



**Paul McKenna
President**

Over the past several months, the union has been receiving more and more calls where management is having our members working excessive amounts of overtime, including going over the 12-hour and 60-hour cap. Also, we are having issues where Carriers, Mail Handlers and management is performing clerk work. If this is happening in your office, the union needs to be notified of it. Your job depends on it.

Management and the other Crafts should never do our work. If they are doing it in your office, they are taking money out of your pocket and causing the APWU to lose jobs. If management or another craft is doing our work, you need to contact the union to file a grievance on the violation, so we can get it stopped and make our members whole. I believe that managements philosophy is if the mail keeps getting out of your office on time, they will continue to cut APWU craft jobs.

Management doesn't care who does the work, as long as it gets done. If they have to pay a clerk for a grievance settlement for a Mail Handler or Carrier doing our work, they are still saving money, because only a small fraction of these violations gets reported, and they don't need to increase the staffing in that office.

Excessive Violations

"Our National Agreement has working rules in it and they are there for a reason."

I understand some people love to work as much overtime as possible. The money is good. But members shouldn't be working overtime in violation of our contract, or at the expense of other members.

Our National Agreement has working rules in it and they are there for a reason. It also provides us a good standard of living with good wages, good insurance, retirement and job protections such as no lay-off provisions. It also protects all of us from management abuse, a grievance procedure and safety and health protections. The list could go on and on.

The contract also gives us 150% pay after 8 hours of work and on our first off day, double time after 10 hours and on our second off day. It protects us from management working us too many hours in a day and a week.

The contract is clear. It states that we shouldn't work more than 12 hours a day or 60 hours a week, (outside of the Christmas rush). But some members are willing to violate the overtime cap.

When they do this, they are allowing management to break the contract. By doing this they are keeping our non-career members from reaching their goal of career status and having the same security and benefits that careers enjoy. Because some want to work 65 hrs, 70hrs and even 75+ hours a week in vio-

lation of your contract, they are taking money from the non-careers and stopping them from having the security that we enjoy of being a career employee.

By working over the OT cap, it allows management not to have to hire career employees. (Try to remember back when you were a PTF, and you were tired of working crazy hours and you couldn't wait to get a chance of getting rid of the PTF status and get a bid job!)

The same argument goes for when employees don't file grievances for working 1 person to a machine or allowing Mail Handlers or Carriers to do our work. Allowing these type of contract violations go unchecked, do the same damage to our bargaining unit as working over the OT cap. Allowing other crafts to do our work, allows management to revert jobs instead of hiring new employees and converting our PSE's to career.

Report contract violations.

Remember, it's not the unions contract that's being violated, its your contract that is. Enforce it!





Greg Becker
South Sectional Director

As many of you have read in my recent Executive Board meeting reports, I have been informing the members about the USPS effort to cut Clerk Craft jobs throughout the State/Country.

Management has been relying on computer programs called "Dashboard Complement" and/or "Job bid Management" to cut jobs by using "earned hours," a nebulous assumption that, by definition, can use variables to achieve the goal of reducing the complement at many A. O.'s/A. P. O.'s.

The Union questions the results of these management programs that call for excessing Clerks at offices that are adequately staffed. Some Postmaster's at these offices are worried as we begin to work our way toward the Holiday season, which was already difficult last season with the adequate staffing. And good luck to these Postmasters that try to call around for another PSE or PTF (at level 20 and below offices) to help at their office.

The PSE or PTF is up to their eyeballs with parcels at their home office...as their Postmaster is calling around for help! These events are happening already as management is

Let's Protect Our Work and Our Jobs

*"If we don't grieve these violations,
we are helping management reduce our jobs"*

choosing to violate the contract to get the mail to the Carriers. This is happening as I write this, as management personnel are performing Clerk work alongside of Carrier Craft employees...who are also performing Clerk work to get the mail to the Carriers in time to hit the streets.

It seems that the resulting job cuts from the "earned hours" data is forcing many Postmasters to decide to violate the contract by ordering Non-Clerks to perform Clerk work, or feel the wrath of Upper management after large volumes of mail miss its commitment time.

Most Postmasters will choose to violate the contract and hope that no one will contact the Union. If we don't grieve these violations, we are helping management reduce our jobs.

