



NATIONAL ASSOCIATION OF POSTMASTERS  
OF THE UNITED STATES

TESTIMONY OF

GRETA COFIELD

SECRETARY-TREASURER

MASSACHUSETTS CHAPTER OF NAPUS-RETIRED

BEFORE THE

SENATE FINANCE SUBCOMMITTEE ON SOCIAL  
SECURITY, PENSIONS AND FAMILY POLICY

NOVEMBER 6, 2007

Chairman Kerry, Ranking Member Ensign, and distinguished Subcommittee members, I am Greta Cofield, Secretary Treasurer of the Massachusetts Chapter of National Association of Postmasters of the United States (NAPUS) Retired. I am also honored to be the retired Postmaster of Framingham, Massachusetts. Mr. Chairman, thank you for referring to my plight in your opening statement. Of course, I do not only speak for myself; I also speak for the more than 720 NAPUS members in the Bay State, as well as the approximately 40,000 NAPUS members, who manage or formerly managed the 27,000 post office in this nation.

I would like to begin by explaining to the Subcommittee how the arbitrary and punitive approach that the present Social Security offset law has jeopardized my retirement security. In 1988, my beloved husband, Gerald passed away at the age of 55. During his 35 working years, Gerald and his employer contributed to the Social Security system. His last place of employment was the Contract Association of Boston. Gerald was committed to Social Security, confident that his withholdings would help to secure the future of the Cofield family. He anticipated that he would realize his earned benefits in his retirement years. However, this was not to be. In addition, Gerald had no way of knowing that upon his passing and my U.S. Postal Service retirement, every penny of his contributions would be forfeited. Basically, I lost about

\$1600 per month of Gerald's earned survivor's benefit, simply because I dedicated 41 years to public service, culminating as Postmaster of Framingham. To add insult to injury, I lost about \$300 per month in Social Security benefits for my own Social Security-covered service as the result of the Windfall Elimination Provision. Ironically, had I not been committed to public service, and, instead, been employed in the for-profit sector of the economy, with a private pension, I would not have suffered this fate.

I understand that I am only one of the thousands of public service retirees who have been victimized by an unfair and arbitrary Social Security GPO and WEP. However, I urge this Subcommittee, and ultimately the Congress to pass legislation to remedy the discriminatory treatment many Civil Service Retirement System (CSRS) annuitants suffer. S. 206, legislation proposed by Senators Diane Feinstein and Susan Collins, is a bill that I whole-heartedly endorse. I also understand that the Subcommittee may want to take an incremental approach that is embraced by S. 1254, which was introduced by Senators Barbara Mikulski and George Voinovich. In any case, it is important that Congress remedy the situation, in order to provide for the earned benefits for our retirees and their families.

Thank you for this opportunity to share my views.