't shake.
The blue ones that I use a lot
Tell me I'm happy when I'm not.
The purple pill goes to my brain
And tells me that I have no pain.
The capsules tell me not to wheeze
Or cough or choke or even sneeze.
The red ones, smallest of them all
Go to my blood so I won't fall.
The orange ones, very big and bright
Prevent my leg cramps in the night.
Such an array of brilliant pills
Helping to cure all kinds of ills.
But what I'd really like to know
Is what tells each one where to go!

Bee Sting Cure
I received an email that said if you are stung by a bee or wasp, tape a penny over the sting and leave it there for 15 minutes. There should be no sign of the sting. Maybe the copper absorbs the venom. I hope none of you have to try this but in case you do, please let me know if it works so I can report it to the membership. Thanks.

Phyllis Zaenglein, SLHS

The Purpose of a Dog
Being a veterinarian, I had been called to examine a ten-year-old Irish Wolfhound named Belker. The dog’s owners, Ron, his wife, Lisa, and their little boy, Shane, were all very attached to Belker and were hoping for a miracle.

I examined Belker and found he was dying of cancer. I told the family we couldn’t do anything for Belker, and offered to perform the euthanasia procedure for the old dog in their home.

As we made arrangements, Ron and Lisa told me they thought it would be good for the four-year-old Shane to observe the procedure. They felt as though Shane might learn something from the experience.

The next day, I felt the familiar catch in my throat as Belker’s family surrounded him. Shane seemed so calm, petting the old dog for the last time, that I wondered if he understood what was going on. Within a few minutes, Belker slipped peacefully away. (6924) The little boy seemed to accept Belker’s transition without any difficulty or confusion. We sat together for a while after Belker’s death, wondering aloud about the sad fact that animal lives are shorter than human lives.

Shane, who had been listening quietly, piped up, “I know why.” Startled, we all turned to him. What came out of his mouth next stunned me. I’d never heard a more comforting explanation.

He said, “People are born so that they can learn how to live a good life - like loving everybody all the time and being nice, right?” The four-year-old continued, “Well, dogs already know how to do that, so they don’t have to stay as long.”


Retirement!

SENIOR CITIZEN’S CORNER
Legislative Update: Social Security and Medicare Commission Proposed - Will It Take A Bite Out of Your Benefits?
Seniors may be hearing some big proposals to cut Social Security and Medicare soon. Congress recently was told that Social Security and Medicare spending is a threat to the U.S. economy. Two of the government’s most prominent economists, new Federal Reserve Chairman Ben Bernanke, and U.S. Comptroller General David Walker, are warning that Social Security and Medicare, if left unchecked, will consume more of the federal budget, harm the economy and eventually collapse. Read the rest of the article at http://www.tscl.org/NewContent/102862.asp.


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May is National Hamburger Month!

May 1, 1886 - Strike for the 8-hour day involves 340,000 workers. After Chicago police attack marchers three days later, this is commemorated as the first International Workers’ Day
May 1, 1830 - Mother Jones’ birthday
May 1, 1942 - President Franklin Roosevelt seizes struck mines.
May 2, 1968 - Dodge Revolutionary Union Movement (DRUM), an organization of African American auto workers, stages wildcat strike against speedup and racism.
May 4, 1970 - Ohio National Guard kills four students and wounds thirteen at anti-war protest at Kent State University.

May 7, 1882 - U.S. Congress passes the Chinese Exclusion Act requiring IDs and barring citizenship for Chinese immigrants.
May 7, 1868 - Students and workers rebel in Paris, France over overcrowded schools, low wages, and other grievances.
May 17, 1954 - U.S. Supreme Court outlaws segregation in public schools.
May 20, 1920 - Socialist Party nominates Eugene Debs for U.S. President. He is the first to mount a campaign from jail. He runs on the slogan, “From the Prison to the White House”.
May 24, 1921 - Trial of anarchist labor organizers Nicola Sacco and Bartolomeo Vanzetti begins.
May 29, 1968 - Poor People’s Campaign begins in Washington, DC.

