

Oklahoma NARFE News

Editor's Note: We have lost our publisher for the Oklahoma NARFE News. In order to bring you the latest articles submitted for this quarter in a timely manner, here they are in Word format. The executive board will decide what is the best way to proceed forward on this issue.



President's Report By Pamela Burnett, President

This year is flying by – Already into the Second Quarter of 2024. I hope each of you are in good health and enjoying the beautiful weather.

FEDCON 24 is coming. This is our biennial training conference. The date is 18-20 August in St. Louis at the Hyatt Regency at the Arch. Early Bird Registration is \$175 for Members/\$235 for Non-Members. Payment must be postmarked by May 17. Cost of Registration from May 18 to Aug 7 is \$200 for Members/\$260 for Non-Members. Cost after Aug 7 is \$250 for Members/\$310 for Non-Members. The hotel rate is \$130 per night. Hope to see you there.

The Alzheimer's contributions for March by NARFE members was \$15,146.38. That makes the total of \$16,166,197.11 so far this year.

In a report from Marshall Richards, Region VI VP, membership is dwindling. So far in Calendar 2024, NARFE is losing 400 members per month. In Region VI, there are a Total of 10,133 members, 4,942 National Members and 5,191 National and Chapter Members. These Totals were from March 2024. In Oklahoma as of April 21, 2024, there are 999 Chapter Members, 735 National Members for a Total of 1,734 Combined Chapter and National Members.

WEP/GPO - NARFE and its allies continue to make considerable progress in our ongoing efforts to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). In response to continually growing support for the bill to repeal WEP and GPO, H.R. 82, the House Committee on Ways and Means Subcommittee on Social Security held a hearing on Tuesday, April 16 in the Rayburn House Office Building. NARFE National President William "Bill" Shackelford submitted testimony for the record in advance of the hearing, which focused on live testimony from various think tanks. All members can view a recording to the hearing on the committee's YouTube page. You can submit your own written statement for consideration by the committee and inclusion in the official hearing record. Utilize our sample comment and personalize it to reflect your own unique experiences about how the WEP/GPO has affected you. (From NARFE WEBSITE)

RECRUIT and PROMOTE NARFE

I am and always will be a PROUD MEMBER of NARFE and your Federation President.



**Membership Report
By Betty Reitz, Federation 1st Vice President**

Well, we have the first quarter of 2024 behind us in our efforts to expand our membership. Per recent articles, I'm happy to report we are showing positive membership involvement, but currently our total state membership is 1734 which is down 33 members from our previous quarter beginning October 2023.

Since this is a major election year, I'm encouraging all our members to do their "homework" in assessing our candidates as to what their feelings are regarding support of, and willing to fight for, our benefits. The state of Oklahoma has 435 house seats and 34 senate seats up for election. If you are a current member and are out and about discussing politics and policies, I'm suggesting that might be a good time to say, "Hey, do you know if this candidate supports maintaining benefits for our active and retired federal employees?" It never hurts to network especially through social media avenues such as 'X', formerly Twitter. Studies have shown that once a social avenue receives approximately 30 entries, congressional staffers pay attention. Let's begin to utilize the benefits of our social media.

I want to thank everyone on all the good work that you do and especially thanks for the offers of sympathy on the death of my mother. Have a blessed day.



Region VI Report

Marshall L Richards Region VI VP

Are you making plans to Attend FEDCon 24 in St Louis, MO? Our National Conference will be held at the Hyatt Regency St Louis at the Arch, August 18-20, 2024. I have some good news. The National Executive Board voted at the March 2024 NEB meeting to reduce the registration fee for the conference. The new registration fee is \$175.00 if you register by May 17, 2024. Between May 18 and August 7, the fee jumps up to \$200.00 and after August and onsite, the fee is \$226.00. The hotel rate is \$130.00, plus tax and that rate is good between August 15 and 21, 2024. You must book by July 17, 2024, to receive that rate. To attend the conference is extremely expensive. The registration fee and 3 days at the hotel is about \$650.00 not including meals or transportation. So, what I want you to do if you have plans to go to the conference, is to ask your Chapter or your Federation if they can provide you with some financial aid. I know there are chapters and federations that have funds in their bank accounts that can be used to help members defray some of their expenses to attend this NARFE function. Ask for help. Your chapter members may also donate funds to help you attend the conference. There is more information on the Conference on the NARFE Website and in the NARFE Magazine.

As usual, I always include the membership numbers in my Region VI Report. During the last Quarter of 2023 (Oct – Dec), NARFE lost 3668 members, compared to 2022 we lost 4280 members. Our year-to-date loss for 2023 was 17,300 members compared to a loss of 20,136 members for calendar year 2022. Our members that were dropped for non-payment during 2023 were 14,457 or 83.5% of the total loss. But just looking at those numbers does not tell the whole story of our membership numbers. During 2023, NARFE recruited 4656 new members and 4798 members were reinstated for a total increase of 9454 members. So, our net loss for 2023 was only 7846, and I say only because during 2022 our numbers were even worse. The net loss for CY 2022 was 14,353. Our net loss for CY 2023 is almost one half of that for CY 2022. At the of March 2024 our total membership was 133,168. There were 59,961 chapter members 45% and 73,207 national only members 55%. In Region VI we had 5191 chapter members 51% and 4942 national only members 49%, for a total of 10,133 as of March 31,2024

NARFE's membership department under the leadership of Nora McDonald did an outstanding job last year on getting 4798 lapsed members to rejoin. During CY 2022, only 1668 lapsed members rejoined our Association. That is almost three times as many in 2023 compared to 2022. If we could finally figure out why thousands of our members quit each year and correct that, we could spend more of our efforts on recruitment. So, if we looked at the M-112 monthly and contacted the members that were sent second dues notices, we might be able to keep a member before they are dropped for non-payment. Membership is all our responsibility, not just the folks at our National Office. So, if you have an opportunity to talk NARFE with a prospective member or a member that has been dropped, you just might get a new member or keep a current one. When I talk to prospective members, I tell them why I belong to NARFE. Good Luck.

As you know, or maybe not, this is my last year of my last two-year term as your Region VI Vice President. And we will be electing a new Region VI Vice President this summer. You can read about the four (as of this writing), yes, four candidates, and their qualifications on the NARFE Website and in the June NARFE Magazine. To read about the candidates for Region VI VP and the other National Offices, National President, and National Secretary/Treasurer online, log on to the NARFE website, click on the "for members" tab and then "2024 NARFE National Election" tab. Sign in and you can read about the candidates for National President, National Secretary/Treasurer, and the Region VI Vice President. Members that have not already declared have until June 15 to declare their candidacy and their candidate statement will be posted on the NARFE Website.



