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ΠΡΟΣ ΤΟΝ ΥΠΟΥΡΓΟ ΕΡΓΑΣΙΑΣ, ΚΟΙΝ. ΑΣΦΑΛΙΣΗΣ ΚΑΙ ΚΟΙΝ. ΑΛΛΗΛΕΓΓΥΗΣ ΠΡΟΣ ΤΟΝ ΥΠΟΥΡΓΟ ΟΙΚΟΝΟΜΙΚΩΝ

Θέμα: «Επιστολή προς την Ευρωπαϊκή επιτροπή»

Παρακαλούμε για την τοποθέτησή-απάντηση, τις ενέργειες σας, επί επιστολής που μας προώθησε ο κος Ιωάννης Κουλούρης, μέσω email «<u>giakoul@yahoo.gr</u>» υποβάλλοντας το αίτημα προς την αρμόδια πολιτική ηγεσία να λάβει υπόψη της τα αναγραφόμενα στην εν θέματι επιστολή σχετικά με το ασφαλιστικό.

Ο αναφέρων βουλευτής

Νικόλαος Ι. Νικολόπουλος Πρόεδρος Χριστιανοδημοκρατικού Κόμματος Ελλάδος

EXTREMELY URGENT

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Athens 28-2-2016

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To

a)The president and the members of Eurogroup b)The four partie Commission for the supervision of Greek Economy

Announcement: The Greek Prime Minister, the Greek ministerS, the members of the Greek Parliament

Theme: The solution to the pensioning problem of Greece

Your eminenses

With this letter I would like to bring **once more** in attention to you, who are now responsible for the economic policy of the European Union towards our country, some abstracts from the first of many letter, dated five years ago (24-1-2011), which I have sent to the corresponding people being then responsible for it (some maybe are still the same). The abstracts concern only the pensioning system, which is the most critical subject today

As you can see all of my predictions have proven valid, and all of my proposals were, and still remain, right, and if they had been followed Greece would have overcome the crisis long ago. Unfortunately the main responsibility of the unsuccessful application of the so called memorandum policy belongs to the Greek politicians, but a large part of it belongs also to the party of our supervisors, who although seeing that the Greek governments took the wrong measures, didn't force them to change them.

I Abstracts from my letter of 24-1-2011:

It is clear that the economy of each of the members of the Economic Union concerns not only the individual country alone, but also the Union as a whole, and the common currency EURO. From this point of view it is clear that what happens in these days in Greece concerns also the other countries of the Union and that every one of them is interested that the Greek economy will overcome the present crisis.

I am not and I never was a member or fanatic supporter of any political party in Greece. I am just a Greek citizen who is very anxious for the future of this country, for the future of Europe and for the future of our children, and it is only for that reason that I have decided to write this letter to you.

PART ONE: How did we get here

4. The pensions

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The pensioning system of Greece is deeply ill and unjust. Nearly all pensioners don't get a pension according to their wage and the corresponding donations during their entire working life, but according to their wage and their donation of the last month before their retirement.

This, associated with the fact that nearly all employees, especially the unqualified of the public sector, begin their work with a low wage and end their working life with a high wage, equal to the qualified, some of them two or three times the initial wage, has as a result that nearly all pensioners get at the end the same high pensions. This is unjust to the workers of the private sector and to the qualified employees of the public sector, and is responsible for the high deficit of the pension organizations. Another fact is that many people have got a, mostly gratuitous, pension in an early age and with few working years, while some others have got a pension without paying any donation for it. There are also other unthinkable facts about pensions, which I believe, don't happen in any other part of the world and which will be never be brought to your attention since all the officials who are supposed to give the data to you are part or responsible for them, with first of all the present minister for this sector, a former syndicalist. One characteristic example is the so called auxiliary pensions, which are given extra to the main pensions, and it is supposed that would be based only in a compensative basis, according to the donations of the corresponding working group. In fact most of them are very high compared to the donations and in fact they are gratuitous and supported from the public money. while nearly all the auxiliary pensioning organizations have a high deficit. The inviting thing here is that in spite of the recent hard and illegal measures taken against the main pensions, the auxiliary pensions were unaffected, although they should be first met!!! This is also another example of the power of the syndicates and the "kladikes", who have in fact invented these auxiliary pensions.

PART TWO. What the present government and the E.U. do

Here I want to make a basic remark, that is of course a matter of common sense, which unfortunately in our government is not so common: Every economic measure, in order to be acceptable by the people, should be just and realistic, it should charge all citizens according to their total income, it should be justified, and it should offer a hope for the future.

Another unjust example is the extra tax which has been imposed on the considered as high pensions, the so called LAFKA. This is supposed to be a tax imposed to the peoples with a high income in order to help the people with a lower income. Apart from the fact that it is illegal and against our constitution, it is totally unjust and stupid, because it doesn't take into account the total incomes of a pair of pensioners but only the pensions of each member independently of the other incomes of the pair or the pension of the other member. So for example a pair of pensioners where only one member (usually the man) has got a pension of say 1800 € per month, that is a pair with a total income of 1800 € is considered a rich pair and a LAFKA is imposed on the pension of the man. Another pair, where both members have got a pension of say 1400 € per month each, that is a pair with a total income of 2800€ per month, is considered a poor pair, and the pair with the income of 1800 € should help them!!! If you can find another such example of unjust and stupidity in the whole world I will give to our finance minister all my pension.

PART THREE: What should be done - my proposals

5. The pensioning system

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5.1. As said before the Greek pensioning system is very unjust. Many people are receiving pensions for which they have paid nothing, others are receiving high pensions although they have paid little, nearly all receive pensions according to their last month wage, which for the majority are much higher than the average wage of their entire working life and others, and only very few, receive pensions which are lower or nearly equal to their average wage.