Trivia
May birthstone is the Emerald
May flower is the Lily of the Valley and Hawthorn
May’s bird is the Nightingale

Urine Test, Taxes, & Welfare
Like a lot of folks in this state I have a job. I work, they pay me. I pay my taxes and the government distributes my taxes as it sees fit.
In order to get that paycheck, I am required to pass a random urine test, with which I have no problem. What I do have a problem with is the distribution of my taxes to people who don’t have to pass a urine test. Shouldn’t one have to pass a urine test to get a welfare check because I have to pass one to earn it for them??
Please understand, I have no problem with helping people get back on their feet. I do on the other hand have a problem with helping someone sitting on their ass.
Could you imagine how much money the state would save if people had to pass a urine test to get a public assistance check?

Unknown

Days to Remember
May 1 May Day
May 3 National Day of Prayer & World Press Freedom Day
May 5 Cinco de Mayo
May 5 Kentucky Derby
May 6 National Nurse’s Day
May 7 Childhood Depression Awareness Day
May 8 Teacher’s Day & World Red Cross Day
May 10 National Receptionist Day
May 12 International Nurses’ Day
May 13 Mother’s Day
May 15 International Day of Families
May 16 Wear Purple for Peace Day
May 17 Ascension Day
May 18 International Museum Day
May 19 Armed Forces Day
May 20 Flower Day
May 21 National Waiter/Waitress Day
May 22 National Maritime Day
May 23 Shavuot & World Turtle Day
May 24 Escargot Day
May 25 National Missing Children’s Day
May 27 Pentecost Day
May 28 Memorial (Decoration) Day
(prior to 1971, it was celebrated on May 30)
Congressional Benefits  (conclusion)

of Social Security that is attributable to Congressional service. Members elected in 1984 and thereafter pay 1.3 percent towards the pension and 6.2 percent to Social Security. This only compensates for about 1/5 of the typical lifetime benefit. We cover the rest as taxpayers.

With service of 20-25 years, a Member of Congress could retire with up to 80 percent of his or her final salary replaced. Of course, the only cap on how fast their benefits rise is the rate of increase in CPI. For this reason, Congressional pensions can and frequently do exceed a Member’s final salary, but only after a few years in retirement, when COLAs begin to kick in. For example, a member of Congress who could collect $5 million or more, if he or she retires in his/her fifties, lives until his/her eighties, and elects to leave a part of the pension benefit to a spouse, who then live 10 or more years longer. This could include George Mitchell, especially after his post-Congressional government service. With Cost of Living Adjustments, total payments over a lifetime can reach these levels (though the more typical payout is likely to be between $1 million and $2 million).

In the final analysis, Congressional pension benefits are 2-3 times more generous than what a similarly-salaried executive could expect to receive upon retiring from the private sector.

Read more at the National Taxpayers Union Website  http://www.ntu.org

Thanks to Dawn Wilder, Math and Computer Science

Credit Card Fraud

People sure stay busy trying to cheat us, don’t they? A friend went to the local gym and placed his belongings in the locker. After the workout and a shower, he came out, saw the locker open, and thought to himself, “Funny, I thought I locked the locker. Hmm, “He dressed and just flipped the wallet to make sure all was in order. Everything looked okay - all cards were in place. A few weeks later his credit card bill came - a whooping bill of $14,000! He called the credit card company and started yelling at them, saying that he did not make the transactions. Customer care personnel verified that there was no mistake in the system and asked if his card had been stolen. “No,” he said, but then took out his wallet, pulled out the credit card, and yep - you guessed it - a switch had been made. An expired similar credit card from the same bank was in the wallet. The thief broke into his locker at the gym and switched cards.

Verdict:

The credit card issuer said since he did not report the card missing earlier, he would have to pay the amount owed to them. How much did he have to pay for items he did not buy? $9,000! Why were there no calls made to verify the amount swiped? Small amounts rarely trigger a “warning bell” with some credit card companies. (0752) It just so happens that all the small amounts added up to big one!

SCENE 2.

A man at a local restaurant paid for his meal with his credit card. The bill for the meal came, he signed it, and the waitress folded the receipt and passed the credit card along. Usually, he would just take it and place it in his wallet or pocket. Funny enough, though, he actually took a look at the card and, lo and behold, it was the expired card of another person. He called the waitress and she looked perplexed. She took it back, apologized, and hurried back to the counter under the watchful eye of the man.