Where Does it Go??
By James Gillispie, Immediate Past President

It is hard to believe that it has been 15 years since I retired!!! I start with that statement to try to put the WEP/GPO issue into perspective. During my 41, plus years in (government service – postal) the repeal of WEP/GPO was a leading issue at all meetings that I attended. And here we are today, closer than we have ever been, with it still on our plate. During those years I have seen retirees’ benefits reduced because of the 66.67% reduction because they had government service and qualified for Social Security. Thus, if they qualified for \$1,000 in social security, they get \$334.00. Seem unfair? You think!!!!

Also, for spouses these have had an impact. For instance, if a civil service employee (retiree) has a working spouse that qualifies for Social Security and the spouse dies, then the surviving spouse loses either their social security or the deceased spouse’s, whichever is the least. Also, if a retired civil service employee that has qualified for ‘diet’ social security has a spouse that has full social security and passes away, the retired civil service employee does not receive the full ‘survivor’s annuity benefit’. Same thing, FAIR? Duh, I think not.

We are, oh, so close to getting these repealed. If not this year, I cannot see it ever happening. Please keep reminding your member of Congress and/or Senator to get ‘on board’ and right this wrong.

By now you should have received some information regarding the new Postal Service Health Benefit Plan which will go into effect January 1, 2025. Additional information is available on the NARFE national website. Be sure to educate yourself on the coming changes.

I would be remiss if I did not recognize Nancy Stanphill for her continuing efforts to get us back up and running with a state newsletter. Thank you for your diligence and tenacity, we ALL appreciate your efforts.

State Federation President, Pam is off and running in her new position. Thank you, Pam, keep up the good work and know that you are not alone in your efforts.

Remember to keep informed; please log on to the NARFE website, both national and state. If you have not logged on to NARFE.org (for National) or www.narfe.org/ok (for state), I encourage you to do so.

Thank you, Oklahoma. Be well and stay safe. May God provide Blessings, Protection and Favor, to you.

Rumor has it!!!

Yes, I am still on the GPO/WEP soap box. Expanding on my comments from the last article, I began drawing my (reduced) Social Security 10 years ago. In that 10 years I have contributed approximately \$84,000 to Social Security based on what they have NOT paid me. How many other retirees have done the same? Did they use that avoided cost to bolster the Program?

Well now there are rumors around the halls of Congress that some measure of reform is being considered. The first that I will list is HR 82 which as of the middle of April has 306 co-sponsors. The companion bill in the Senate – S 597 had 50 co-sponsors. These bills would fully repeal WEP and GPO. The aforementioned bill – HR 82 – was scheduled for a hearing on Tuesday, April 16th.

Other bills are H.R. 4583 and S. 2280 – These would strengthen and expand benefits. They also would repeal GPO and WEP. Additionally, they would increase average Social Security benefits, improve COLA's and index Social Security to wage levels.

H.R. 4260 would provide some relief: 1) CSRS retirees receiving 'reduced Social Security would receive a rebated \$150 per month and 2) those turning 62 in 2025 or later would receive benefits on the higher of the old formula or a new one.

H.R. 5342 – Equal Treatment of Public Servants Act of 2023 would not repeal, but would provide for a small benefit increase per month.

And finally, H.R. 1046/S383 – Social Security Expansion Act does 4 things: 1) Increases the primary insurance amount to certain beneficiaries; 2) revises the method of calculating COLA's; 3) establishes a new minimum benefit to certain low earners and 4) allows certain children of retired; deceased or disabled workers to receive benefits until age 22 if a full-time student.

As you can see our focus should be on H.R. 82 and S. 597.

If you are a Postal Service retiree, you should be taking advantage of all the information that is being sent out and review it closely in preparation for the Open Season in November. Check out the NARFE national website. Be sure to educate yourself on the coming changes.

Remember to keep informed; please log on to the NARFE website, both national and state. If you have not logged on to NARFE.org (for National) or www.narfe.org/ok (for state), I encourage you to do so.

Thank you, Oklahoma. Be well and stay safe. May God provide Blessings, Protection and Favor, to you.



**Why are we “Voting” NARFE Members?
By Randy Freeland, Federation Secretary**

From time to time, I visit with fellow NARFE Members who tell me they are going to quit paying their NARFE Dues because they can no longer attend Chapter Meetings. Often, I bite my tongue, but other times I say something like this: “I have been a NARFE Member since 2005 and see members on our Membership Rolls, that have never attended a Chapter Meeting.” This is true and I believe those members truly understand the purpose and need for NARFE. Attending chapter, federation, or national meetings are just additional perks as the result of our membership. But having someone go to bat for us in Washington D.C. to protect and possibly enhance our hard-

earned federal benefits and health insurance coverage, is really what NARFE Membership is all about. I feel like my \$48 per year membership dues is like paying for insurance that my annuity check will continue to come in without significant decrease or loss of health insurance protection. The NARFE Magazine, Webinars, and Website, are also perks that come along with membership for only \$48 a year. So...next time you hear of a member dropping out, see if they will listen to some of that rationale, regardless if they can or want to attend NARFE Meetings.

On another subject, many of you volunteer with your County Election Boards and work at a voting precinct on election day. Several neighbors in our communities serve this very important function. But more are needed. If you might be interested, now is the time to sign up as training is about to happen around the state. Here's a little about what it is like.

Believe it or not, there is a small amount paid to workers on election day (about \$100 with raises coming in July). Yes, it is barely minimum wage, but most don't do it for the pay. Most do it as an invaluable community service and to ensure that the democratic process is performed with integrity. The cons are long days and starting early but the pros are your patriotic service, seeing lots of dedicated voters, and knowing more about candidates, state and county questions, and the whole political and election process. A short quiz. Did you know you can vote a "blank" ballot or only vote on certain questions or candidates and leave the rest blank and your ballot will still count on the items you "did" vote for? Many voters don't know that and think their ballot becomes void.

Each precinct will have at least 3 workers (Inspector, Judge, and Clerk) and they will represent at least two of the political parties in Oklahoma and the Nation. I don't love talking politics (and can't do that at a precinct on voting days anyway) but I do enjoy visiting with citizens and voters about the process and encouraging them to be an "educated" voter.

Many of us don't know about the Oklahoma Voter Portal that has a lot of information about getting registered to vote, where to vote, getting an absentee ballot, seeing sample ballots, change your address, and may other things related to voting in City, County, State, and National Elections. Go to: <https://oklahoma.gov/elections/ovp.html> for more information.

I know this isn't for everyone but have to admit, I enjoy doing it and seeing, greeting, and assisting voters each election day. If you think you too might enjoy being a precinct official, please contact your County Election Board and get signed up. Feel free to contact me at randy.freeland@suddenlink.net if you have questions or ideas that should be considered.

