



The Hi-Lites

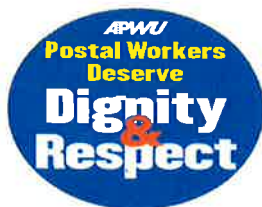


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Volume 45 Issue 4

Workers Memorial Day



Milwaukee Wisconsin Area Local

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**Glenn Griggs
President**

On April 28, 2023 members from the American Postal Workers Union joined millions of workers around the world in observing Workers Memorial Day. I want to give a special shout out to our union brothers and sisters from the AFL-CIO and Grand Alliance that took some photos with some of our local reps that day.

This year, the Workers Memorial campaign was waged against one of the biggest safety challenges we face: Toxic work environments! As many of you know we have experienced and fought back against our fair share of abusive supervisors and managers in the past. Sadly, there is a new crop of supervisors that seem to subscribe to their extreme and hostile ways.

- Some are bullying employees to signing documents even though the employee requested an APWU union rep.
- Some were witnessed yelling at employees, and clapping their hands towards them in a threatening manner.
- Some tried firing employees just because they thought they could and refused to meet on grievances
- Some tried to sexually harass and hit-on employees in a non-professional way.

These issues all create a toxic workplace environment and hurt individual postal workers. This type of envi-

How Do You Want To Be Treated ?

"Every person that works for a company has the right to come to work without being bullied, intimidated, threatened, or harassed."

ronment will not be tolerated by the APWU, nationally or locally. As many of you probably are aware by now, we are pretty aggressive when dealing with supervisors/managers that over-step their bounds. If any members are experiencing issues with a toxic work environment, please fill out the booklet we have called, "Improving Your Workplace Environment". There should be some in Steward's office. If you do not have a Steward's office directly in your installation, please contact your steward or contact my office for some copies.

Every person that works for a company has the right to come to work without being bullied, intimidated, threatened, or harassed. In order to stop Workplace Harassment it's going to take all of us to work together and report any potential issues so they can be address accordingly. If you would like to find out more go to our national website <http://www.apwu.org/safe>

Request a copy of your eOPF

As you may know *LiteBlue* has been down for a while now and people are experiencing issues with checking their personal file. There have been protocols, however, put in place while the system remains down. Any employee may request a copy of their (employee own personal file) eOPF in person or in writing to their district Human Resource Office. If the request is in writing, more than likely you will be asked to provide proof of identity. No charges will be assessed of active employees for requested copies of hard copies of their eOPF's

(while the system is down and remains unavailable due to security upgrades).

Direct Deposit

On April 21, 2023 we were notified that employees will be able to process direct deposit allotments and net-to-bank transactions, once again online through *LiteBlue/PostalEase*. If anyone has issues with this let us know as soon as possible.

Accessing LiteBlue or PostalEase

You should have been given a service talk by now explaining the do's and don'ts when accessing postal sites. If in case you did not receive a service talk, here are some do's and don'ts from the postal service.

Do:

- When accessing a postal site like *LiteBlue*, enter liteblue.usps.gov directly into the address bar and bookmark it as a favorite.
- Ensure you are on the correct website by looking at the web address.
- Make sure you take time to think before providing personal information and interacting with websites
 - Report suspicious activity to the Cybersecurity Operations Center at 1-866-877-7274. You can also contact them by email. cybersafe@usps.gov.

Don't

- Use an online search engine (Google or Yahoo) to navi-

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gate to sites requiring a password.

- Click on suspicious links or attachments
- Answer unsolicited texts or calls from unknown numbers

Updates

We are hoping soon for a resolution on the 204-b grievance we have for the clerks in the Milwaukee Plant, MWA, and City stations. I am hopeful that we can reach a resolution by the end of this month, if not this case will be moving forward to the next step which could be arbitration. We are also hoping to get a decision on the no lunch grievances within the next few months. Maybe, even sooner! I am optimistic that we will get a decision in our favor regarding this issue.

State Fair Tickets Are In

In order to be eligible and receive tickets including retirees, you will have to be a member in good standing. Just stop at our hall to pick up your two free tickets. That's it! You do not have to call to have your name put on a list. All you have to do is make sure you are a union member. Tickets will be available from June 1, 2023 thru August 1, 2023. Any questions, feel free to contact the hall.

Thank you for all you do and thank you for being such dedicated union members!!!

Swearing In The 2023 Executive Board



On Workers Memorial Day, Take Action For Dignity & Respect At Work:

The Postal Campaign Against Toxic Workplace Environments

APWU News

This year, on Workers Memorial Day, postal workers across the country will take action to demand dignity, respect, and adequate staffing to get the job done. This year, on Workers Memorial Day, postal workers across the country will take action to demand dignity, respect, and adequate staffing to get the job done.

Each year on April 28, working people around the country commemorate Workers Memorial Day.

The date is the anniversary of the passage of the Occupational Safety and Health Act (OSHA) in 1970, and serves as a day to remember workers killed, injured, or made ill at work and to redouble the labor movement's fight to secure safe workplaces for all. On Friday, April 28, we are kicking off our campaign against one of the biggest safety challenges that we face - toxic work environments. The culture of bullying and toxicity from managers has created a hostile work environment that makes workers' lives miserable, hurts everyone's morale, and, too often, forces dedicated workers out of the service. This culture is made all the worse by the epidemic of understaffed postal workplaces.

For years we have made miracles happen to get mail to its destination from understaffed facilities, but this lack of staffing is taking its toll on our health and safety, on the workplace environment, and on our service to the public. This toxic environment, together with the crisis of short staffing across the country, is hurting our jobs and is hurting the public. We encourage our members to get involved in one of several ways. The voice of one person may be ignored. When we all speak up together, we are unstoppable.