Verdict: Make sure the credit cards in your wallet are yours. Check the name on the card every time you sign for something and/or the card is taken away for even a short period of time.

Many people just take back the credit card without even looking at it, “assuming” that it has to be theirs.

FOR YOUR OWN SAKE, DEVELOP THE HABIT OF CHECKING YOUR CREDIT CARD EACH TIME IT IS RETURNED TO YOU AFTER A TRANSACTION!

SCENE 3:

Yesterday I went into a pizza restaurant to pick up an
Credit Card Fraud  
(conclusion)

order that I had called in. I paid by using my Visa Check Card which, of course, is linked directly to my checking account. The young man behind the counter took my card, swiped it, then laid it on the counter as he waited for the approval, which is pretty standard procedure. While he waited, he picked up his cell phone and started dialing. I noticed the phone because it is the same model I have, but nothing seemed out of the ordinary. Then I heard a click that sounded like my phone sounds when I take a picture. (1590) Credit Card Fraud He then gave me back my card but kept the phone in his hand as if he was still pressing buttons.

Meanwhile, I’m thinking: I wonder what he is taking a picture of, oblivious to what was really going on. It then dawned on me: the only thing there was my credit card, so now I’m paying close attention to what he is doing.

He set his phone on the counter, leaving it open.

About five seconds later, I heard the chime that tells you that the picture has been saved. Now I’m standing there struggling with the fact that this boy just took a picture of my credit card. Yes, he played it off well, because had we not had the same kind of phone, I probably would never have known what happened. Needless to say, I immediately canceled that card as I was walking out of the pizza parlor.

All I am saying is, be aware of your surroundings at all times. Whenever you are using your credit card take caution and don’t be careless. Notice who is standing near you and what they are doing when you use your card. Be aware of phones, because many have a camera phone these days. When you are in a restaurant and the waiter/waitress brings your card and receipt for you to sign, make sure you scratch the number off.

Some restaurants are using only the last four digits, but a lot of them are still putting the whole thing on there.

I have already been a victim of credit card fraud and, believe me, it is not fun. The truth is that they can get you even when you are careful, but don’t make it easy for them.

Thanks to Dawn Wilder, Math and Computer Science

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CHAPLAINCY CORNER

Do you have a support group?

A person standing alone can be attacked and defeated, but two men can stand back-to-back and conquer.

Ecclesiastes 4:12 NLT

A faithful friend is a strong defense; and he that hath found him hath found a treasure.

Louisa May Alcott

The strength of the huddle

When I asked Mike what he missed most about pro football, I was surprised by his answer. He said it was getting into the huddle. You felt safe there, he said. It was where you could get direction, support, and correction. It was where you could regroup for the next phase of the battle, knowing 10 other guys were there to help you win.

Mike said the huddle was a real refuge during away-games in hostile stadiums, when, besides the team, they were fighting a negative environment. It was a place where they could return to for encouragement to keep going.

Every man needs a safe place to get what he needs to enter into life’s conflict. If a man’s going to survive—no, win—the battles of life, he must have a huddle of good men around him to cheer him on and bandage his wounds. He needs men who will celebrate with him in the good times and do whatever it takes to bring help and healing in the bad times.

Rodney L. Cooper in Shoulder to Shoulder

The writer of Ecclesiastes paints a depressing picture of a man who strives to gain the whole world alone, then asks himself, “Who am I working for? Why am I giving up so much pleasure now?” The writer concludes, “It is all so meaningless and depressing” (Ecclesiastes 4:8). How much better it is to go through life with a strong network of support. When you share your trials and triumphs with others, you soon realize that you’re not alone. And somehow, when we stand together, life’s challenges don’t seem so daunting anymore.

Adapted from Men of Integrity Devotional Bible with devotions from the editors of Men of Integrity, a publication of Christianity Today International (Tyndale, 2002), entry for June 29.

Content is derived from the Holy Bible, New Living Translation and other publications of Tyndale Publishing House

Thanks to Dawn Wilder, Math and Computer Science