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Calendar

April - June

- April - Chapters can purchase Liability Insurance through National NARFE Office. The Deadline is mid-June.
- Form 990-N, *Electronic Notice (e-Postcard) for Tax-Exempt Organizations* is due May 15th
- Submit articles to Oklahoma NARFE News.

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**Recent Meeting Programs at Ch. 183, Payne County
By Randy Freeland, Chapter President.**

Dr. Amy Hardin recently spoke to Payne County NARFE Chapter 183 about “Building Better Babies”. Because so much brain development occurs between 0-5 years, early learning and social development is crucial. She is involved with a program giving bags of learning toys to new mothers.

She retired one year ago and proudly describes herself as a "Concerned Citizen." As a concerned citizen, she focuses her time on issues affecting her patients, parents, and the community. These issues were prevalent in her medical practice, but there are few if any available resources.



Pictured are Losco Hunter, Chapter 183 Member, and Dr. Amy Hardin.

In February, Lynda Carrier and Matt Beartrack spoke to Chapter 183 NARFE Members about the new OSU Student Farm on the west side of Stillwater. Their research and transfer of the old swine farm into an OSU Student Farm is pretty impressive. With the help of students, they produced and provided, to a local food pantry, over 50,000 pounds of produce in the first year.



Pictured are Lynda Carrier, left and Matt Beartrack, right, with longtime professor and gardener extraordinaire of his own right, NARFE Member Dr. Ray Campbell.

Rachel Royston spoke in March about the valuable services Turning Point Therapeutic Horsemanship provides within our community. They provide service to both special needs children as well as providing comfort to some senior adults nearing the end of their life. Her stories of how horses touch many of us in a special way, was very uplifting. Particularly touching was the story of a lady living in a Stillwater Assisted Care Facility and nearing her final days. Her children remembered her loving horses as a child and asked Royston if they might bring the Shetland Pony “BB” inside the facility to visit their mother. They tried for several minutes to wake her with no success. When about to leave, BB took things on his own and nuzzled the elder lady’s arm. She immediately woke up and smiled from ear to ear. Just a side note: BB is “Bullets” counterpart as mascots at all OSU Football games.



Pictured are Losco Hunter, NARFE Member and Turning Point Volunteer and Rachel Royston, Executive Director of Turning Point.

Alzheimer's Report Linda A Richards, Region VI Alzheimer's Coordinator

The "Walk to End Alzheimer's" raised a record amount. Thanks to the unrelenting dedication of volunteers and participants, the Alzheimer's Association "Walk to End Alzheimer's," the world's largest event to fight the disease, raised a record \$100 million in 2023. These vital funds enable the Association to deliver 24/7 care and support, advocate fearlessly for people facing the disease, and fuel groundbreaking research. To continue the momentum, register today for a 2024 walk near you. You can find out about these Walks to End Alzheimer's on the Alzheimer's website, www.alz.org. Remember that the money that is raised during these walks stays locally to support local programs that help individuals suffering with Alzheimer's and other forms of dementia, and their caregivers. Also, the money raised by NARFE Teams goes toward our goal.

Also, during 2023, our NARFE member's donations missed the old goal of 16 million dollars by less than 15 thousand dollars. However, during January we donated \$42,961.39 bringing the total to \$16,139,625.31. We didn't make 16 million by December 2023, but we have a good start on the new total of 17 million. Thank you for your donations. Every dollar that is raised by NARFE members is used for research to help find a cure for this awful disease.

Each year NARFE's National Alzheimer's Committee awards research grants to doctors and scientists that are studying causes of Alzheimer's and other forms of dementia and working towards a cure. This year (2023) was no

different. The committee awarded two special projects and three new grants totaling \$1,220,735.00. You can read more about these awards in the March NARFE Magazine on pages 42 and 43.

June is Alzheimer's and Brain Awareness Month. Worldwide, more than 55 million people are living with Alzheimer's or another dementia. Join the Alzheimer's Association in going purple and raise awareness this June. And June 21, the summer solstice, people from across the world will fight the darkness of Alzheimer's through fundraising activities of their choice on that longest day.

If you are interested in learning more about the Alzheimer's Association, the longest day and what work that they are doing in Alzheimer's Research, go to their website at www.alz.org



Memorial to Deceased Members

The following members of NARFE from Oklahoma chapters have passed away during the period January 1, 2024 through April 23, 2024 as reported to Headquarters. If you know of a name that is missing, please call Headquarters at (703) 838-7760. Don't assume NARFE knows.

Ch. 130

Mcclanahan, Ivan E

Ch. 167

Langford, Martha N

Ch. 183

Eggers, Virginia M

Ch. 184

Moberly, Margaret L

Fitch, Carmen

Ward, Lou Etta

Ch. 730

Hodges, Betha

Ch. 946

Hawkins, Marilyn J

Bynum, Ray

Etterling, Glenda F

Ch. 1621

Anderson, William H

Ch. 2184

Hesler, Opal L

Galutza, Sam F

Ch. 2351

Seaborn, Irene

Buckner, Mary B

Members' Forum



“HAPPY TUESDAY” By Susan Chitwood, Chapter 22

Do you receive cell phone text messages from a friend to have a good day or make it a good day? There was one I received today entitled “Tuesday Blessing”. What’s up with Tuesday?? So, I led my fingers to do a google search on Tuesday. There’s a lot about Tuesdays that I had no idea. Allow me to enlighten you.

Tuesday is a good day. You survived Monday. Tomorrow is Wednesday, halfway through the work week. Holy Tuesday is also known as Fig Tuesday as it commemorates the day Jesus returned to Jerusalem from Bethany, passing a barren fig tree on the way, which he used as an example to teach his disciples.

Tuesday comes from the Old English tiwesdaeg meaning Tiu’s day. Tiu was a German god of sky and war. The names of the days of the week were modeled after Latin names.

In 2012, the United Nations Foundation introduced “Giving Tuesday”. The tradition of Giving Tuesday usually takes place the Tuesday after Thanksgiving. We’ve just spent the weekend shopping and searching for the best possible deals. It’s a great reminder to lift others up in giving to our favorite cause or charities.

And then there's Fat Tuesday. It's the last day for a spot of indulgence before the lent season of 40 days. To some that were fasting dairy products, they would use milk, eggs, and fats to make big whopping pancakes. Thus, Fat Tuesday.

Tuesday Morning discount store was established in 1974 by Lloyd Ross. He worked with manufacturers to buy their excess merchandise and host limited-time warehouse sales, to offer these goods at a discount to the public. Soon, Ross hosted his first pop-up store in Dallas on a Tuesday morning. The success of that day prompted him to open Tuesday Morning stores, which are named after the first positive day of the week. But alas, as of 5/2/2023, hard times, Tuesday Morning went out of business and closing all stores.