Please contact me (or your steward) with information on who was doing our work, and for how long. Because our National Agreement states that Management shall make every effort to create desirable duty assignments from all available WORKED HOURS for career employees to bid, we may be able to justify creating duty assignments based on the reality of WORKED HOURS, including grievance settlements vs. management's earned hours "fantasy".

Another action we can perform, to protect our jobs is clocking into the correct Operation (Opn).

These Computer programs tell management the number of Clerks needed at each office based on the inputted time in each operation. We must get credit for every minute that we are performing "work" by clocking in to the operation that represents that "work".

Our Assistant Director of the Clerk Division in Washington, D.C., La-mont Brooks, has recently sent out a guideline of commonly used Function 4 Customer Service Clerk work activities and the correct operation numbers that correspond with these activities.

Compare these operations to the operation numbers that management tells you to punch into. If the operation numbers differ, talk to your supervisor and show them the attached list.

If you forget to clock into the correct operation, always ask your Supervisor to manually input the correct operation and the amount of time in that operation.

In addition, if a PSE or PTF (at level 20 and below) from another office works at your office, these hours should be transferred to the correct operation and finance number.

Contained in this article are the most important actions we can take to protect our work and our jobs. Remember...the job we save may be our own!

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Becker...

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Please post near a time clock, a copy near your window operation and a copy on your bulletin board.

EXAMPLES of where we (clerks) are not properly reporting FUNCTION 4 work hours:

- A Box clerk is in operation 769 when distributing box mail, however they should move to operation 558 when doing box maintenance or working in WebBATS.
- A window clerk in operation 355 (station and branches) or 568 (main office) moves to the lobby as a Lobby Assistant should move to operation 784.
- Clerks in training or receiving a service talk should move to operation 784.
- Clerks involved in a meeting should move to operation 631.
- Amazon Sunday Delivery should be in operation 077.
- Clerks performing duties in a registry/ accountable cart should be in operation 544.
- Stewards on Union time should be in operation 608.
- Clerks that are only scanning and it is not a part of the distribution activities should be in operation 065.
- Clerks performing custodial duties should be in operation 748.
- Manual letter sortation is operation 161. Manual flats sortation is operation 172. However, if you are performing allied distribution, the proper code is 241. Distributing mail to carriers, mail prep, staging mail, withdrawing mail from distribution cases, etc are examples for work performed in operation 241.

If a clerk fails to enter an operation move, all hours for the day will improperly default to the base operations.

CONSTITUTIONAL AMENDMENT

Submitted by Mark Ferrari

Current language in ARTICLE 9, SECTION 11, STEWARDS, (first paragraph), reads as follow: Stewards shall be selected by craft directors subject to the approval of the executive board. They shall be required to take such training courses as are provided for them, attend seminars, and be present at no less than four (4) general membership meetings each year (April 1st to March 31st). They shall process grievances as required by the members of their craft in the manner prescribed by the executive board. By virtue of their elected positions, all officers of the executive board shall automatically be stewards except Recording Secretary and Treasurer. However, during the first executive board meeting of the term of office, the executive board will appoint the aforementioned officers when appointing stewards if those officers are interested.

Change to read: Stewards shall be selected by craft directors **or the President** subject to the approval of the executive board. They shall be required to take such training courses as are provided for them, attend seminars, and be present at no less than four (4) general membership meetings each year (April 1st to March 31st). They shall process grievances as required by the members of their craft in the manner prescribed by the executive board. By virtue of their elected positions, all officers of the executive board shall automatically be stewards except Recording Secretary and Treasurer. However, during the first executive board meeting of the term of office, the executive board will appoint the aforementioned officers when appointing stewards if those officers are interested.

CONSTITUTIONAL AMENDMENT

Submitted by Mark Ferrari

*These two proposed Constitutional Amendments were read,
They will be voted on at the November 30, 8:00am General Membership Meeting:*

Current language in ARTICLE 9, SECTION 14 of the Local Constitution currently reads:

The following general officers shall be compensated at the listed rate per annum and shall be paid quarterly:

Vice President	\$1500
Recording Secretary	\$700
Treasurer	\$1300
Director, North Sectional Center	\$700
Director, West Sectional Center	\$700
Director, South Sectional Center	\$700

Full-time Officers shall be paid by-weekly.