"The toxic environment has got to stop. We do not think that the Postmaster General is paying enough attention to what really needs to happen for us to give the right service, the best service, prompt service hasn't happened in a while," Debby Szeredy, executive vice president of APWU, said. Although finances improved after the Postal Service Reform Act became law in 2022, the union said they're still seeing problems. They say there are new hires, but they don't stay.

During protests across the country, members of the American Postal Workers Union said long lines at the post office and missed or delayed mail are due to working conditions from USPS. The union states it's demanding solutions to staffing shortages, along with an end to toxic work environments and poor training of new employees. Union members said factors like understaffing and mismanagement are leading to missed or delayed mail.

Postal workers say they're fed up with the pressures of short staffing, a high volume of mail and packages, abusive treatment by managers, and toxic work environments. Working conditions have lasted years. Non-career hires had a turnover rate of 58.9% in 2022, according to an audit report from the USPS Office of Inspector General. "The sad part is what's behind scenes," One Union member explained, who said she's worked with the post office since 1986. "The customers don't see that." she feels for the new employees who are often undertrained and face fear from hostile supervisors. The issues have a trickling effect on the ability to deliver mail to people's homes at a time when demand for package service has increased in recent years, the union said.

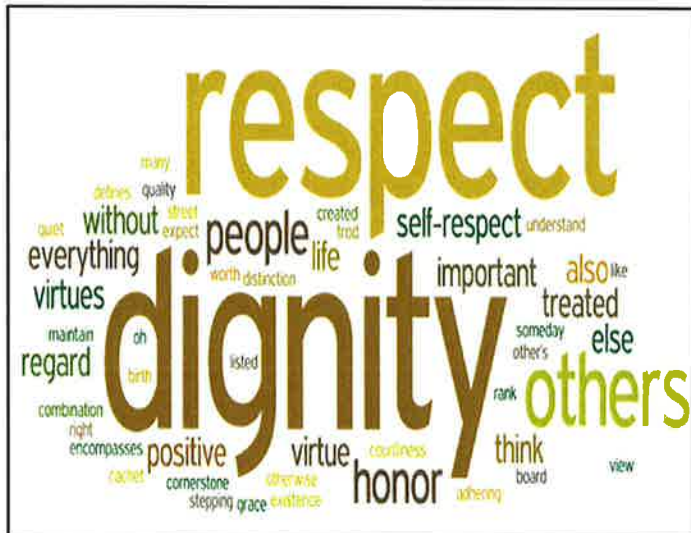
In a news release from APWU, members cited Americans view of the USPS dropped from 91% in 2020 to 77% in the latest poll, according to the Pew Research Center. "We need the American public to know that we are going to demand dignity and respect no matter what," another union member said. The APWU states it represents 200,000 employees of USPS.

(see the USPS statement...continued on the following page)

United States Postal Service Bogus Rebuttal To: *The Postal Campaign Against Toxic Workplace Environments*

In a statement, USPS Communications Specialist Mark Inglett, said “the Postal Service certainly respects the right of our employees to participate in off-the-clock informational picketing on issues of concern to their membership.” “The position being presented here by the leadership of the APWU is absent of anything based in reality.

The facts are... that over the past two years, we have worked diligently with our union and management associations to address our shared goals of employee recruitment and retention, workplace safety, and career training and advancement. We have focused steadily on stabilizing our workforce resulting in employee availability and overtime requirements being at the most favorable levels in many years.



We have converted 125,000 pre-career workers to full-time career employees since October 2020, including 50,000 conversions between April 2022 and March 2023.

We have already reversed years of declining service reliability and now 98 percent of the nation’s population receives their mail and packages in less than three days, and we are working hard to correct service-related issues in the other limited areas,” said Inglett.

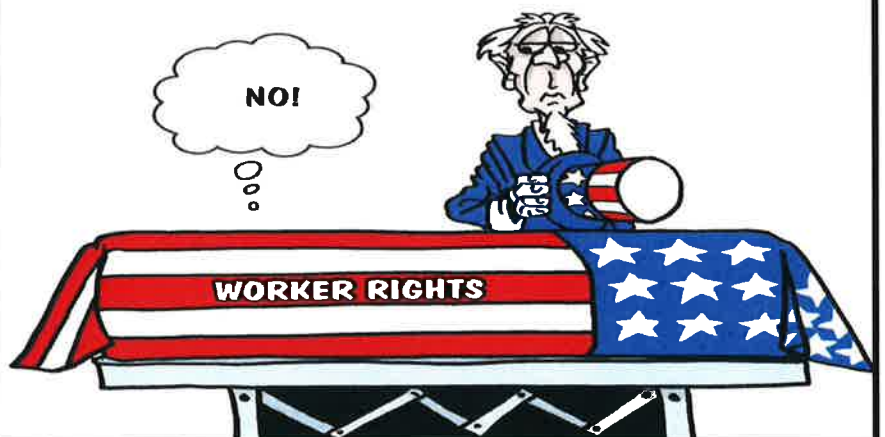
By developing the high-performing operation envisioned by our Delivering for America 10-year plan, we will create the safest and healthiest environment possible for our employees. For additional details on our progress, please see our Delivering for America Second-Year Progress Report released this week,” Inglett added.

**O SAY DOES THAT STAR-SPANGLED
BANNER YET WAVE,
O’ER THE LAND OF THE FREE
AND THE HOME OF THE BRAVE?**



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Chris Czubakowski
Local Business Agent

POSTAL SERVICE HEALTH BENEFITS (PSHB)

The Postal Service Reform Act of 2022 was signed into law in April 2022. Since then, OPM, in conjunction with the Postal Service, has been working to implement a new Postal Service Health Benefits (PSHB) Program, as required under the new law.

PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program and will be administered by OPM. Coverage under the PSHB Program will be effective January 1, 2025. Below is a list of facts regarding the PSHB Program for active employees:

1. You are required to select a health insurance plan in the PSHB Program during the 2024 open season period, from November 11, 2024 – December 9, 2024.
2. PSHB plan options and premium information will be available in October 2024.
3. OPM will launch a new enrollment platform for health insurance. Information on how to make elections using the new system will be available prior to the 2024 open season.
4. If you are an active employee age 64 or older as of January 1, 2025, you ARE NOT required to enroll in

Insurance & Benefits Update

"...spousal and family member PSHB coverage is based on the primary enrollee's eligibility."

Medicare Part B to continue your PSHB health insurance coverage once you retire. However, upon your retirement and entitlement to Medicare Part A (typically at age 65), you will have the option to enroll in Medicare Part B, without penalties, during a special enrollment period.

- If you are the primary subscriber, your covered family members will not be required to enroll in Medicare Part B to stay on your PSHB plan; however, enrollment in Medicare Part B may reduce your overall costs for health care-related expenses and may provide better value for you and your family.

5. If you are an active employee under the age of 64 as of January 1, 2025, to continue your PSHB health insurance coverage in retirement, you WILL BE required to enroll in Medicare Part B after you retire and become entitled to Medicare Part A (typically at age 65).

- If you are the primary PSHB enrollee, your covered family members will also be required to enroll in Medicare Part B when you retire, upon their entitlement to Medicare Part A, if they wish to remain covered by your PSHB insurance.
- If you retire on or after January 1, 2025, and you are under 64, you WILL BE required to enroll in Medicare Part B when you become entitled to Medicare Part A (typically at age 65) to remain enrolled in a PSHB

plan.

- The Social Security Administration (SSA) will mail you a notice when you are eligible to enroll in Medicare Part B during your initial enrollment period. Your initial enrollment period starts three months prior to your 65th birthday and ends three months after your 65th birthday.
- If you are the primary PSHB subscriber, your covered family members will also be required to enroll in Medicare Part B upon their entitlement to Medicare Part A, if they wish to remain covered by your PSHB insurance.

6. There are exceptions to the requirement to enroll in Medicare Part B as an annuitant. These exceptions will also apply to your covered family members. Annuitants may be responsible for providing proof of eligibility for the applicable exception(s) to the designated agency. These exceptions are:

- You are residing outside of the United States and its territories. You are required to follow the policy and procedure set forth by the Postal Service to be eligible for this exception; or
- You are enrolled in health care benefits provided by

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the Department of Veterans Affairs; or

- You are eligible for health services provided by Indian Health Services.

7. As a general rule, spousal and family member PSHB coverage is based on the primary enrollee's eligibility. If the primary subscriber is required to enroll in Medicare Part B, dependent family members will also be required to enroll when they are eligible.

PSE CONVERSIONS AND 60 DAY WINDOW

A debacle in the conversion process led to many instances during the past six months where PSEs have been misinformed about the 60-day window to sign up for postal benefits upon conversion. These postal benefits include health care, life insurance, dental insurance, vision insurance, TSP and FSA.

Newly converted PSEs have been told by managers and supervisors that the 60-day window to sign up for their benefits begins on the effective date listed on their PS Form 50. This is incorrect as their 60-day window begins on the date their PS Form 50 is processed (Box 86).

Due to major delays in management "cutting Form 50's" the difference between the effective date and processing dates were many months apart. Thus, there have been circumstances where members were dissuaded or failed to apply for insurance because they were under the false impression that they were already outside the 60-day window when they were not.

No one should be forced to forego something as important as healthcare or life insurance due to any administrative oversight, indifference or ineptitude behalf of certain supervisors and managers. Once again, the 60 day window to apply for benefits begin on the date the Form 50 was processed to (Box 86). If you miss out on this opportunity upon conversion you will have to wait until 2023 open season apply for health, dental and vision insurance.

* * *

SOLIDARITY

The culture of bullying and toxicity from managers has created a hostile work environment that makes workers' lives miserable, hurts everyone's morale, and, too often, forces dedicated workers out of the service.

This culture is made all the worse by the epidemic of understaffed postal workplaces. For years we have made miracles happen to get mail to its destination from understaffed facilities, but this lack of staffing is taking its toll on our health and safety, on the workplace environment, and on our service to the public.

This toxic environment, together with the crisis of short staffing across the country, is hurting our jobs and is hurting the public

- Toxic workplaces hurt individual postal workers, who suffer effects on our mental and physical health.
- Toxic workplaces create physical hazards, as workers are unable to meaningfully report dangerous workplaces to managers who refuse to listen.
- Toxic workplaces hurt the service that we provide to the public. They lower morale, drive workers out of the Postal Service, and create a vicious cycle of worsening working conditions and poorer service.



Larry Victory
Motor Vehicle Director

Kevin Drissel, your MVS Steward, and I just finished holding three Question and Answer sessions this past week for PVS. One of the concerns was about how to contact us and knowing our availability.

My name is Lawrence Victory and I am the new Craft Director for MVS. I work in the VMF stockroom. My room number is 110 in the VMF on the 1st floor. My hours are 6:45 to 15:25 Monday thru Friday and some Saturdays when overtime is called. My phone number 414-270-2156 or 414-270-2166.

You can email me at ...
lawrencevictory@gmail.com
lawrence.e.victory@usps.gov

Kevin Drissel's hours are 14:50 to 23:00 Monday thru Friday. Kevin is a driver in PVS. He can be reached at 262-620-8378. If you can't reach either one of us, call the APWU Steward office at 414-270-2019.