Let's not forget "Taco Tuesday!" It got its start in the 1980's when a Taco John's restaurant owner coined the term "Taco Twosday" to advertise a deal of 99 cents for two tacos on the slowest day of the week. The term has been widely adopted in the restaurant industry and is used all over the country to celebrate eating tacos. Even grocery stores have followed suit, offering discounts on taco ingredients on Tuesdays.

So, as I finish sending this off for the NARFE newspaper, it's nearly supper time... I'm thinking tacos!

Quarterly Funnies

Things we learn as we get older.

I choked on a carrot this morning, and all I could think of was, "I'll bet a doughnut wouldn't have done this to me."

Nothing spoils a good story more than the arrival of an eyewitness. (Mark Twain)

It only takes one slow-walking person in the grocery store to destroy the illusion that I'm a nice person.

It turns out that when asked who your favorite child is, you're supposed to pick out one of your own. I know that now.

It's fine to eat a test grape in the produce section, but you take one bite of rotisserie chicken and it's all, "Sir, you need to leave!"

One thing no one ever talks about, when it comes to being an older adult, is how much time we devote to keeping a cardboard box because it is, you know, a really good box.

I can't believe I forgot to go to the gym today. That's seven years in a row, now.

If you dropped something when you were younger, you just picked it up. When you're older and you drop something, you stare at it for just a bit contemplating if you actually need it anymore.

I like to make lists. I also like to leave them lying on the kitchen counter, and then guess what's on the list when I am at the store.

Ask your doctor if a drug with 32 pages of side effects is bad for you.

I relabeled all of the jars in my wife's spice rack. I'm not in trouble yet, but the thyme is cumin.

I just read a book about marriage that says treat your wife like you treated her on your first date. So, tonight after dinner I'm dropping her off at her parent's house.

The best way to get back on your feet is to miss two car payments.

I love bacon. Sometimes I eat it twice a day. It takes my mind off the terrible chest pains I keep getting.

As I watch this generation try to rewrite history, one thing I am sure of is that it will be misspelled and have no punctuation.

Driver: "What am I supposed to do with this speeding ticket?" Officer, "Keep it. When you collect four of them, you get a bicycle."

I asked a supermarket employee where they kept the canned peaches. He said, "I'll see," & walked away. I asked another & he also said, "I'll see," & walked away. In the end, I gave up & found them myself, in Aisle C.

I told my physical therapist that I broke my arm in two places. He told me to stop going to those places.

I put our scale in the bathroom corner & that's where the little liar will stay until it apologizes.

When I was a kid, I used to watch 'The Wizard of Oz' and wonder how someone could talk if they didn't have a brain. Then I got Facebook.

Do you ever get up in the morning, look in the mirror and think, "That can't be accurate!"

I want to be 14 again & ruin my life differently. I have new ideas.

Apparently RSVP'ing to a wedding invitation with "Maybe next time" isn't the correct response.

A guy walks into a lumberyard & asks for some 2x4s. The clerk asks, "How long do you need them?" The guy answers, "A long time. We're gonna build a house."

I just burned 1,200 calories. I forgot the pizza in the oven.

Who knew that the hardest thing about being an adult is figuring out what to fix for dinner and doing it every single night for the rest of your life until you die?

I hate it when people act all intellectual and talk about Mozart when they've never even seen one of his paintings.

Never trust an electrician with no eyebrows.

So, my neighbor knocked on my front door at 3 a.m. 3AM!!! Luckily, I was already up playing the bagpipes.

Instead of cleaning my house, I just watch an episode of "The Hoarders," and think, "Wow! My house looks great."

Word Definitions

ADULT:

A person who has stopped growing at both ends and is now growing in the middle.

BEAUTY PARLOUR:

A place where women curl up and dye.

CHICKENS:

The only animals you eat before they are born and after they are dead.

COMMITTEE:

A body that keeps minutes and wastes hours.

DUST:

Mud with the juice squeezed out.

EGOTIST:

Someone who is usually me-deep in conversation.

HANDKERCHIEF

Cold Storage.

INFLATION:

Cutting money in half without damaging the paper.

MOSQUITO:

An insect that makes you like flies better.

RAISIN:

A grape that got too much sun.

SECRET:

Something you tell to one person at a time.

SKELETON:

A bunch of bones with the person scraped off.

TOOTHACHE:

The pain that drives you to extraction.

TOMORROW:

One of the greatest labor-saving devices of today.

YAWN:

An honest opinion openly expressed.

And MY Personal Favorite!

WRINKLES:

Something other people have,

Similar to my character lines.

The Importance of Walking

Walking can add minutes to your life. This enables you at 85 years old to spend an additional 5 months in a nursing home at \$7000 per month.

My grandpa started walking five miles a day when he was 60. Now he's 97 years old and we don't know where he is.

I like long walks, especially when they are taken by people who annoy me.

The only reason I would take up walking is so that I could hear heavy breathing again.

I have to walk early in the morning, before my brain figures out what I'm doing...

I joined a health club last year, spent about 400 bucks. I haven't lost a pound. Apparently, you have to go there.

Every time I hear the dirty word 'exercise', I wash my mouth out with chocolate.

The advantage of exercising every day is so when you die, they'll say, 'Well, s/he looks good doesn't s/he.'

If you are going to try cross-country skiing, start with a small country.

I know I got a lot of exercise the last few years, just getting over the hill.

We all get heavier as we get older, because there's a lot more information & experience in our heads. That's my story and I'm sticking to it!

AND

Every time I start thinking too much about how I look, I just find a Happy Hour and by the time I leave, I look just fine.

Why I Like Retirement!

Question: How many days in a week?

Answer: 6 Saturdays, 1 Sunday

Question: When is a retiree's bedtime?

Answer: Two hours after falling asleep on the couch.

Question: How many retirees does it take to change a light bulb?

Answer: Only one, but it might take all day.

Question: What's the biggest gripe of retirees?

Answer: There is not enough time to get everything done.

Question: Why don't retirees mind being called Seniors?

Answer: The term comes with a 10% discount.

Question: Among retirees, what is considered formal attire?

Answer: Tied shoes.

Question: Why do retirees count pennies?

Answer: They are the only ones who have the time.

Question: What is the common term for someone who enjoys work and refuses to retire?

Answer: NUTS!

Question: Why are retirees so slow to clean out the basement, attic or garage?

Answer: They know that as soon as they do, one of their adult kids will want to store stuff there.

Question: What do retirees call a long lunch?

Answer: Normal

Question: What is the best way to describe retirement?

Answer: The never-ending Coffee Break.

Question: What's the biggest advantage of going back to school as a retiree?

Answer: If you cut classes, no one calls your parents.

And, my very favorite....

QUESTION: What do you do all week?

Answer: Monday through Friday, NOTHING. Saturday & Sunday, I rest.