The following craft officers shall be compensated at the listed rate per annum and shall be paid quarterly:

Director, Clerk Craft Manual/Mechanization	\$700
Director, Clerk Craft Automation	\$700
Director, Maintenance Craft	\$700
Director, Motor Vehicles Services	\$700
Director, Clerk Craft Customer Services	\$700

The following department and administrative officers shall be compensated at the listed rate per annum and shall be paid quarterly:

Editor	\$600
Associate Editor	\$300

Change to read:

The following general officers shall be compensated at the listed rate per annum and shall be paid quarterly:

Vice President	80 hours at Level 7/0
Recording Secretary	70 hours at Level 7/0
Treasurer	50 hours at Level 7/0
Director, North Sectional Center	50 hours at Level 7/0
Director, West Sectional Center	50 hours at Level 7/0
Director, South Sectional Center	50 hours at Level 7/0

Full-time Officers shall be paid by-weekly.

The following craft officers shall be compensated at the listed rate per annum and shall be paid quarterly:

Director, Clerk Craft Manual/Mechanization	50 hours at Level 7/0
Director, Clerk Craft Automation	50 hours at Level 7/0
Director, Maintenance Craft	50 hours at Level 7/0
Director, Motor Vehicles Services	50 hours at Level 7/0
Director, Clerk Craft Customer Services	50 hours at Level 7/0

The following department and administrative officers shall be compensated at the listed rate per annum and shall be paid quarterly:

Editor	40 hours at Level 7/0
Associate Editor	25 hours at Level 7/0



Larry Brown Jr
Automation Director

I'm just a jailhouse lawyer. In my last article I talked briefly on how some PSEs that I know, refer to me as their lawyer. "I try to take it as a compliment, but I understand the real context in which they make the statement." (Larry Brown Jr, Hi-Lites September issue : Go read that!)

When I was first put on as a steward, I ended up getting into an argument with a former Lead MDO by the name of Ralph Forbis. He was the first one to use the jailhouse lawyer reference regarding Union Stewards.

For those that don't know, a jailhouse lawyer is an inmate in prison, self-taught in law, that helps other inmates with legal filings. Nice to know exactly what our former management team thought about us. Remember, I'm just an employee (*inmate*), that studies the Collective Bargaining Agreement (*Self-taught at law*), that helps other employee's (*inmates*) with grievances (*legal filings*) at our place of employment (*prison*).

With that being said, I'd like to play on the new-found role of being a jailhouse lawyer. While channel surfing the other day, which literally doesn't have to be on TV, as we watch TV on every device we have in this day and

Don't . . .

"...this place is not run like any other business out there and a couple of simple rules on how to "handle yourself" should go a long way."

age.... I ran across a former prisoner that was giving his advice on how to survive if you ever ended up in prison. How much of this "advice" could pertain to our jobs? I thought this would make for an interesting article. I hope you agree.

Most of the people that get hired today have never had a job like the post office before. Like I have always said, this place is not run like any other business out there and a couple of simple rules on how to "handle yourself" should go a long way. So, starting in order from least to most important:

Take care of your feet.

Our former prisoner gives us a story of the prison slippers handed to him on day one. He didn't know that those shoes would need to be used everywhere in that prison. We don't understand how much we need to take care of our feet. After a long 12-hour day for our overtime volunteers, what's the first thing we want to do when we get home? Take our shoes off. So why do we not spend money on our shoes? Have you ever been at work and your feet started hurting? That would make for a miserable 8-hour day (*or 12 for that matter*). Spend money on a good pair of comfortable work shoes.

Talking behind people's backs.

99% of the time that conversation is going to get back to the person that you were talking about. Nine, times out of ten, you are not going to want to deal with that person

when they confront you. The person that you are talking with, most of the time doesn't even like you, and they can't wait to go and tell another person that you were talking about them. You can't just say anything to people. Even if someone is talking about another person, don't just jump into conversations.

Do not get in another person's business.

Don't constantly concern yourself with what another person is doing. Your defense to anything is your own actions. The actions of someone else is not going to save you. Discipline and things of that nature are dealt with on a case by case basis. Once again, drawing attention to someone else can come right back around to you. That's why you constantly hear me say CYA. If you are doing what you are supposed to be doing, then you will be fine. We all come to work to work, so work. Your expectations dictate your own happiness.

Stealing.

You would think that I wouldn't even have to include this rule. Unfortunately, I do. How many of you have ever had something stolen at work? (*My hand is raised.*) How many of you have had the chance to catch someone that has attempted to steal another person's belongings? (*My hand is raised again.*) My mother told me as a child, nothing that you "find" in this house belongs to you. So, from my mom to you guys, noth-

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ing that you “find” at work belongs to you. If you find something turn it in to your supervisor so it can be returned to its rightful owner. Don’t lose your job over something as little as a cell phone, or even less in most cases.

