

Hello this is Tom Cookman with a Community Comment

The number one expense in business is employees. This is true for the private as well as the public sector. The largest line item on every government budget is employee compensation. Over the years, the public unions have negotiated the benefit package for these employees, from a good job with security and excellent benefits, to a great job with the best benefits in the market place. The government worker gets to retire up to FIFTEEN years earlier than the private sector employee. When they do retire, they get a pension up to 100% of what they were earning. The private sector worker gets less than 50% of his wages on Social Security. The public worker doesn't even comprehend how great their insurance is. Blue Cross has dramatically increased their premiums every year. At my work, we are switching to Blue Shield. If you work for the government please listen. I'm 52 years old and if I would've stayed with Blue Cross, my premiums for my wife and I would've gone to \$2,000 per month. This is a policy that has a \$6,000 deductible. My out of pocket with my deductible and premiums would have exceeded \$30,000 before coverage began. Blue Shield has a very similar policy that is \$11,000 per year cheaper. These policies DO NOT cover dental or vision. I know that the people who work for the government get all defensive when I talk about how well they are compensated, but please take a deep breath and logically look at how our society has evolved into one that is so lopsided in favor of the government worker. Yes, you pay taxes, but the entire government is funded by the private sector and we are dying on the vine trying to pay for your excellent wages, benefit packages and early retirement

plans. The average federal employee is making \$75,000 per year. They get up to FIVE weeks vacation. They can retire in their fifties with 80% or more of their pay with full benefits. They have great medical, vision and dental coverage. I will have to work until I'm 65 to get a reduced Social Security check, 67 if I want a little more. When I finally collect Social Security, if it's still there, my fellow classmates who went to work for the government will have been retired for at least ten years, they will collect twice as much as I do with their pension and still have dental, vision and medical coverage. I've worked since I was fifteen years old and I have paid 100% for every dental cleaning, cavity filling, eye exam and glasses. My health insurance premiums since Obama has been President have nearly quadrupled in price. At least I know why Blue Cross donated tens of millions of dollars to his campaign. They were given a free pass on screwing their customers. The government is out-of-control; the unions who represent the government employees have been too successful. They have negotiated benefit packages for their union members that have bankrupted our government. Yes, we are bankrupt, and it is time for the unions to open their eyes and realize the gravy train they are riding on is out of fuel. They need to make some major concessions before they are left with nothing. The easiest place to start would be to make the government employee retirement criteria the same as someone collecting Social Security. When they get to retire at 55, someone takes their place and we are paying double for that job for the next twelve years. Just think about this; when our country collapses, none of you will have a job.

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