

The Church of England Pulpit, and Ecclesiastical Review Volume 11



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THE CHURCH OF ENGLAND PULPIT, AND ECCLESIASTICAL REVIEW VOLUME 11



RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 198 pages. LC Number: KF26 . F5685 2007 OCLC Number: (OCoLC)525138081 Subject: Civil service -- United States -- Pensions. Excerpt: . . . 11 only to one system, yet they can receive a full pension and a full Social Security benefit with no offset of any kind. Additionally, a public retirees entire pension is subject to Fed-eral income tax, including the part that is deemed equivalent to So-cial Security. Most Social Security benefits, however, are tax-free. To illustrate the devastating effects of the GPO, I would like to share some typical examples with you. Annette Williams is an AFSCME retiree member and a pensioner in the Los Angeles City Employees Retirement System, and Mary Ferreira, a retired city of Fremont employee who receives a CalPERS pension. Annette retired in 2003 from her job as a clerical worker em-ployed by the city of Los Angeles. She had never heard of the GPO and thought she would be able to collect a Social Security widows benefit based on the work record of her deceased husband. But she had a rude awakening. She found out that applying the GPOs two-thirds offset to her 1, 300 a month pension would completely elimi-nate her Social Security widows benefit of 812 a month. Mary Ferreira has an almost identical story. When her husband died last year, her CalPERS of 1, 378 a month was offset against her Social Securitys widows benefit, which was completely elimi-nated. The Windfall Elimination Provision is an added penalty for the same public employees to come under the GPO. Instead of spousal benefits, the WEP applies an offset to the Social Security benefits these workers earned through their jobs in the private sec-tor. This year, the WEP can reduce the...



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