Doing Drugs.

No in-depth analysis needed. I’ll just say this, if you must be **AT WORK** high or intoxicated, you have a serious problem. You don’t need to do all of that just to get through your day at work. If you do feel you need to do that, then I have a number for you to call. **1-800-EAP-4YOU**. Also, visit www.EAP4YOU.com.

Do not confront anyone at work.

A common mistake that I see made at work. I hear co-workers say all the time, “I just want to know what the problem is.” This goes back to talking behind people’s back and being in another person’s business. If someone really wanted you to know how they feel, they would tell you. 90% of the time, a decision about you is made when you are not around to influence the decision. A lot of you hear me say that I don’t ask a lot of questions. Questions are normally met with lies. If you ask someone a question that they don’t want you to know the answer to, then they will just lie to you. You think they will just be 100% honest because you asked? They were already talking behind your back! It’s not for you to play Sherlock Holmes and get to bottom of the situation. Be a good person, come to work, and work. Let the talkers talk. Hint: They’re going to do it anyway. If not about you, to someone else. Misery loves company. Don’t be miserable. Enjoy life.

Don’t go looking into other people’s cells.

Our former prisoner gives a story about how he looked into another inmate’s cell at the wrong time. For me, the equivalent is trying to find out what type of discipline everyone else got and what everyone else is going through. Once again case by case basis. Perfect example...Overtime is called, you really want to leave. You have no kids, no other job to get to, but you find out that the supervisor let another employee leave instead of forcing them to stay. This person has another job, or a husband or wife that must get to work, or kids that need to get to school, but you’ll try to find out the reason the supervisor didn’t force them to stay. That employee’s needs do not concern you. And truthfully, its none of your business. People get disciplined and want to know what the next person got as a settlement. Their mitigating circumstances are not your mitigating circumstances. I’ve seen management say, “Well I didn’t do it for this person, so even though I really want to help this person out, I can’t because I didn’t help the previous person.” They didn’t even look at the circumstances. *(That example was PSEs being forced out to the annex.)*

Don’t share your information with everyone.

This piggybacks off the last rule. Don’t share your settlements with anyone. Stop telling everyone your business. Your supervisor is obligated not to discuss your personal business with any other employee(s) on the workroom floor. So why would you discuss grievance settlements or personal business with anyone else? Your business will be the first thing people attempt to use when they try to argue something for themselves. Why is management trying to make me do whatever, they didn’t make so and so do whatever! It is the first thing everyone goes to. *(Message to those people that do this. Read the next sentence carefully.)* If your **ONLY** argument starts off with, “Well this person,” get a new argument. *(Period.)* And for that reason alone, stop talking so much about yourself. People will try to “come up” off you.

Mind your own business.

Wow, the most important rule. Even as a Union steward. I have to mind my own business. I only want to know what I need to know. Anyone that talks to me has heard my favorite term ever, “Ignorance is bliss.” I don’t want to know everything. I need to know what I need to know for my case and that’s it!

The things that I just listed will help keep you out of a lot of trouble. If it can make an inmate’s life that much easier in prison, it has to make your workplace life that much more bearable. Be yourself, and as I said earlier, come to work to work. We have friends at work indeed, but don’t confuse work with social hour. Most of your “work friends”, you will never spend one (1) minute of your time with outside of work. Remember that.



Mark Ferrari
Local Business Agent
& Health Plan Rep.

Employees under the Federal Employees Retirement System (FERS) understand that once retired from the USPS they receive an annuity (pension), their Thrift Savings Plan (TSP) and Social Security (when age eligible.) However, many do not realize they also can receive an additional retirement payment which I will explain below.

If you are covered by the Federal Employee Retirement System (FERS) and retire before you turn age 62, you may qualify for what is referred to as the FERS Annuity Supplement.

This payment is in addition to a FERS annuity payment that you receive when you retire and is designed to bridge the years between your retirement date and when you can receive social security (age 62.) It is paid until the earlier of: The last day of the month before the first month for which you would be entitled to actual social security benefits, or the last day of the month in which you reach age 62.