Serenity

Just before the funeral services, the undertaker came up to the very elderly widow and asked,

'How old was your husband?' '98,' she replied....

'Two years older than me'.

'So you're 96,' the undertaker commented..

She responded, 'Hardly worth going home, is it?'

Reporters interviewing a 104-year-old woman:

'And what do you think is the best thing

about being 104?' the reporter asked...
She simply replied, 'No peer pressure.'

The nice thing about being senile is you can hide your own Easter eggs and have fun finding them.

I've sure gotten old!

I've had two bypass surgeries, a hip replacement, new knees, fought prostate cancer and diabetes. I'm half blind, can't hear anything quieter than a jet engine, take 40 different medications that make me dizzy, winded, and subject to blackouts. Have bouts with dementia. Have poor circulation; hardly feel my hands and feet anymore. Can't remember if I'm 85 or 92. Have lost all my friends.
But, thank God, I still have my driver's license.

I feel like my body has gotten totally out of shape, so I got my doctor's permission to join a fitness club and start exercising.
I decided to take an aerobics class for seniors.
I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But, by the time I got my leotards on, the class was over.

End of Members' Forum

Stamp prices Poised to Rise Again, for the 2nd Time this Year By Kate Gibson, CBS News, April 10, 2024

When it comes to stamps, the word "forever" on first-class mail doesn't apply to prices.

The U.S. Postal Service is signaling that the price of a First-Class Mail Forever stamp will increase to 73 cents on July 14, 2024, up by a nickel from the 68 cents one currently costs.

When first introduced in 2007, a Forever stamp was 41 cents. The stamps were named as such so one knew they could use the stamp "forever," regardless of when it was purchased.

The latest proposed changes — to be reviewed and approved by the governors of the Postal Service — also include a nickel hike to the price to mail a 1-ounce metered letter, to 69 cents, the postal service said Tuesday in a news release.

Mailing a postcard domestically will run you 56 cents, a 3-cent increase, while the price of mailing postcards and letters internationally are both rising by a dime to \$1.65.

All told, the proposed changes represent a roughly 7.8% increase in the price of sending mail through the agency.

Notably, the price of renting a Post Office Box is not going up, and USPS will reduce the cost of postal insurance 10% when mailing an item, it said.

The cost of Forever stamps rose to 68 cents in January, from 66 cents.

The increases, part of the Postal Service's 10-year plan toward profitability, are hurting mail volume and USPS' bottom line, according to Keep US Posted, a nonprofit advocacy group of consumers, nonprofits, newspapers, greeting card publishers, magazines and catalogs.

The group called for the proposed increases to be rejected and for Congress to take a closer look at the Postal Service's operations, citing findings by NDP Analytics in March.

"If rate increases continue to proceed at this frequency and magnitude without critical review, it risks plummeting volume further and exacerbating USPS's financial challenges," according to the report commissioned by the Greeting Card Association and Association for Postal Commerce.

USPS in November reported a \$6.5 billion loss for fiscal 2023, and is projecting a \$6.3 billion deficit in 2024.



DeJoy says USPS will fix ‘deteriorating’ service in regions facing network shakeup **By Jory Heckman, FEDNews Network, April 16, 2024**

Postmaster General Louis DeJoy said USPS is seeing “significant issues” with on-time delivery in regions where USPS is opening massive new facilities.

The Postal Service is seeing problems with on-time delivery of mail and packages in areas where the agency is implementing its network modernization plans.

Postmaster General Louis DeJoy said Tuesday that USPS is seeing issues with on-time delivery in regions where USPS is opening massive new facilities meant to streamline local operations.

DeJoy told members of the Senate Homeland Security and Governmental Affairs Committee that he’s still “optimistic about the changes,” and expects service to stabilize in impacted regions by this summer.

“The road to success will not be a straight, easy path. Rather, it will be a series of accomplishments, struggles and recoveries that will be uncomfortable at times,” DeJoy told the committee.

Network modernization plans, he added, remain a central part of USPS plans to cut \$5 billion of costs and inefficient processes over the next two years — and vital to keep the agency from running out of cash and meet its long-term financial goals.

“In regard to service deteriorating, we recognize that, and we apologize to the constituents that have received that service. But in the long term, if we don’t make these changes, that will be every day, everywhere around the nation,” DeJoy told the committee.

USPS recently opened Regional Processing & Distribution Centers (RPDCs) in Atlanta and Richmond, Virginia. These large facilities serve as hubs for long-distance transportation, where employees sort mail and packages going to other regions, as well as sort incoming packages for delivery in the region.

But agency watchdogs warn that on-time delivery in both Atlanta and Richmond has dropped off significantly since USPS opened these new facilities.

Postal Regulatory Commission Chairman Michael Kubayanda said that in March, only 16% of letters and cards were delivered on time in Atlanta. About 36% of inbound first-class mail is now being delivered on time in the metro area.

While Kubayanda said he hopes service performance in Atlanta is an “outlier” and will rebound, he added that “national service has also been subpar and trending in the wrong direction.”

“While some disruption should be expected with these network changes, the bottleneck in Georgia does suggest some underlying problems,” Kubayanda said.

While USPS says these network changes are needed to improve operations, Kubayanda said the agency hasn’t actually cut costs, despite overall lower mail volume, and that efficiency “fell by a historic amount” last year.

The Postal Regulatory Commission issued an advisory opinion in 2021 when USPS lowered its standard for on-time mail delivery. But Kubayanda said a new advisory opinion “makes sense as the Postal Service ramps up the national rollout of new processing plants and transportation options.”

“These changes are clearly having an impact on service,” Kubayanda said.

USPS Inspector General Tammy Whitcomb Hull told lawmakers that after USPS launched its Regional Processing and Distribution Center in Richmond last July, the facility saw a 700% increase in extra trips between facilities to deliver mail and packages.

“Unfortunately, we cannot isolate how much of the service decline resulting from this initiative compared to other events, such as peak season,” Hull told lawmakers.

DeJoy wrote in his testimony to lawmakers that these regional delays stem from severe employee attendance issues, gaps in transportation scheduling and an “overall inability to rapidly progress from the costly and deteriorated operating practices embedded in our legacy working environment to the high level of precision now required in our performance.”

“Those two plants — Richmond, Atlanta and the whole Georgia area — will be the finest running parts of the organization very shortly. We have to allow time to transition,” DeJoy said.

DeJoy told lawmakers that network modernization plans won’t impact the delivery of mail-in ballots and that he will “slow down a lot of the moves” that are still in the works prior to Election Day.

“I’ve taken my foot on and off the pedal, as appropriate, to capitalize on momentum,” he said.

USPS goes through “extraordinary measures” each year to ensure on-time delivery of ballots and election mail. Those extraordinary measures include extra deliveries and collections, arranging special pickups, expanded hours at processing facilities and bypassing some standard mail processing procedures to fast-track ballots to election officials.

