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*National Secretary*

**Richard G. Thissen**  
*National Treasurer*

October 14, 2013

United States Congress  
Washington, DC 20515

Dear Member of Congress:

On behalf of the National Active and Retired Federal Employees Association (NARFE), I urge you to pass legislation immediately to raise the debt ceiling. Failure to do so would prevent the United States government from meeting its financial obligations on time, including federal retirement annuities and Social Security benefits.

Federal retirement annuities were earned through full careers in public service. They must not be denied to federal retirees because of concerns regarding the balance of future revenues and future spending. Such debates should be entirely separate from whether to pay financial obligations for work that already has been done.

While the Civil Service Retirement and Disability Fund and the Social Security Trust Fund have more than adequate assets to pay current benefits, failure to raise the debt ceiling would prevent the United States Treasury from converting those assets to cash. Thus, in order to prevent the United States government from defaulting on its benefit obligations to federal retirees, Congress must raise the debt ceiling.

Depriving seniors of their primary income would be nothing short of devastating. Many live check to check and simply cannot afford a delay or denial of their benefits. Without money to pay for food or medical care, the basic health of many seniors would be put at risk.

Additionally, failure to raise the debt ceiling would likely force the United States and global economies into a crippling recession or depression. Ironically, this would almost certainly increase the national debt, as government revenues would decrease, exacerbating the very problem that many opposing a clean debt-ceiling hike are seeking to fix.

For these reasons, I urge you to support immediately increasing the debt ceiling. If you would like to discuss this further, please contact NARFE's Legislative Director Jessica Klement at [jklement@narfe.org](mailto:jklement@narfe.org) or 703-838-7760. Thank you for your consideration of our views.

Sincerely,

Joseph A. Beaudoin  
National President

**National Active and Retired Federal Employees Association**

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