Sometimes people refer to the FERS Annuity Supplement as the Special Retirement Supplement or the "Social Security Supplement" be-

FERS Annuity Supplement

" Sometimes people refer to the FERS Annuity Supplement as the Special Retirement Supplement."

cause it supplements a FERS retiree's income until they reach eligibility for Social Security. However, Social Security does NOT pay the supplement. The Office of Personnel Management (OPM) makes the FERS Annuity Supplement payment.

To be eligible for the FERS supplement, you must be under 62 years old and able to retire with an immediate annuity (pension). To retire with an immediate annuity, you must be at least 60 years old and have at least 20 years of service or if you are younger than 60 you must be at the minimum retirement age (MRA) with 30 years of service (see below.)

If you were born	Your MRA is
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
1953-1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 and after	57

If you retire under a Voluntary Early Retirement (VERA), you would still qualify for the supplement as long as you are at your minimum retirement age (MRA) when retir-

ing or when you reach your MRA after retirement. However, if you receive a deferred benefit, a disability benefit or a MRA + 10 benefit you would not qualify for the FERS supplement.

For those FERS employees who have bought back their military time, please remember that while that time can be counted towards your MRA and FERS annuity, it cannot be counted when calculating the FERS Annuity Supplement.

Applying the formula used by OPM to figure out your FERS Supplement amount, take the latest estimate of what your social security payment would be at age 62 (you can get this information at ssa.gov). Then, multiply that number by your number of years in FERS and then divide that by 40.

So, hypothetically, if your current estimated social security payment at age 62 is \$1,000 per month and you have worked 30 years under FERS, OPM will divide 30 by 40 and take the result of 0.75 and multiply (\$1,000 x 0.75 = \$750 per month.)

Keep in mind that your current social security estimate is based on you working until 62.

Thus, if you retire prior to that, it would affect your final amount somewhat.

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A few other things to know about the FERS Annuity Supplement:

- ◆ Civil Service Retirement System (CSRS) employees do not receive an annuity supplement. It is solely for FERS employees.
- ◆ If you work after retirement while receiving the FERS annuity supplement, your earnings will be held to an earnings limit. Your supplement will be reduced by \$1 for every \$2 earned above the limit. The limit is \$15,720 for 2017. (Your annuity, Thrift Savings Plan and other retirement funds do not count towards the earning limit.)
- ◆ The FERS supplement does not receive a Cost Of Living Adjustment (COLA.)
- ◆ The FERS Annuity Supplement is taxed as regular earned income.

(For more information on retirement related issues you can visit opm.gov.)

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Marvin Rivera
West Sectional Director

Are you running out of Leave? Some people do during the months of October and November. Art. 8 of the National Agreement specifies the situations that call for the payment of V-Time or Penalty Overtime.

Penalty overtime is paid in the following situations:

*FTR working OT on more than 4 of the employees 5 scheduled days in a service week.

LWOP vs V-TIME

"It is important to know that the use of LWOP can eliminate the payment of V-Time."

*Working over 10 hours on a regularly scheduled day.

*Working over 8 hours on a non-scheduled day.

*Working over 6 days in a service week.

*An exception is made during the agreed upon 28-day period in December.

It is important to know that the use of LWOP can eliminate the payment of V-Time, people may feel that they are entitled to this payment. If you are called for 4 hours of OT, you are not automatically entitled to V-Time payment.

LWOP usage during a service day will reduce the amount of V-Time payments.

If you are not in a pay status every day during a service week; for whatever reason; and you then work on your Non-Scheduled days, the second Non-Scheduled day would be paid at 150% of your base pay. Why? Because V-Time is paid for work performed over 10 hours in a day or working over 6 days in a week.

Paid leave counts towards work hours, LWOP does not. So, to make sure you get paid V-Time you must be in a pay status over 10 hours in a day or over 6 days in a service week.



John Miceli
Treasurer

(CNBC.com)

Retirement can reduce or eliminate a number of line items in your budget. But many retirees are surprised to discover that their tax bill may not be one of them.

Almost half (46 percent) of recent retirees wish they had planned better for handling taxes in retirement, according to a new survey from Nationwide Retirement Institute. One in 4 report having paid thousands of dollars more in taxes in retirement than they had expected.

The Harris Poll surveyed 1,031 adults age 50 and older on Nationwide's behalf during August. That group included 334 "future retirees" who expect to retire within the next 10 years, and have at least \$150,000 in investable assets.