USPS Board of Governors Chairman Roman Martinez IV said these changes are “critically necessary,” and that the agency’s 10-year [Delivering for America](#) reform plan “is the only viable path for the Postal Service to become financially self-sufficient over the long term.”

“We fully recognize that these changes will not be without impact and temporary service disruptions. We also firmly believe that we must absorb such impacts and recover from them as quickly as possible,” Martinez said. “There will be times when the service falls short of our standard, and the Postal Service will move quickly to address them.”

USPS ended fiscal 2023 with a \$6.5 billion net loss, and expects to see a similar loss this year — falling short of its “break-even” goals. However, DeJoy said USPS was “destined for financial collapse” prior to his tenure, and that the agency is no longer on the path of seeing a \$160 billion net loss over the next 10 years, as previously projected.

“The Postal Service had been in a financial death spiral for the 14 years prior to my arrival in June of 2020 and had no plan to curtail these losses, and therefore no plan to become fiscally self-sufficient,” DeJoy said. “We remain firm in our position that the status quo is not an option if we want a financially self-sufficient Postal Service that provides the high-quality service expected of us,” DeJoy said.

Art Sackler, executive director of the Coalition for a 21st-Century Postal Service, told Federal News Network that higher mail prices, lower rates of on-time delivery and the agency’s overall financials show that USPS needs to “get back on track.”

“If the Postal Service were publicly traded, its board would be pushed by shareholders to reassess,” Sackler said.

USPS is planning to raise the price of a first-class Forever stamp from 68 to 73 cents on July 14, pending approval from the Postal Regulatory Commission. It would be the sixth increase of its kind since 2020, when USPS got approval from its regulator to set mail prices higher than the rate of inflation. A recent study warned USPS price increases are driving away more customers than the agency anticipated. USPS said the data behind the study was “deeply flawed.”

“What’s happening now is that, regardless of how much of their business they’re pushing away, they’re determined to just keep going ahead,” Sackler said.

Congress sought to ease the Postal Service’s financial burdens when it passed the Postal Service Reform Act in April 2022.

The legislation will save USPS \$50 billion over the next 10 years by eliminating a provision from the 2006 Postal Accountability and Enhancement Act that required USPS to pre-fund retiree health benefits well into the future. The legislation also forgave USPS’ obligation to pay \$57 billion in scheduled payments to its retiree health benefits fund.

DeJoy told lawmakers that the pre-funding requirement, combined with an inability to raise mail prices beyond the rate of inflation before 2020, was a “dagger in the heart of the Postal Service.”

The Washington Post reported Monday that USPS is asking the Office of Personnel Management to give back more than \$14 billion in what the agency considers decades of overpayments into the Civil Service Retirement System (CSRS).

Martinez said USPS remains “saddled with paying a disproportionate share of CSRS costs” for employees who worked for the agency before 1971, when it was called the Post Office Department, and was part of the president’s Cabinet.

Martinez noted that USPS is expected to cover the full cost of CSRS benefits while other federal agencies are not.

Sackler said the mailing industry, postal unions and USPS have called on the Biden administration to give USPS back its overpayments, in a “bid to stabilize it financially and take pressure off these pernicious rates.”

“We’ve all asked the White House to consider this seriously,” he said.

Sackler said the \$14.4 billion USPS is asking for is just a “small fraction” of what overall USPS overpayments into the CSRS fund, according to some estimations. USPS OIG reports CSRS overpayments could be as high as \$111 billion.

“I would hope that if they get the \$14.4 billion, they’d look at that as a downpayment,” he said.

However, the Justice Department Office of Legal Counsel, in a March 26 memo, said USPS is responsible for the full cost of retirement benefits owed to its employees under the Civil Service Retirement System, including increases in benefits during employees’ years of service working under the Post Office Department.

Committee Chairman Gary Peters (D-Mich.) said that so far, USPS changes “appear to be moving in the wrong direction” with its network modernization plans, and there is no clear evidence that these changes will improve service in the long term.

However, Peters told DeJoy that he’s open to revisiting legislative topics of USPS reform, such as allowing the agency to invest its pension fund in more than just low-risk, low-reward Treasury bonds.

“We stand ready to help, but we just need more transparency. We need to know what’s happening. We want some caution, and not just believing that a plan works, but also being able to back that up with data that shows that it’s actually happening,” Peters said.

Ranking Member Rand Paul (R-Ky.), however, rejected plans for USPS to recoup CSRS overpayments, saying “no funding should be given to USPS without changing its labor practices.”

“USPS needs massive structural reform — not necessarily in its network, but in its workforce, hiring and retention,” Paul said.

Since January 2021, USPS has converted more than 150,000 employees from pre-career to career positions, with higher pay and full benefits. Paul said shifting more employees to full-time career status is only making the agency’s financial problems worse.

“At some point, Congress needs to pull its head out of the sand and stop giving money we don’t have to an agency to maintain the status quo, especially when the status quo means more deficits,” Paul said.

DeJoy said converting those employees to full-time status was the “right thing to do,” since career employees have a lower rate of turnover than pre-career hires, and that the agency suffered from major staffing problems at the height of the COVID-19 pandemic.

He said the agency plans to keep hiring under its “growth plan” to expand its package business, but USPS has about 20,000 fewer employees than when he took office, and that the organization eliminated 50 million work hours last year.

“We will right-size our workforce for the work that we have to do,” DeJoy said.



Can we Reverse Alzheimer’s Disease? By Melissa Rudy, Fox News, April 10, 2024

Experts suggest ‘new paradigm’ for combating dementia. Early diagnosis of Alzheimer’s and proactive intervention could potentially have a much greater impact.

With more people dying from Alzheimer’s disease than ever before, experts are emphasizing the importance of early diagnosis and intervention.

The number of fatalities due to the disease increased by 141% between 2000 and 2021, according to the 2024 Alzheimer’s Disease Facts and Figures report.

Also, the number of Americans living with the disease is on the rise as well — up to 6.9 million and counting.

"As older adults — mostly baby boomers born between 1946 and 1964 — are the fastest-growing segment of the population, and this same demographic is at the highest risk for Alzheimer’s disease and related dementias, it is not entirely surprising that the number of cases continues to grow," Dr. James Galvin, chief of cognitive neurology and director of the Comprehensive Center for Brain Health at The University of Miami Health System, told Fox News Digital.



The number of fatalities due to the disease increased by 141% between 2000 and 2021, according to the 2024 Alzheimer's Disease Facts and Figures report. (iStock)

Another factor contributing to the uptick of cases is that the disease is getting detected earlier, he noted — "due to scientific advances in knowledge, diagnostic criteria and laboratory tests that enable health care professionals to make diagnoses with greater surety and accuracy."

