



Lloyd D. Watnik
We Understand Government
<http://www.lloydwatnik.com>

7487 Margerum Avenue
San Diego, CA 92120
Phone 619-857-5207
Fax 619-582-9993

Newsletter for August 2016

The good news is Congress has not passed anything regarding Social Security, Medicare or Federal Retirement Benefits. They will come back the 2nd week of September for 6 days and then go home until the election.

There will probably be a lame duck session in November. Anything can happen during that period. Last year, at the last minute, Congress passed the Bipartisan Budget Act. The BBA eliminated the “file and suspend” provision under Social Security and curtailed the use of “file and restrict”. Both provisions made a difference to many wage earners and spouses. It cost those eligible tens of thousands of dollars over their projected life expectancies.

The BBA, also, cut the budget of many Federal agencies. I will watch the lame duck session and keep you posted with special newsletters.

Note to Federal employees: We have a special rate for 2 day retirement courses. The seminars will cost \$250 per student. It requires agencies to have at least 30 participants and provide space for the lectures.

Combining agencies to meet the student requirement is encouraged. We take care of all our expenses. This offer is good until 12/31/2016.