Advisors say tax planning is even more crucial for future retirees, who are much more likely than current retirees to count tax-deferred options—such as a 401(k) or traditional individual retirement account—among their retirement income streams. One in 4 of those consumers expect a 401(k) to be their primary source of retirement income, versus just 4 percent of current retirees.

The Big, Nasty Retirement Surprise You Probably Didn't Think About

"One in 4 report having paid thousands of dollars more in taxes in retirement than they had expected."

Such accounts offer participants little control over withdrawals after they turn 70½, when so-called required minimum distributions (RMDs for short) kick in. At that point, the account holder typically has to take out a set amount each year or face a nasty 50 percent tax penalty on the shortfall. Clients who have put the bulk of their retirement savings in a 401(k) or IRA can find their RMDs run to six figures. That can be a surprise when people realize just how big those RMDs can be, and the tax impact. But there's plenty savers can do to avoid that problem, and limit other tax surprises in retirement.

1) Diversify your savings

Try to split your retirement savings efforts among three different buckets. Those are:

- **Tax-deferred:**

Accounts such as a 401(k) or traditional IRA, where you make pre-tax contributions and are taxed on withdrawals in retirement.

- **Tax-free:**

Think Roth 401(k)s and IRAs, where you put in after-tax dollars that then grow and can be withdrawn tax-free in retirement.

- **Taxable:**

This bucket includes options such as brokerage accounts and savings, where you're taxed on interest, dividends and/or gains.

Having a mix can help you better control your tax situation in retirement, he said, because you have more flexibility on how much you withdraw, from where. Diverse savings could also be key if you plan to retire early. We often talk about building up that taxable bucket, especially for people who want to retire early, because they may not have access to retirement accounts without a penalty.

2) Take advantage of Roth opportunities

This year, savers can put up to \$5,500 in a Roth IRA (or \$6,500 if you're age 50 or older). But there are income limits: the ability to make a direct contribution starts phasing out for people whose modified adjusted gross income exceeds \$120,000 (\$189,000 if you're married filing jointly). Your workplace plan might also have a Roth option, without that income limitation. Seven in 10 employers now offer a Roth option within their 401(k), up from 54 percent in 2014.

Check the details before you go all in on Roth, however. Some employers offer both contribution options, but only match pre-tax 401(k) contributions. It can also make sense to convert savings to a Roth IRA, especially for those high-income taxpayers who can't make direct contributions. That strategy, known as a backdoor Roth, can trigger a tax bill at

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conversion — but the expectation is that it'll be a much smaller bill than if you let those funds grow and make taxable withdrawals in retirement.

3) Add in a health savings account

HSAs are the best deal ever. They even beat Roths. These accounts, which are available to consumers who have a high-deductible health insurance plan, actually have a triple tax advantage, she said. Contributions are either pretax or tax-deductible, typically grow tax-free and can be withdrawn without incurring taxes when used toward qualified medical expenses.

(You'll likely have plenty of those. Fidelity estimates a healthy 65-year-old couple retiring this year will need \$280,000 to cover their health-care costs in retirement.) But making the most of an HSA as a retirement savings plan requires that you maximize contributions each year, invest those funds and try to avoid tapping the balance for current medical expenses.

4) Craft a retirement income strategy

Taxes are fairly simple when you're working. In retirement, however, you might have income from myriad sources (see chart below), and that interplay can make taxes more complicated, he said. For example, pulling just a bit more from a tax-deferred account in a given year could boot you into a higher long-term capital gains rate or cause a bigger portion of Social Security benefits to be taxed. You can't just look at, I'm taking \$5,000 from here, and it's 12 percent [tax rate]. Work with your advisor to walk that balancing act of how much to draw from which sources, maximizing income and minimizing your tax bill.

5) Roll over IRAs

Once you reach age 70½, required minimum distributions kick in on many accounts. But if you're still working at that point, you may be able to postpone taking RMDs from your current workplace's 401(k). But not always: Some plans don't have that exception built in, for example, nor does it apply for entrepreneurs using a solo 401(k). If your plan won't make you take an RMD, do some digging. Some employers will accept rollovers from other 401(k)s and IRAs; shifting those assets into your current workplace plan can shelter them from RMDs, too. (Roth IRAs are not subject to RMDs during the lifetime of the owner.)