The APWU Steward office is located on the 4th floor to the left of the elevators when coming up using the elevators from the parking lot. Otherwise please contact the Union Hall at 414-273-7838 within the hours of 8am till 4:30pm.

We would like to have another steward for PVS, preferably on tour 1 so we can have someone on the tour available on all three tours to take

We Are Here To Educate You & Address Your Concerns

"Management has expressed concern over the misuse of company vehicles."



questions and seek to resolve issues. Since Kevin is on tour 3 and I am on tour 2, this would provide better coverage for the MVS craft.

Please forward your name to me if you are interested. You must complete a steward training class to be a steward. Training is done on your own time with one of our Officers.

We currently have three cases at Step 3 Arbitration. We are waiting for them to be resolved as they are no longer at the local level.

- A video camera in the lunchroom
- A removal
- Vacation slots for PVS

Company Vehicles

Management has expressed concern over the misuse of company vehicles (stopping at big box stores and residential properties).

Remember, they are currently updating the GPS on all vehicles, tractors, 7 tons, 2 tons, Promasters and Metris. Besides telling them your location, it will also be able to tell if you were speeding, hitting the brakes hard or an impact occurred. I am sure the Union at the National level will have a settlement that the information gathered can't be used for discipline. But if you start doing something irregular, I am sure they will start following you.

Be Safe

On the topic of safety, if you do get into an accident, please have a steward review any statements you write for before submitting them to management. They have a tendency to take your words out of context. Drug use is another concern. I understand that marijuana is legal in a lot of states but it is a violation of the Federal DOT rules.

Be careful not to jeopardize your job by using this drug and getting Federal drug charges against you.

EEO / OWCP Is Not Part Of The APWU Contract

If someone is helping you with an EEO from the union, they are doing it NOT as a representative of the APWU. OWCP is also not part of the contract. Issues with OWCP can be complicated. We have a specialist who can advise you on these matters.

You will need to contact the union hall at 414-273-7838 and set up an appointment to speak to Bob Wood if you have been injured on the job. Retirement paperwork is not part of the contract. I can answer some general questions about retirement but there are numerous factors that go into retiring. If you are considering retirement the first step is to go to *LiteBlue* and look at e-retire for more information. You can also contact Union financial. They are a profes-

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sional service. Their business cards are available at the union hall. Kevin and I don't have set Union times as both of us work the floor. Please contact us if you have any questions.

* * *



Kenni Liggan
Customer Service
Director

*Written By APWU Clerk Craft
Director, Lamont Brooks*

About a month or so ago management decided to do away with the time clocks at the city stations for the clerks. Clerks were instructed to use the scanner to punch in, out and to make moves etc. For the most part the scanners have been working, but after I contacted all the city stations, I found out that there are some problems that has come up so far.

Several issues are:

Not enough scanners, no wi-fi to use the scanners, clerks are losing 2 to 3 minutes waiting to punch in, scanners taking long to download time, scanners not working at all and clerks using PS Form 1260's which are your back up cards.

Because of that the Union is telling any clerks that are having problems with these scanners to please contact us. Also, these issues were addressed by the National Clerk Director Lamont Brooks.

Scanners

"I will advise the Locals to file local grievances..."

- The scanners do not work or are very slow.
- They are not consistently located near the employee entrance.
- No employee should be cited as tardy at locations where the scanners are being used in lieu of the EBR time clocks.

I will instruct clerk bargaining unit employees to submit a PS Form 1260 Non-transactor card, which will be made available to the local union and the clerk performing TACS.

I will advise the Locals to file local grievances, requesting employees to be paid an additional 5-10 minutes a day due to them not being able to

clock in at the beginning of their tour and not being able to clock in after lunch.

The second remedy request is that no tardies can be cited in any attendance discipline. This will be a continuing violation grievance until the MDD-IO scanner issue is resolved.

Respectfully submitted,

Lamont Brooks
Director
Clerk Division





Chris Paige Jr
Automation Director

The National Labor Relations Act (NLRA) which was passed by Congress in 1935, protects us as federal employees of the United States Postal Service the right to seek better working conditions and designation of representation without fear of retaliation. Article 17 of the National Agreement is your contractual right to REPRESENTATION, as well!

Per Article 17, Management is required to cooperate with stewards. With that being said, upon any employee's request for a Union steward, Management should contact the appropriate certified steward/Union officer as soon as possible to arrange a mutually agreed upon time for the steward/Union officer to meet with the employee. Management should then inform the employee of the meeting time and release the employee at that time.

There's nothing anywhere contractually which states that Management has **"2 HOURS TO GET YOU A STEWARD!"** Employees should in fact be permitted to have a reasonable amount of time to consult with a steward/Union official.

In no way should reasonable time be measured by any predetermined factors. Generally, the steward may determine how much time he or she may need with the employee. In return, Management may ask the stew-

ard/Union officer of an approximate timeframe.

With that being said, Management may need to set a specific time due to needs of service. But not without discussing with the steward prior to, if additional time is needed.

It could be agreed that additional time may be granted in conjunction with the previously specified time, or at a later time or date. Our local has past settlements at our level in this regard.

Upon requesting a steward, remember the following things:

- Do not leave your work area to go to the Union office. Some will take it upon themselves to go to the Union office to get a steward. If so, this should only

I Have Two Hours To Get You A Steward

"...Management may need to set a specific time due to needs of service."

be done during your scheduled break or lunch.

- Try to be patient and remain calm depending upon the circumstances. Allow Management to contact the Union. Maybe give them 20 or so minutes and politely follow up with the immediate managerial member you put request in with.

If the request is still not granted, contact your tour's MDO, the 4th floor Union office, or the Union hall on your next scheduled break. In that order.

