



Paul McKenna
President

As you may know, the National AP-WU has been in contract negotiations for the past several months, trying to achieve a fair contract that provides our members with continued job security, better working conditions and a just pay increase that we all deserve. Our current contract that was in effect since May 2015, was to expire on September 20th. However, both sides have agreed to extend this contract for an additional 30 days, to see if they can finalize a negotiated settlement. If an agreement can't be reached, then both parties will prepare to send their demands to binding interest arbitration.

If the contract goes to arbitration it can be a long process. Both sides have to put together a strong argument on why their proposals should be in the new contract. Once both sides bring in their expert witnesses, present documents and closing arguments on why they should prevail, the arbitrator will decide on each proposal individually. Its not a winner take all.

The arbitrator can give everything to one side or the other, or compromise and give each side some part of what they want. The arbitrator has a wide range on what they can do. In the end, usually neither side comes out a big winner.

LMOU Negotiations

"The National Agreement dictates what can be negotiated in their LMOU."

Once we receive the arbitrator's decision, it will be announced when each local union can begin to negotiate their own Local Memorandum of Understanding (LMOU). The National Agreement dictates what can be negotiated in their LMOU. Article 30 of the National Agreement has very specific time frames for when the LMOU can be negotiated and limits the issues that can be discussed to 22 very specific issues.

Below are the 22 items that a Local Union can discuss during the LMOU Negotiations.

1. Additional or longer wash-up periods.
2. The establishment of a regular work week of five days with either fixed or rotating days off.
3. Guidelines for the curtailment or termination of postal operations to conform to orders of local authorities or as local conditions warrant because of emergency conditions.
4. Formulation of local leave program.
5. The duration of the choice vacation period(s).
6. The determination of the beginning day of an employee's vacation period.
7. Whether employees at their op-

tion may request two selections during the choice vacation period, in units of either 5 or 10 days.

8. Whether jury duty and attendance at National or State Conventions shall be charged to the choice vacation period.

9. Determination of the maximum number of employees who shall receive leave each week during the choice vacation period.

10. The issuance of official notices to each employee of the vacation schedule approved for such employee.

11. Determination of the date and means of notifying employees of the beginning of the new leave year.

12. The procedures for submission of applications for annual leave during other than the choice vacation period.

13. The method of selecting employees to work on a holiday.

14. Whether "Overtime Desired" lists in Article 8 shall be by section and/or tour.

15. The number of light duty assignments within each craft or occupational group to be reserved for temporary or permanent light duty assignment.

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16. The method to be used in reserving light duty assignments so that no regularly assigned member of the regular work force will be adversely affected.
 17. The identification of assignments that are to be considered light duty within each craft represented in the office.
 18. The identification of assignments comprising a section, when it is proposed to reassign within an installation employees excess to the needs of a section.
 19. The assignment of employee parking spaces.
 20. The determination as to whether annual leave to attend Union activities requested prior to determination of the choice vacation schedule is to be part of the total choice vacation plan.
 21. Those other items which are subject to local negotiations as provided in the craft provisions of this Agreement.
 22. Local implementation of this Agreement relating to seniority, reassignments and posting.
- If a subject isn't in one of the 22 items above, neither the union or management can bring it to the negotiation table.

The Milwaukee Area Local currently has around Fifty (50) LMOUs that we administer and represent over Ninety (90) different offices. When it comes time to negotiate our LMOU's, we have to be prepared well in advance. It's not something that we can start thinking about a few weeks before we begin negotiations. Even though we don't have a new contract yet, now is the time to start discussing what our members want changed in their current LMOU's. If you want changes, members need to submit their proposed changes in the near future. Along with your proposals, we will need a reason why you want the change, and if possible some signatures of other members who also support the change.

Send your proposals to: Milwaukee APWU, PO Box 1995, Milwaukee, WI 53201

CONSTITUTIONAL AMENDMENT

Submitted by Mark Ferrari

***The following proposed Constitutional Amendment was read,
It will be voted on at the next General Membership Meeting:***

ARTICLE 5, SECTION 3 of the Constitution currently reads: Twenty-five (25) voting members shall constitute a membership quorum to commence transaction of the business of this union. Fifteen (15) minutes grace shall be allowed to establish this quorum past the scheduled starting time of the meeting.

Change to read: **Twenty (20)** voting members shall constitute a membership quorum to commence transaction of the business of this union. Fifteen (15) minutes grace shall be allowed to establish this quorum past the scheduled starting time of the meeting.

Attend Your Union Meetings !

APWU and Postal Management Agree to Extend Negotiations Deadline until October 20, 2018

APWU News 9/21/18

APWU President Mark Dimondstein has announced that the union and the Postal Service have agreed to extend negotiations for a new collective bargaining agreement for 30 days.

Our current union contract between the American Postal Workers Union and the United States Postal Service covers the wages, hours and working conditions of 200,000 postal workers. The current Collective Bargaining Agreement expired Thursday, September 20, 2018.

The APWU and postal management have engaged in negotiations for a new collective bargaining agreement (CBA) since June 26, 2018. Three months of frequent negotiation sessions and a last 10-day stretch of intense “round-the-clock” discussions identified important issues that the union believes deserve more time to discuss and explore before declaring an impasse and ending negotiations for a voluntary agreement.