6) Think through RMDs

It's an area rife with pitfalls — not just that 50 percent tax penalty, but also the potential that you could be taxed twice if you fail to take note of nondeductible IRA contributions. Account holders also have the opportunity to reduce their RMD by making a qualified charitable distribution, a tactic that lowers income and can help protect Social Security benefits and Medicare coverage.

Many on Wall Street and in Congress are eager to dismantle the Postal Service so they can turn over the profitable pieces to their cronies in private industry. And they are willing to undermine universal service to the American people to make it happen. Unfortunately, the top leadership of the USPS has aided and abetted the privatization efforts.

Privatization of postal service doesn't just hurt postal families; it thwarts a constitutional right that is guaranteed for all Americans: A public Postal Service. The Postal Service justifies many of its service-cutting policies by claiming it is suffering multi-billion-dollar losses. But the USPS, which doesn't use a dime of taxpayer money, is profitable. In fiscal years 2013, 2014, 2015 and 2016; the USPS earned profits from its operations.

The red ink stems from Congress, which requires the Postal Service to pre-fund future retiree health benefits — something no other public agency or private firm is required to do. That costs the Postal Service \$5.6 billion a year — and that's the red ink. The American Postal Workers Union isn't taking the assault lying down. The union is constantly fighting for a vibrant, *public* Postal Service for generations to come.



Jeff Worden
Vice President

On October 8 (Columbus Day) the NALC (National Association of Letter Carriers) and the APWU (American Postal Workers Union) participated in a nationwide rally.

The rally here in Milwaukee was held at Congresswoman Gwen Moore's office at 316 N. Milwaukee St. The rally was to inform the public and to THANK Congresswoman Gwen Moore for her SUPPORT and Co-sponsor of House Resolution H Res 993.

House Resolution H Res 993 is: *Expressing the sense of the House of Representatives that Congress should take all appropriate measures to ensure that the United States Postal Service remains an independent establishment of the Federal Government and is not subject to privatization.*

U.S. Mail Is Not For Sale

"We all know that "if" the USPS was privatized, the service standards would be drastically downgraded."

There was also a rally held in front of Congressman Jim Sensenbrenner's office in Brookfield, WI. This rally was to inform Congressman Sensenbrenner that this legislation is NEEDED! You see Congressman Jim Sensenbrenner has **NOT** signed on to support House Resolution H Res 993!

You know, maybe right now would be a good time to **call Congressman Jim Sensenbrenner's office at (262) 784-1111** and ask him **WHY** he has **not signed-on to H Res 993?**

Let's face it, the Trump administration is considering privatizing the US Postal Service.

We all know that "if" the USPS was privatized, the service standards would be drastically downgraded. The USPS would probably reduce mail delivery to 5-days from the current 6-days delivery. The cost of mailing for businesses (as well as the cost of a postage stamp) would soar!

The USPS is the centerpiece of the \$1.3 trillion national mailing industry, which employs 7 million Americans in the private sector. Jobs would be at stake, including the 1 in 4 employee who is a military veteran. The USPS is vital to the nation's election system, with tens of millions of American people voting through absentee ballots or vote-by-mail elections.

The American consumers who rely on the USPS for their medicine, prescription drugs, Newspapers, magazines, on line purchases (not to mention those who live in rural and lower income areas) would see postage rates skyrocket!

Below are pictures of APWU members at the October 8th rally. I want to thank all the APWU members that came and gave their time to let the American Public know that:

**THE US MAIL
IS NOT FOR SALE!**





Chris Czubakowski
North Sectional Director

On Veterans Day every year, communities across the country hold parades and solemn remembrances of the men and women who served in the U.S. Military. I'm a proud Desert Storm veteran, and while I appreciate the thanks that come from the general public, I expect more than verbal accolades from our elected officials.

When they are making their legislative decisions, they need to remember that once veterans leave military service, we need to be able to take care of ourselves and our families with good jobs that pay decent wages, have good benefits and provide job security for our futures.

As I neared the end of my service time, I was naturally concerned about making a living, buying a house, a car, and taking care of my family after being discharged.

Friends recommended the United States Postal Service (USPS) as a good place to start looking as it had hiring preferences for veterans. Thanks to being hired in June of 1996 as a mail processing clerk, I am fortunate enough to have a good union job with great benefits and can take care of my family. I made the right choice applying for a postal job as veterans' organizations routinely give the Postal Service top marks for

Thank Veterans With More Than Just Words

"...Postal Service the second largest employer of veterans in the country."

employing over 100,000 veterans, making the Postal Service the second largest employer of veterans in the country.