Congressional Movement

Members of Congress have introduced legislation for two approaches to expanded postal financial services. These include a Treasury-backed savings system at the post office similar to what existed in the United States from 1911 to 1967 and individual FedAccounts accessible through local post offices in conjunction with the Federal Reserve.

These proposals would provide reliable, affordable alternatives to predatory financial firms. They could also facilitate distribution of federal stimulus checks. Every community across the United States benefits from a strong USPS. Rather than weakening this vital public infrastructure, policymakers should focus on strengthening — and expanding — this service to meet 21st century needs.

Assistance on Hostile Work Environment

Linda Turney, National Business Agent

When being bullied, harassed or intimidated by a supervisor, do your best to keep cool. In the long run, they will be the one that suffers. Don't use foul language, don't raise your voice. Just be silent and ask for a steward. If you are a steward and being bullied, do your best to walk away.

The issue of your grievance is: Was the Supervisor and/or Postmaster creating or promoting a hostile work environment? If so, what is the remedy?

You must remember to be calculated to win. Use Article 14 Safety and Health and Article 19 Handbook and Manuals in your grievance.

ELM 862.1 states... ***"it is the policy of the Postal Service to provide and maintain work environments that are conducive to and promote the good health and safety of all employees."***

You can also use Publication 552: pages 27 and 28, for questions to ask concerning the Grievant being bullied, harassed or intimidated. Management should conduct an IMIP in accordance with Publication 552.

You should outline exactly what the supervisor/PM is doing or did. You will need dates, times, what was said, who they said it to, who were the witnesses that are willing to corroborate the incidents, what was the issue concerning the threat or intimidation, what was the listener's response. If there were other grievances filed regarding the supervisor or postmaster, include the numbers of those case files and the resolutions.

Witness statements are required in a grievance such as this. All witness statements must be signed and dated and have the date of a particular incidents. We must have a strategy

that makes it impossible to maneuver a defense at arbitration. The documentation and proof of the actions of the supervisor is the most important part of the grievance. We must prove - not just say - this is bullying, intimidation and harassment. This can mostly be done with witness statements and the listener's reaction. Further, it is easier to prove if there have been several incidents, not just a one-time occurrence.



**If you don't stop
lying, you'll
grow up to be a
manager at the
U.S. Postal
Service**

This should be outlined in the grievance for each and every incident reported.

For your remedy, avoid asking the supervisor to be "fired". Management interprets that remedy as false interpretation or meaning of the CBA, handbooks and manuals. They then use an "inappropriate remedy" argument.

They state it cannot be used for other lesser discipline. Often an arbitrator will totally misread and misconstrue that remedy to mean that we won't take "discipline, demotion, or reassignment", leaving the arbitrator with nothing but an order to cease and desist. Arbitrators **normally** will not "fire." Ask for cease and desist in the remedy in addition to appropriate discipline of the supervisor for their actions with notice to the Union.

If management always is speaking down to employees or angrily demanding employees to obey, ask for a remedy to have a Labor/Management meeting with 30 days of your settlement. The topics of discussion shall include workplace environment and allegations of a particular supervisor's harassment issues. Be sure to take notes of the meeting and get a local agreement. A labor/management meeting notes and agreement can be cited in arbitration.

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John Miceli
Treasurer

clarkhoward.com

Are you worried that the number of credit cards you have could have a negative impact on your financial life? Is there a “right” number of credit cards for one person to have in 2023? The answer is a little more nuanced than an exact number.

You should have at least two credit cards, but the opportunity for more is there for consumers who want to be aggressive in pursuing rewards programs. In this article, we will walk you through some of the things you need to consider before how many credit cards are right for you.

How Many Credit Cards Should You Have?

Let’s start by talking about the minimum number of credit cards you should have in your wallet. In most cases, the answer is “at least two.” While Team Clark advises against signing up for credit cards if you have trouble controlling your spending or difficulty paying off your balances in a timely matter, there are some undeniable advantages to spending with a credit card.

Not only can you earn things like cash back or travel rewards with every purchase you make, but you also get protection against fraud, much better protection than you can get with a debit card.

Are These Credit Cards In Your Wallet

“...choosing credit cards that have rewards programs that complement your spending habits.”

While there may be some debate on the maximum number of credit cards that are right for a person, There’s no debating the minimum. You should always have at least two credit cards. Never one, and never two from the same issuer. It is important to keep two different lines of credit open from two different card issuers just in case one of your issuers decides to close or severely limit your line of credit.

That’s why he says your two cards should be from two different companies. “I’m thinking about this from a defensive standpoint,” Clark says. “I’m thinking about your credit score and how secure you are in that credit when the economy gets tougher — which eventually it always does.”

How Many Credit Cards Is Too Many?

You should have at least two credit cards, but is there a maximum amount of credit cards you should have? Clark acknowledges that there may be more advanced credit card users who want to be more aggressive in chasing rewards. In fact, Clark has five personal credit cards in his wallet. If you’re comfortable being more aggressive, you may be considering applying for several of the top rewards credit cards on the market.

We sought the advice of credit card expert to help determine how many cards are “enough” to get the most out of the credit card rewards market. He says that there is no true “maximum” number. The right amount of credit cards to have is no

more than you can manage responsibly. For some, that’s zero, but for others that could be many. As far as your credit score is concerned, having five is ideal, but there’s no benefit to having more than that.

The key to maximizing credit card rewards on your purchases is not necessarily stuffing your wallet with as many cards as possible. Instead, it’s about being intentional about choosing credit cards that have rewards programs that complement your spending habits. For experienced credit card rewards enthusiasts, more cards can offer more rewards and benefits. You might have one card for gas, one for groceries, one for dining and another for purchases that don’t qualify for any bonus. You may also wish to have a small business credit card to keep track of those expenses, even if you just own a rental property or buy and sell things online.