Early detection and diagnosis allows the family to plan for future care at a time when the patient is able to express their wishes and desires, Galvin noted.

Also, many of the available medications to reduce symptoms are most effective when started early in the course of the disease, he added.

Patients who are diagnosed early will also have a better chance of enrolling in [clinical trials](#) for new medications and diagnostics.



Many of the available medications to reduce symptoms are most effective when started early in the course of Alzheimer's disease, said one expert. (iStock)

"There are newer medications that have the potential for disease modification that are approved or under consideration for approval, so patients have more treatment options," Galvin said.

The current medications largely treat symptoms and slow progression of disease — but several trials are underway to test prevention therapies.

"Specifically, these are monoclonal antibodies against the amyloid beta-protein, the building block of the senile plaques in the Alzheimer's brain," Galvin said.

"This is particularly exciting, because rather than being reactive after the disease starts, these new programs are proactive and could potentially have a much greater impact on public health."

Can Alzheimer's be reversed?

Dr. Heather Sandison, a leading expert in Alzheimer's and related dementia care who is based in California, said that in some cases, the disease can be slowed or even reversed.

"The ways for individuals to potentially reverse Alzheimer's vary, because the causes of Alzheimer's vary from person to person," Sandison, author of the upcoming book "Reversing Alzheimer's: The New Toolkit to Improve Cognition and Protect Brain Health," told Fox News Digital.



Early detection and diagnosis allows the family to plan for future care at a time when the patient is able to express their wishes and desires, a doctor noted. (iStock)

"Instead of thinking of one way or one of two ways, I propose an entirely new paradigm of thinking about the causes of Alzheimer's disease — identifying them for the individual and creating a targeted, precise approach to treatment."

One person, for example, may have Alzheimer's that is associated with genetic predisposition, high blood sugar and a history of strokes, she noted.

"The choices you make each day about what you put in your mouth, how much you move and what time you get to bed have the biggest impact on your long-term brain health."

Another individual may have Alzheimer's caused by the inhalation of toxins from environmental pollution, obstructive sleep apnea reducing the oxygen supply, and a history of traumatic brain injuries.

Someone else may have all of these factors.

"We would treat these individuals differently," Sandison said.

Regardless of risk factors, Sandison said the best ways to prevent Alzheimer's are to eat a diet high in vegetables, good fats and proteins, while also getting regular vigorous exercise, quality sleep and daily stress management practices.

"The choices you make each day about what you put in your mouth, how much you move and what time you get to bed have the biggest impact on your long-term brain health," she said.

Like any complex system, the brain and body require a "homeodynamic balance" to function well, according to Sandison.

"Imbalance — too much, too little, in the wrong place, at the wrong time — will create dysfunction and, in the case of the body and brain, disease," she warned.

"The primary causes of imbalance in the brain include toxins, nutrients, stressors, structure, infections and signaling."

With her reversal techniques, Sandison said she sees the best results with patients who are younger than 75, have MoCA (Montreal Cognitive Assessment) scores of 18 and above, and have a supportive network of loved ones around them, "so they can dive fully into the lifestyle changes."

She added, "That being said, we have seen miraculous results with patients in their 80s with single-digit MoCA scores."

"You don't have to be perfect, but in order to get results, you need to be willing and able to make some changes," Sandison continued.

"If you have that, there is room for hope, no matter how much the disease has progressed."

To her patients, Sandison recommends combining lifestyle recommendations with conventional medicine.

"Diet, lifestyle and functional medicine approaches are best used collaboratively with a primary care provider and neurologist on your team," she said.

"I am hopeful that in the future, we will use the plaque-busting drugs to reduce structural changes in the brain ... in combination with the multi-pronged approach to reversing Alzheimer's."

'Connection over correction'

Sandison coined the "connection over correction" approach as a way of helping caregivers deal with what can often feel like an "overwhelming burden."

"There are complex emotions — ranging from joy and gratitude for the precious time with a loved one to grief and despair as you lose them slowly," she said.

"The physical, financial and emotional toll adds up."



Regardless of what risk factors someone has, experts recommend eating a diet high in vegetables, good fats and proteins combined with regular vigorous exercise to help reduce dementia risk. (iStock)

One way to reduce the burden is to accept that your loved one has changed and stop correcting them, according to Sandison.

"Focus your energy on connecting with them in a way that honors their current capacity," she advised.

"If they make a mistake with a word or repeat a question or miss an appointment ... make accommodations and focus on the positive aspects of the day, not dwelling on or emphasizing the mistake."



The "connection over correction" approach is a way of helping caregivers deal with what can often feel like an "overwhelming burden," an expert said. (iStock)

Having compassion for loved ones with dementia and understanding they have a disease they cannot control can help to reframe these frustrating situations, she said.

"We all function best when we are experiencing connections with others and when we can avoid the unnecessary stress of feeling we are wrong or as if we have displeased someone," Sandison added.

The biggest myth surrounding brain health, she said, is that nothing can be done to prevent or reverse dementia or Alzheimer's.

"That just isn't true," she said. "It's almost overwhelming how much you can do to optimize cognitive function at any stage of life."



Roche scores FDA breakthrough status for Alzheimer's blood test

By Susan Kelly, NARFE Daily News Clips, April 12, 2024

Roche has received the Food and Drug Administration's breakthrough device designation for a blood test to support earlier diagnosis of Alzheimer's disease, the Swiss drug and diagnostics company said Thursday.

The test, once approved, could help healthcare providers identify whether amyloid pathology, a marker for Alzheimer's disease, is present or absent in patients.

The Elecsys pTau217 plasma biomarker test is being developed as part of an ongoing partnership between Roche and Eli Lilly.

The biomarker pTau217 is a fragment of the protein tau that has shown the ability in research to distinguish Alzheimer's disease from other neurodegenerative disorders.

No FDA-authorized pTau217 or blood tests exist for Alzheimer's detection.

New and emerging Alzheimer's therapies aimed at slowing cognitive decline in the earlier stages of the disease call for confirmation of amyloid pathology, yet the only methods currently cleared for that task are cerebrospinal fluid (CSF) tests and amyloid positron emission tomography, or PET, scan imaging, according to Roche.

Some 75% of dementia cases remain undiagnosed, even as the incidence of Alzheimer's disease is growing worldwide, Roche said.

The company said its blood test could help broaden and speed access to diagnosis and appropriate care, including participation in clinical trials and approved disease-modifying therapies.

"We believe pTau217 is going to be crucial in the diagnosis of Alzheimer's disease. We plan to leverage our installed base of diagnostic systems, which is the largest in the world, to ensure we are able to create access to this test for those who need it the most," Matt Sause, CEO of Roche Diagnostics, said in a statement.