I thought my worries of employment were over. However, earlier this year, the White House Office of Management and Budget in its report, *Delivering Government Solutions in the 21st Century*, proposed to sell the postal service to the highest bidder—to privatize it. Big corporations, backed by Wall Street investors, are interested in purchasing it to make a profit. This would end post office employment opportunities for generations of veterans like me.

The employees who work at the postal service are not the only ones who would be negatively impacted if this plan were enacted. Currently, a recent Pew Charitable Research poll indicated 88% of the population gives the Postal Service favorable marks. The Postal Service is enshrined in the U.S. Constitution itself. With its universal service mandate, the USPS delivers to an astonishing 157 million addresses six, and now sometimes seven, days a week. Post Offices are the anchor of so many communities.

If the public Postal Service became a corporate entity, all this would go out the window. Thousands of neighborhood Post Offices would close, daily services would disappear on the altar of private profit and costs would skyrocket. Seniors and Veterans who often rely on the

Postal Service for their medicines would suffer and rural America would be left to fend for themselves.

Those who promote the sale of the postal service always refer to its financial shortcomings. However, the cause is often conveniently left out. In 2006, Congress passed a law to require the Postal Service to fund future retiree health benefits 75 years into the future. That alone costs the Postal Service \$5.5 billion a year. No other private company or government agency is required to do this. Without this unfair drain on resources, the Postal Service would be on sound financial footing today. Most importantly, the Postal Service doesn't use a dime of taxpayer dollars. All of its expenses are covered from the sale of postage and other products

When you're thanking veterans for their service, let them know that you also have their backs. Tell them that you will contact your members of Congress to ask them to protect and defend the U.S. Postal Service by cosponsoring House Resolution 993 and Senate Resolution 633. These bipartisan resolutions express the sense that Congress should take all appropriate measures to ensure that the U.S. Postal Service remain an independent establishment of the Federal Government and is not subject to privatization.

Show your appreciation to veterans' commitment of service to America by making sure the Postal Service remains in the hands of the people of this country.



Mark Krueger
Motor Vehicle Director

CDL driver shortage is a statistic that is increasing as we go forward. According to the Bureau of Labor Statistics, the average age of a commercial truck driver in the U.S. is 55 years old. With an alarming amount of these drivers retiring within the next 10-20 years, we are quickly approaching a dangerous cliff.

This has proved to be difficult, though, as the Federal requirement states you must be 21 years old to hold an Interstate Commercial Drivers License. This leaves a 3-year post-high school gap, where possible employees become distracted by new employment opportunities. To make matters worse is that women make up 47% of the nations workforce but only account for 6% of the CDL drivers.

The cause for the shortage in drivers started in 2004 when the Federal Motor Carrier Safety Administration (FMCSA) changed the maximum workday hours to driving 11 hours in a 14 hour period.

Work hours start when drivers get behind the wheel, no clock stoppage when a driver hits the dock to unload. To add more to this in December of 2017, the U.S. government required all trucking companies to switch to electronic logging devices that track

Full Time Driver Shortage

"...we have to find a way to attract and keep experienced drivers, thru better wages and benefits."

their hours and ensure they don't drive more than 11 hours during a 14-hour period. Then drivers are required to take a 10 hour break.

There are more factors that have contributed to our shortage – we have to compete with lower wages for experienced drivers, our benefits package is shrinking while the cost of Health insurance continues to rise. No sign-on Bonus for new hires, Working conditions are deteriorating, Older fleet, non favorable work hours - nights and weekends, work constraints for more demands of the drivers to maintain tighter schedules, with no room for variance due to production delays and other environmental factors.

The working conditions at the plant and station locations have older docks, lifts and lighting which are

far from being ergonomically operational. Drivers are required to move more freight on outdated postal equipment for greater distances due to less assistance.

Our freight is changing from letters to more periodicals and packages which are larger and take more time and space. This trend will continue as we do more for our 3rd party clients.

Moving forward we have to find a way to attract and keep experienced drivers, thru better wages and benefits. That as new hires come in we need to push for more career positions to maintain the existence and stability of our craft. Making sure the work environment and equipment is operationally maintained.

It all comes down to what we can do as a group to improve our craft.



The Milwaukee Area Local APWU Phone Banking Crew.

Helping communicate our issues with other communities !