Does This Impact My Credit Score?

Like most things in your financial life, there can be credit score consequences to the number of credit cards you carry in your name. But it may not necessarily be the impact you expect. There are both positive and negative credit score consequences when you change the number of credit cards in your wallet. Let’s walk through some things you should consider about your credit score.

Applying for credit cards can cause a temporary dip in your credit score.

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New credit inquiries, which are usually processed by a card issuer when you apply, factors into about 10% of your score. The good news is that these little dips roll off over time, making the impact of applying for a card temporary.

Your credit utilization rate goes down with more credit cards.

This is a way that having 2-4 credit cards can positively impact your credit score. The more cards you have, the more credit you have access to each month. By not using that credit, you're showing that your revolving utilization rate is low. This factor makes up 30% of your credit score.

Credit card payments can build strong credit history.

Keeping a credit card open for a long period of time can help with your length of credit, which makes up 15% of your credit score. This portion of your score is calculated by the average age of your credit accounts, so it make take a little while for this to be a positive for your score.

Missed payments can really damage your credit score.

The more credit cards you have, the more likely it is that you'll forget to make a payment on time for one of them. Late or missed payments impact 35% of your credit score.

What's the Right Credit Card Mix for Your Wallet?

Now that you know the factors involved with making credit card choices, are you ready to choose the right ones? Here's a couple of questions to ask yourself as you're deciding:

Where do I spend my money?

Credit card rewards are often geared toward spending in certain categories (grocery, travel, etc.) or at certain stores. Knowing where you spend your money and what type of category those purchases fall into can help you decide which types of rewards cards would be useful to you.

Do I plan to carry balances on my credit cards?

If the answer to this is "yes," you may want to avoid rewards cards altogether. Instead, it's recommended that you check with your local credit union for a credit card that has a low, fixed APR. You'll save more money with a lower interest rate on your balance than you'll ever earn in rewards. If you're going after rewards credit cards and running balances, you're really not treating yourself well. Because whatever you're paying in interest is going to way outstrip whatever the rewards would be. Once you have a good idea of what makes sense for your personal financial situation, it's time to re-search individual credit cards:

Cash Back Credit Cards, Rewards Credit Cards, Travel Credit Cards, 0% Intro APR Credit Cards, 2% Cash Back Cards, Small Business Credit Cards, Secured Credit Cards, Balance Transfer Credit Cards.

Final Thoughts

So have you decided how many credit cards should be in your wallet? As you can see, after we dug into this with our experts, we learned there is no "perfect answer" for how many cards you should carry. But we have definitely uncovered a few key takeaways that can help you make the best decision for your situation. Most consumers should have at least two credit cards from different issuers. This helps diversify your risk if one of your credit lines is diminished or eliminated, and it also positively impacts your credit score. Having more than two cards can open you up to category-specific rewards without adversely impacting your credit, assuming that you can remember to pay each of these cards on time and in full. If you're going to carry a balance on a credit card, you should consider APR over rewards when picking your cards. If you have had trouble with spending that has led to serious credit card debt in the past, you may want to avoid applying for credit cards altogether. We'd rather you stay out of debt!

Black Families Have A Major Stake In The Postal Service's Future USPS Has Long Been A Major Source Of Good Middle-Class Jobs For Black Workers

Inequality.org

The United States Postal Service is under strong pressure to make deep spending cuts that would be devastating for customers and employees across the country. Black families have a particularly large stake in the debate over the future of this vital public service. USPS has long been a major source of good middle-class jobs for Black workers. Post offices are also well-positioned to address the needs of the disproportionate share of African Americans who currently lack access to affordable financial services.

Postal Jobs Have Long Been a Road to the Middle Class for African Americans

The Postal Service began employing African Americans shortly after the Civil War. It became a major source of good, middle class jobs for African Americans in the early 20th century. During the 1940s, civil rights advocacy, combined with wartime needs, created even more opportunities for Black postal workers. By the mid-1960s, African American leadership had increased significantly, with the three biggest post offices in the country — New York, Chicago, and Los Angeles — all headed by Black postmasters. By the end of the 20th century, African Americans comprised 21 percent of all U.S. postal employees.

In 2020, Black workers made up nearly a quarter of the Postal Service workforce — more than double their share of the total U.S. labor force. According to Institute for Policy Studies analysis of Bureau of Labor Statistics data, postal workers have the highest average annual wage (\$51,740) and the highest median hourly wage (\$25.03) among the 10 occupations with the heaviest representation of Black workers. Four of these 10 occupations have median hourly wages below \$15 per hour. Of the 10 most heavily African American occupations, the Postal Service employed the fifth-largest number of workers. The Center for Economic and Policy Research notes that the wage gap between white and Black workers is narrower among postal workers than among private sector employees. The Economic Policy Institute has found that Black workers' share of USPS jobs is significantly higher than their share of all public sector jobs.

Many Black Families Stand to Gain From Expanded Postal Financial Services

The pandemic has created enormous challenges for USPS because of the strain on the workforce due to the virus, a drastic increase in demand for package deliveries, and plummeting mail volumes as businesses have cut back on advertising. The agency's reported financial losses are also artificially inflated by a mandate to prefund their retiree health benefits 50 years in advance. This prefunding mandate, which no other corporation or government agency faces, accounted for 84 percent of USPS reported financial losses from 2007 to 2020. Instead of making more cuts to the Postal Service, policy-makers should repeal the pre-funding mandate and explore new revenue sources, particularly those that would help meet important social needs, such as postal banking. Black families would benefit significantly from expanded postal financial services. According to an FDIC survey, 13.8 percent of Black households and 12.2 percent of Latino households did not have bank accounts in 2019, compared to just 2.5 percent of white households. Lower-income households and adults with disabilities were also more likely than other Americans to be "unbanked." Families without bank accounts are much more likely to have to use high-cost financial services. For example, 31.9 percent of unbanked households use check cashing services, compared to 5.5 percent of all U.S. households, and 14.4 percent of the unbanked use bill payment services (e.g., Western Union and MoneyGram), compared to 4.9 percent of all households.

