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Editor's Dept.
Boston Globe
135 Wm T. Morrissey Blvd
Boston, MA 02111

Gentlemen:

Enclosed, please find a copy of an article which appeared in October's Reader's Digest. This coupled with your Globe Spotlight article on Judge's half-day jobs, and The Elite Six: Big winners at Boston Court, boggles the mind. With the CLT Petition on the ballot in November, and the Grahamm, Rudman, Hollings bill due to take effect on October 1, 1990, many jobs will be eliminated, federal workers will be furloughed, businesses closed, and people will suffer. Yet we continue to support our part-time, incompetent, corrupt politicians and judges.

The vast majority of retired workers in this country, live on social security, and personal savings. It is unconscionable that the politician's and judges' entitlements will not be cut, under Grahamm, Rudman.

I started paying social security at age fifteen, and at age 65, after having worked 50 years, I will retire on social security. I must contribute to my own I.R.A.s and pay my own medical insurance, and find it taxation without representation to pay politicians and judges zero funded pensions which equal 80% of their salary, medical benefits, expense accounts, free travel, free postage, etc., while the rest of us pay taxes, taxes, taxes.

Over 35% of the federal budget comprise of entitlements, which, according to politicians, cannot be cut.

I would like a petition on the 1992 ballot to repeal all federal/state/city/town pensions. Public workers should receive a decent pay, but they should receive social security, and pay their own health benefits, as does the majority of wage earners.

Perhaps, while I was busy working, or sometime in the middle of the night, a monarchy was created, whereby we must support our so-called royalty for life. This was not the intent of our forefathers.

It is my understanding that when the constitution was written, the legislature was a part time, unpaid, duty wherein private citizens were to be elected to represent the citizens, not a full time profession to repress the citizens.

In Massachusetts, I believe there are less than 6 million people. Yet our budget is 14 billion dollars, and it is not enough to provide services for its citizens. SOMETHING IS WRONG.

The politicians cannot or will reform. It is up to the citizens to look over the budget and decide where their tax dollars should go.

If we must vote for the CLT petition; if we must oust all incumbents; if we must impeach judges, so be it.

WE WILL ACT.

Very truly yours,

[redacted]

c. c. Boston Herald
One Herald Square
Boston, MA

Patriot Ledger
400 Crown Colony Drive
Quincy, MA 02169

IT'S YOUR MONEY

Politicians grant themselves and civil servants fat retirement benefits—and us the trillion-dollar tab

How Bureaucrats Pad Their Pensions

Condensed from WASHINGTON MONTHLY

MATTHEW COOPER

SINCE 1975, Hastings Keith has been trying to stir up public concern about exorbitant government pensions; his own benefits dramatically exemplify their excesses. The 74-year-old ex-Congressman began his career as a fed in the military. In 1958 he was elected to Congress from Massachusetts, and in 1972 he retired. He was only 57.

Because of cost-of-living increases—"cost of luxury increases," Keith dubs them—his civil-service retirement is up to $55,260 a year. But as they say on the TV game shows: "Wait! That's not all!" Each year he collects $14,520 in military benefits, $12,432 from Social Security and another $8196 in survivor benefits (after his wife—also a retired civil servant—died). His annual take: $90,400. In 17 years, Keith has received more than $800,000 from the federal government without working a day.

But Keith's take is moderate compared with that of other ex-Congressmen. Jim Wright, after his questionable book and oil-well deals were exposed, resigned as Speaker of the House in shame—and in the money. The Texan's Congressional pension is calculated at 80 percent of his final three years' salary. The pension now is $88,212 a year, and his total lifetime benefits will likely approach $2 million.

Wright's predecessors aren't faring too badly either. Tip O'Neill of Massachusetts receives an annual pension of $65,640; Carl Albert of Oklahoma takes down around $100,000.

Retired Senator J. William Fulbright of Arkansas receives about $75,000, while Barry Goldwater of Arizona gets $66,900. Perhaps the all-time champion is former Senate Majority Leader Mike Mansfield of Montana. He receives more than $136,000 annually.

The National Taxpayers Union found that at least 160 of the over 350 retired Congressmen currently getting benefits can expect to collect more than $1 million each. And over one-third of these receive more annually than they earned in Congress.

Unfunded Needs. The federal government spent $54 billion on retirement and disability programs for its employees in the fiscal year 1990. That's more than it spent on Aid to Families with Dependent Children, and Food Stamps, and consumer safety, and AIDS research and treatment, and hazardous-waste cleanup, and low-income housing *combined.*

Even more alarming is the extent to which public-employee pensions will soak up future budgets. It's a financial time bomb waiting to go off.

If you or I were providing for our own retirement, we would regularly set aside sums that would grow enough to cover our needs once we stopped working. It should be the same with public retirement plans, but it isn't.

Any difference between what we save and what we are going to need is called an "unfunded liability." The unfunded liabilities of federal retirement programs—taking into account employees already retired and those likely to retire—are stunning. They're much higher than the estimated $90 billion to $130 billion it would cost the government today to bail out the troubled savings-and-loan industry. They total more than $486 billion just for the Civil Service Retirement System, the pension plan that covers 65 percent of federal workers. Combined with programs for military, railroad and other federal retirees, the unfunded liabilities now top one *trillion* dollars.

And that's just the federal tab. Most of the 6000 state, county and local-government pension plans also carry unfunded liabilities. A 1988 survey of the 371 largest state and municipal pension funds showed their total unfunded liabilities to be $127 billion.

To be sure, these huge unfunded liabilities can be spread out over decades. But we're still footing the bill. Governments must either begin paying more toward their pension liabilities now or continue to carry them forward unfunded. In 1984 the Grace Commission on cost control found that to amortize the liability of the Civil Service Retirement System over 40 years would require spending almost as much