A positive Elecsys pTau217 result indicates a high likelihood of having a positive amyloid PET/CSF result, while a negative Elecsys pTau217 result indicates a high likelihood of having a negative amyloid PET/CSF result, the company said.

Roche already has CSF assays on the market.

The breakthrough designation allows Roche to work closely with the FDA, get direct feedback through the premarket review phase and receive prioritized review of regulatory submissions for the device.

This story was originally published on MedTech Dive. To receive daily news and insights, subscribe to our free daily MedTech Dive newsletter.

What Are the Habits of the Unhappiest Retirees? By Dallen Haws, NARFE Daily News Clips

How will you spend your time in retirement? These are some unhealthy habits to avoid that can lead to unhappiness in your golden year. All happy and successful retirees tend to have a lot in common with each other, but unhappy retirees tend to also share habits amongst themselves that make their retirements painful.

Having a great retirement is a mixture of doing the right things while also avoiding pitfalls.

Habits of Unhappy Retirees

We'll start with the bad habits of unhappy retirees.

The happiest people have purpose and energy in their lives with strong reasons to get up in the morning.

While working, most jobs give the structure that most people need to feel productive, but when the built-in structure goes away in retirement then it is up to you to create it for yourself.

The unhappiest retirees flounder, not able to find purpose and structure to give their days meaning.

Little Socialization

It takes intentional effort to make/maintain friendships in retirement. With no job to create a base level of socializing every day, many struggle to build new relationships.

The happiest retirees prioritize finding/building new friendships while unhappy retirees don't.

Money Worries

The unhappiest retirees are constantly worried about money. This often stems from retiring without a strong plan and sense of what things are going to be in retirement. This uncertainty is annoying at the least and debilitating at the worst.

Giving Away Too Much Money

Money concerns are compounded when kids/grandkids start to have financial problems and many retiree parents/grandparents feel the need to help.

While I am not opposed to helping, I have seen many retirements severely stressed when retirees give more than they can afford.

The Habits of Happy Retirees

On the brighter side, here are the habits of the happiest retirees.

Happy Body, Happy Mind

Happy retirees stay active with their bodies and minds. They understand that whatever they don't use they will lose.

Consequently, they have more energy which makes every other area of their life better.

Something to Work On

Some people have hobbies, a side business, a charity to serve, or even grandkids to take care of.

Regardless of exactly what it is, the happiest retirees have something to put their time and energy into.

Novelty Wins

Learning/doing new things is what keeps the happiest retirees sharp and young. This could be traveling to new places or learning a new skill or language.

Novel experiences keep the mind nimble and active.

Final Thoughts

Everyone has different preferences and interests, but there are overarching principles that lead to long happy retirements. It is up to you to find the specific activities/interests that will fire you up and keep you young and active.



The Social Security Cost-of-Living Adjustment (COLA) Forecast for 2025 Was Just Updated, and It May Surprise Retirees

By Trevor Jennewine , Motley Fool, Apr 16, 2024

Retirees are in for unpleasant surprise: Despite hotter inflation in March, Social Security benefits might get a smaller cost-of-living adjustment next year.

Brisk inflation on the tail end of the pandemic led to a historic 8.7% cost-of-living adjustment (COLA) for Social Security benefits in 2023. Retired workers hadn't received a pay raise that large in four decades. Yet, the 2023 Retirement Confidence Survey (RCS) conducted by the non-profit Employee Benefit Research Institute (EBRI) found that many retirees continued to struggle with financial hardship last year.

"The confidence both workers and retirees have in their ability to finance their retirements dropped significantly in 2023," said Craig Copeland, EBRI Director of Wealth Benefits. "The last time a decline in confidence of this magnitude occurred was in 2008 during the global financial crisis." The RCS also found that 58% of retirees expected to make significant spending cuts to keep pace with rising prices.

Adding to those concerns, Social Security benefits got a smaller 3.2% COLA this year, much to the dismay of many recipients. Indeed, 71% of retirees surveyed by The Senior Citizens League (TSC), a non-profit senior advocacy group, said household costs have increased more than 3.2%, and 53% have already spent their emergency savings.

To that end, many retirees are probably hoping (and perhaps even expecting) a larger benefit increase next year. Unfortunately, the latest projection from TSC shows Social Security's COLA shrinking once again in 2025.



IMAGE SOURCE: GETTY IMAGES.

Why Social Security's COLAs may have fallen behind inflation.

Social Security's cost-of-living adjustments (COLAs) are based on the average inflation rate during the third quarter, the three-month period that includes July, August, and September. Curiously, COLAs are calculated using the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), a subset of the better known CPI-U.

I call that curious because the CPI-W tracks price changes from the perspective of office workers and other employees that earn an hourly wage. But those individuals tend to spend money differently than Social Security recipients. For instance, workers may spend more on apparel and education, while retired workers tend to spend more on housing and healthcare. Some experts believe that discrepancy is why COLAs may have fallen behind inflation.

The calculation itself is straightforward: The third-quarter CPI-W from the current year is divided by the third-quarter CPI-W from the prior year, and the percent increase (if any) becomes the COLA in the following year. For instance, the CPI-W increased 3.2% in the third quarter of 2023, so Social Security benefits increased by 3.2% in 2024.

Social Security benefits are on pace for a 2.6% COLA in 2025

Inflation has definitely moderated since peaking in June 2022, but an unsettling trend has emerged in recent months. Rather than continuing to decelerate, consumer prices are once again building steam. Specifically, the CPI-W increased 2.9% in January, 3.1% in February, and 3.5% in March, the highest reading in seven months.

The March reading of 3.5% is particularly troubling because it tops the 3.2% COLA applied to Social Security benefits this year. That means benefits lost buying power last month because they increased less quickly than consumer prices. If that trend persists, beneficiaries may find themselves in an increasingly difficult financial position as the year drags on.

Despite that challenge, Social Security payments are on track to get a 2.6% COLA next year, according to The Senior Citizens League. That updated forecast tops the 1.8% COLA the group projected in February, but it falls short of the 3.2% COLA doled out in 2024. That is certainly an unpleasant surprise for many retired workers.

For context, the average retired-worker benefit was \$1,910.79 per month in February 2024. Adding 2.6% to that figure brings the total to \$1,960.47, meaning the average retiree would get about \$49.68 more per month if Social Security benefits do indeed get a 2.6% COLA in 2025.

Of course, that figure is just an estimate. The Social Security Administration cannot determine the official COLA until third-quarter inflation data is available. That information is usually published in mid-October. In the meantime, retired workers should hope for the best but plan for worst. Meticulous budgeting and frugal spending are good places to start.

Additionally, it wouldn't hurt to bring in some extra income. That could mean getting a part-time job, or simply moving money to a high-yield savings account, many of which look attractive given that interest rates have risen substantially.