Among all families without bank accounts, the most-cited reason was that they couldn't afford minimum balance requirements. Other major reasons included distrust of banks, high and unpredictable fees, and inconvenient locations. A 2019 S&P Global report found that majority-Black neighborhoods have lost more bank branches than non-majority-Black neighborhoods.

JPMorgan, for example, reduced the number of branches in majority-Black areas by 22.8 percent from 2010 to 2018, compared to a decline of 0.2 percent in the rest of the country. With more than 31,000 post offices across the country and a high level of public trust, USPS is well-positioned to provide dependable, affordable financial services. According to a 2015 USPS Office of Inspector General report, expanding postal financial services such as check-cashing, ATMs, and

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electronic money orders could generate as much as \$1.1 billion in annual revenue.

* * *



Nikki Anthonasin
Manual/Mechanization
Director

I would like to thank all of you for re-electing me to another term as your Clerk Craft Director of Manual and Mechanization. This position can be a challenging position to fulfill at times and I want to assure all of you that I will be here for you during my term and I am up to the challenges that it brings.

Since my new term has begun, in the past few weeks I have adjusted my schedule to accommodate tour 3 several days a week, where representation is currently lacking. Even, changing my non-scheduled day. We are seeking stewards for all tours and encourage anyone interested in becoming a steward to start by attending General Membership Meetings (GMM's).

I would love to meet with anyone that is interested in becoming a steward. Please take the time to contact me and I will make time to meet with you and we can chat. Having more union stewards would be a great benefit to all of us. It would help give us

time to get on the workroom floor more often and see what is going on.

When we have the chance to be on the workroom floor, it is the perfect opportunity for us to educate our union sisters and brothers on contractual violations that we see occurring, as well as safety violations, and the workroom floor environment.

As your union, we always want to make sure that you are working in a safe environment, that management is not violating the contract, and that you are not working in a hostile work environment. This all begins with education and communication.

During my term I would like to focus on getting out there and talking with my union sisters and brothers. I would like to see you all get more involved in your union. Being a union member is something that you should all be extremely proud of! It is a great privilege and an honor! Unions help reduce wage gaps for women workers and workers of color.

Union members have better job safety protections and better paid leave than non-union workers and are more secure exercising their rights in the workplace. Workers

with union representation enjoy a significant pay premium compared to non-union workers.

A union contract is a potent weapon against unequal pay and structural racism because it establishes fair and transparent systems for hiring and firing, wages and more. Black, Latino and Women workers are paid 26%, 39.2% and 23.8% more, respectively, when they belong to a union. Union contracts pay women and men the same for doing the same job. You cannot be fired for your sexual orientation or gender identity under a union contract.

***Let's ALL Stay
UNION STRONG & UNITED
Together!***





Jim Arneson
Maintenance Director

With most vacations starting up, I want to mention a few things. Remember the annual leave we get is a benefit and unlike most other companies the Union has made it possible to have the annual leave that we will earn for the year advanced at the beginning of year.

Annual leave and vacations

Recently, an employee was almost put into a position they may not have wanted because they had not turned in a new PER form with the new position on it. They also were not aware of the posting. The contract allows an employee to request, in writing, that the Service send out the Notice of Intents (the postings) to the employee while they are on vacation. I would advise people to do this anytime they go on vacation, so this situation doesn't happen to them.

Stations / AO's using PS form 4776

I want to mention a few things concerning routes. For the custodians out there...when you are assigned work for the day, the routes cannot equal more than 7 hours per the MS-47. The only exception to this is "senior" routes that are supposed to be split up during a much longer period of time. So if you see that you are being assigned more than 7 hours of work, please contact the Union.

Additionally, management claims that it is only estimated and that they "know" it takes less time. That is ir-

Requesting Notice Of Intents When On A/L & Accuracy Of Your 4776

"This is very important in the future for Line H remedies."

relevant, as the MS-47 has assigned these times and local management cannot just make up their own times for these routes.

With the Covid-19 MMO's mostly no longer in effect the time that you put on the work assignment sheets is important. Please be accurate with the time and if it takes longer to do the route then put that correct time on the sheet. If management is telling you to put it somewhere else, contact the Union.

Also if you do not complete the entire route, then you must put down either partial if it's a daily or working if it is a senior route. This is very important in the future for Line H remedies. If this is not done then the Service can skip routes and not staff the buildings properly.



President Glenn Griggs, Local Business Agent Chris Czubakowski and Treasurer John Miceli pose for a photo outside our local union office prior to our gathering with the AFL-CIO and Grand Alliance union brothers and sisters on Friday, April 28 for Workers Memorial Day. (see cover)

One Thing Congress Can Do To Help Save The United States Postal Service

The Hill

The U.S. Postal Service lost \$1 billion last quarter, according to the agency's most recent financial report. This is particularly distressing news because this red ink came during the holidays' peak mailing season. The losses stem partly from inflation driving up operating costs: Gasoline, worker compensation and just about everything costs more. The bigger problem was a slide in revenue. The agency's annual revenue was \$2.2 billion less than its 2021 take. Holiday season deliveries were 1.5 billion fewer than in 2021 and, it is worth noting, 3.3 billion fewer than in 2017.