5.2. So instead of reducing the pension costs by reducing horizontally all pensions, which is very unjust, a progressive justification of the existing pensions should be applied.

5.3. The first step should be to cut the pensions from these people who are receiving them from pension organizations to whom they have paid nothing. These people usually receive more than one pensions so the cutting of one or more of them would not let them without any pension. If these people however would remain without a pension, some social pension should be given to them.

5.4. The second step should be to adapt all pensions according to the average wage of all their working life. Since from this measure a great reduction of nearly all pensions would arise, the adaptation should be made progressively according to the needs of the economy.

5.5. The third step would be with the so called auxiliary pensions, most of which, as said, are very high compared to the donations of their receivers. For these auxiliary pensions no state money should be paid any more and they should be paid only from their auxiliary pensioning organizations according to their economic situation and long term studies for their economic viability. In any case for the purpose of defining the pension limits of the pensioners in order to impose any cuttings or donations, these pensions should be added to the other, so called main pensions. This has not been done so far, because of the power which have within the Government the syndicalist and the "Kladikes", the leaders of which are getting very high auxiliary pensions. This is a great scandal which I hope will be corrected soon.

5.6 Apart from the above referred, there are many people, mostly women, who are getting the pension of their died men, although they have lived with these men only for a few years and they have married these, mostly very old men, only in order to get their pensions after their death. These women are mostly young foreign women from the east countries. The necessary and logical measure here is to immediately cut these pensions or to give only the percentage of them which corresponds to the years of their living together with the died man during his working life compared to the whole working life of the man. That is if a woman marries a pensioned man she will get no pension if the man dies. If a woman marries a man who is still working, she will get the percentage of the pension which correspond to the years which they lived together till its death or its pensioning.

5.7. Besides the above there are cases where the unmarried daughter of some categories of public employees get the pension of their died father as long as they are unmarried!! In praxis most of them are married unofficially in order to continue to get the pension.

5.8. Lastly there are thousands of cases where pensions are paid to died people because their relatives have not declared their death to the pensioning organization, and continue to get its pension!! It is easy with the modern technology and with the aid of the police to find these people and not only to stop paying any more pension, but to get back the illegally received pensions. This measure has also been announced but nothing is done to deal really and immediately with it.

By applying these measures a large sum of public money could be saved, but more than that, a feeling of justice would be given to the people of Greece, which would help them to bear the other hard economic measures.

II. The present situation

Unfortunately all the extra measures taken for the pensioning problem since 2011 from all the Governments till 2015, were to the wrong ineffective and unjust direction, with the result that the unjustness became stronger and the ineffectiveness larger, while most of them were sentenced by the high courts as opposed to our constitution and the government should pay back the remissions done to the pensioners. This is because the same people who were responsible for this ill ad unjust pensioning system were always in force and managed to protect their favorable

classes of pensioners and do more unjust to the people who had given more donations and were the victims of the corrupted system.

The present government, although having done many tragic faults in other sectors which have worsened our economic situation, at least for the pensioning problem seems to move to the right direction, that is the recalculation of all pensions, (futures and existing), by giving a basic low pension (the so called national pension) to everybody, and an analogical pension according to the total donations of each pensioner during his whole working life. This is the only way to see who have been favorite and who have been wronged from the system. Of course it may need a considerable amount of time in order to be realized, but it is not impossible and, in any case, it could be accelerated by putting more people working on it.

Although we don't know the exact plan, from what has been unofficially known, the plan has still some crucial errors.

First of all, the coefficient by which the analogical part of the pension will be calculated the same for all donations, but is larger for the smaller donations and the fewer working years, and smaller for the high donation and the more working years. This measure, besides being totally unjust and against our constitution, causes a strong motivation for the now working people, on one side to declare a low income and to pay small donations, and on the other side to leave earlier the work and go to pension, since they have not to gain anything by working more years or paying larger donations.

Another point is the national part of the pension, which is not exactly analogous to the working years, but has only a small difference between those who have many working years and those who have few.

The right thing to do here is to calculate a unique coefficient corresponding to the totals of donations for the analogical part of the pension, and another unique coefficient for the total working years for the national part of the pension, in such a way that, the total pensions (analogical and national) will produce a sustainable pensioning system.

A third point is the prediction that, for the pensioners for which the recalculation will result to a lower pension than the already obtained, this difference will not be cut now but in the future. This would be good if there were no need for any cutting of the main pensions now, and I hope that you will agree to it. But if you will insist in cutting also the main pensions now, it is just to cut this differences (or a part of them) from now, and not to proceed once more in the unjust horizontal cutting of the pensions.

In any case if an horizontal cutting of the pension is unavoidable, it should be done really horizontally by cutting all pensions from the first EURO by the same (and so a small) coefficient, and not cutting only, by another high coefficient, the already strongly cut the so called higher pensions, which are no more high and are the result of high donations during a long working life. Unfortunately in the moment that this letter is written unofficial news are spread to the media, that the last solution will be again implemented and, more worse, with higher cuttings. If that happens again, then there is no rescue for this country, and there is no probability to overcome the crisis. The country will remain the country of the unjustness and the corruption!!

I hope that these rumors are not valid, but in, any case, I beg you, at least for this time, to prevent it. This is the reason why I have labeled this letter as extremely urgent. As for the auxiliary pensions the implementation of the already existing law of the 2014, providing the zero deficient of the system, which was not implemented till now, is the solution to the problem, till the recalculation also of these pensions.

With honor

John Koulouris