This should raise alarm bells on Capitol Hill, seeing as Congress has delivered aid to the agency three times in the past few years. During the final year of the Trump presidency, Congress gave the Post Office a \$10 billion loan, which it later turned into a strings-free gift. Last year, Congress passed and President Joseph Biden signed bipartisan postal reform legislation. That legislation shifted more than \$100 billion in USPS retiree healthcare costs onto Medicare. And late last summer, Congress provided the agency with \$3 billion to help electrify its aged delivery fleet. Yet, the losses continue.

Nobody should be surprised because Congress' various enactments have failed to address the USPS's basic problem: A broken business model. The 1970 law that birthed the U.S. Postal Service aimed to cover the agency's operating costs by giving it a monopoly on letter mail. Rising mail volume brought rising revenues, which covered the costs of hiring unionized employees to deliver mail six days per week. But this business model broke at the dawn of the 21st century. High-volume mailers began quitting the mail and communicating with their customers via the internet. So too did government agencies, like the Internal Revenue Service. The Great Recession of 2008 exacerbated this trend, as the private sector contracted in size and cut their use of the Post Office even more. All told, mail volume has declined more than 40 percent since 2006.

Yet, Congress has not drafted a bill that would address the agency's outdated business model. Instead, legislators have pitched ad hoc aid to the Postal Service and declared, "You guys figure it out." To pay the bills, the Postal Service has delivered more express mail and parcels. A decade ago, these lines of business comprised 17 percent of the agency's revenues. In the past few years, they have brought in 40 to 47 percent of its dollars.

Of course, receiving, sorting and delivering boxes is a different business from paper mail. This has forced the Postal Service to revamp its network, from mail carriers' mailbags to the sorting machines and the trucks — all of which were designed to carry paper mail. Postmaster General Louis DeJoy estimates that it will take 10 years and \$40 billion in capital investments to get the agency to the point where it can consistently cover its operating costs.

Of course, the problem with this approach is that it relies on the Post Office, a government agency, to increasingly compete with the private sector to survive. Delivery firms like UPS, FedEx and DHL have been moving express mail and boxes for decades and know the business cold. Big retailers like Amazon and Walmart are building out their own delivery networks. The USPS could get whupped.

Congress should let the Post Office more sensibly invest its retiree health and pension assets. Presently, the Post Office is forbidden from investing its \$357 billion in retirement assets in anything but low-yield U.S. Treasury bonds. This is crazy — no state or municipal cop or teacher pension funds are stuck buying only bonds. Even federal government employees get to fund their retirements by investing in index funds curated by the Thrift Savings Program.

Making this change to the present law would bring the Postal Service perhaps \$3 billion a year in additional revenue. This reform would garner bipartisan support. Rep. Stephen Lynch (D-Mass.) introduced a bill in 2019 that proposed something similar, and legislators on the political right long have supported reforms to bolster Americans' retirement accounts.

AMERICAN POSTAL WORKERS UNION, AFL-CIO MILWAUKEE AREA LOCAL

PROUDLY ANNOUNCES OUR TWENTY THIRD SCHOLARSHIP YEAR



Two (2) \$500.00 Scholarships will be awarded

- * The John Akey Memorial Scholarship
- * The Milwaukee Area Local Scholarship

RULES AND GUIDELINES

1. This scholarship application is offered to current graduating high school seniors.
2. The applicant must be a child, stepchild or legally adopted child of a current active member in good standing or of a deceased member of the Milwaukee Area Local.
3. The local's Recording Secretary will verify member's eligibility before any application will be considered for an award.
4. The scholarship recipient must attend an accredited college, university or vocational technical school of their choice leading to a two year or four year certificate or degree.
5. Winners must be accepted into an accredited school within 4 months of naming the winners.
6. When the recipient notifies the Milwaukee Area Local Treasurer that he/she will be accepted, the Treasurer will send (to the school's business office) a check in the school's name. The scholarship will be paid directly to the educational facility.
7. In the event that the student does not attend or drops out, any monies refunded must be returned to the Milwaukee Area Local.
8. Students can win the scholarship only once.
9. The application and the completed essay, must be received by **June 26, 2023** in order to be considered for an award.

The winners will be notified the week of **July 17, 2023**.

Disputes concerning eligibility must be made to the scholarship committee and the decisions of the committee will be final.

Scholarship entries sent through the mail should be directed to the below address.
Please enclose the **completed application** along with the **required essay** to:

APWU Milwaukee Area Local
c/o John Miceli
417 N. 3rd St.
Milwaukee, WI 53203



AMERICAN POSTAL WORKERS UNION, AFL-CIO MILWAUKEE AREA LOCAL

ESSAY INFORMATION:

The completed essay must be attached to:

1. A one-page cover sheet showing the student's name, address, phone number, name of graduating school and the name of the parent who is a union member. **Do NOT put your name on the essay.**
2. All applicants must submit an essay. This year the students will be required to write an essay that answers the following question;

**How has your parent(s), being an APWU
Union member, impacted your life?**

3. Essays must be typed written and double spaced. Essays must be 500-700 words in length.
4. The Scholarships will be awarded primarily on the basis of the essay's worthiness, clarity, and originality.

OFFICIAL SCHOLARSHIP APPLICATION

APPLICANT INFORMATION:



Scholarship applicant's name: _____

Telephone # _____

Home Address: _____ City _____ State _____ Zip _____

I will graduate from _____ High School, located in _____ (city)
in _____ (month and year).

I will attend _____ (college, university or vocational school)
in _____ (city and state). I will be enrolled for the _____ (term)
of _____ (year).

Parent/Legal Guardian's Name _____

Signature of Student Applicant _____