“Our goal is to reach a negotiated settlement that can be voted on by the members” declared President and lead negotiator Mark Dimondstein. “National Negotiations are always challenging. At this point in time it is in the best interest of the members to stay at the bargaining table rather than declare a hard and fast impasse.”

Once an impasse is declared, the parties enter the phase of mediation and binding interest arbitration. In an interest arbitration, after both the union and management sides make their presentations and arguments, the final decisions regarding our future conditions of employment is determined by an arbitrator.

The goals of the APWU remain consistent as the union is “fighting today for a better tomorrow” and include: Fair wage increases, COLA, job security including maintaining no lay-off protections, bridging the gaps of the divisive three-tier wage structure, addressing concerns of hostile work environments, seeking better career and full-time opportunities for both PSEs and PTFs, and expanded postal services.

“Postal workers deserve the respect and dignity, recognition for their dedication and hard work, that comes with a decent union contract,” said Dimondstein. “We will continue this just fight over the next 30 days.”

“Negotiations are fluid, changes can happen quickly and we remain optimistic that together we have the power as unionized workers to win a decent union contract,” shared chief spokesperson and Industrial Relations Director Vance Zimmerman. “Keep the contract campaign going strong and continue to send management the message that we are united in our demand for a good union contract.”

All the rights, benefits and provisions of our existing union contract remain in place, and are fully enforceable during the 30-day extension of negotiations.



FIGHTING TODAY
for a BETTER
TOMORROW





Chris Czubakowski
North Sectional Director

Our lives are better when we vote for candidates who respect working people and defend union values.

The election on November 6th will determine whether Congress will fight for postal workers or continue to serve corporate billionaires who seek to weaken our Union, attack postal workers and privatize the Postal Service.

The White House recently commissioned a postal task force and released a proposal titled, "Delivering Government Solutions in the 21st Century". Within this proposal, the Trump Administration has called for the elimination of universal service and the undermining of our union rights.

The threat of postal privatization and the threats to our livelihoods are greater than ever.

The jarring fact that everything we have can be taken from us with the stroke of a pen should be a wake-up call to all postal workers.

These candidates believe in a vibrant Postal Service that provides universal and affordable service to all Americans.

VOTE TO PROTECT YOUR JOB

"Democracy is not a spectator sport."

They are also committed to fighting against postal privatization and placing the needs of postal workers and their families before the needs of corporate donors and postal privateers.

As such, your Union brothers and sisters are asking that you support the following APWU WI endorsed candidates in the 2018 mid-term election;

Tammy Baldwin - WI Senate

Tony Evers - WI Governor

Randy Bryce - CD 1

Ron Kind - CD 3

Gwen Moore - CD 4

Tom Palzewicz - CD 5

Dan Kohl - CD 6

Margaret Engebretson - CD 7

Beau Liegeois - CD 8

*Democracy is not a spectator sport.
Your vote in this election can and will make a difference.*



BALDWIN



EVERS



BRYCE



KIND



MOORE



PALZEWICZ



KOHL



ENGBRETSON



LIEGEOIS



The Governor Of Giveaways Instead Of Building A Real Economy, Walker Is Trying To Buy One

by Bruce Murphy, Urban Milwaukee

On the night he was elected governor in November 2010, Scott Walker's one simple phrase was a call to action: "Wisconsin is open for business!" Walker had run on a pledge to bring 250,000 new jobs to Wisconsin by the end of his first term as governor, and the expectation was that we'd see a classic Republican approach: get out of the way of business and let the private sector drive the economy, while spending more on transportation, specifically highways, than his predecessor, Democrat Jim Doyle.

Instead, Walker is using government to build the economy, and on a scale that has never been equaled in Wisconsin history. No governor in state history, Republican or Democrat, has come close to spending so much in taxpayer dollars to subsidize one business, with the total handout for Foxconn now at nearly \$4.1 billion. In fact, no government in America has ever spent this much money to subsidize development by a foreign business.

Under Walker, it's almost as though the private sector can no longer function without government handouts. The state handed out subsidies to 59 companies in 2017 alone. And the amount of subsidy keeps growing. Walker, is spending eight times more tax dollars per job created for Foxconn than he was previously spending, as the Journal Sentinel found. But the actual total of \$315,000 per job spent on Foxconn's promised 13,000 jobs is 12 times higher than Doyle spent per job (about \$25,000) for Mercury Marine and *217 times higher* than Republican Gov. Tommy Thompson spent (\$8.25 million for 5,700 jobs) to subsidize General Motors In Janesville in 1988.

Doyle, Thompson and past governors spent strategically, when nothing else would assure a company would remain in the state. Walker hands out subsidies like candy. The latest example is Kimberly-Clark, which will be offered the same obscene amount per job as Foxconn by Walker and Republican legislators, and which has become the new standard for future corporate handouts.

And yet there is no evidence all this largesse is improving the state's economy or giving Wisconsinites jobs they wouldn't have otherwise gotten. Nationally, the post-2010 economic recovery has resulted in tremendous growth in jobs, but Wisconsin has consistently lagged behind most states. The state is also bleeding population which has left Walker spending \$7 million to market Foxconn to out-of-state workers. Yes, taxpayers are paying \$4.1 billion for a company that will have to bring in workers commuting from Illinois. As for Kimberly-Clark, experts suggested the laid-off workers could be employed elsewhere.

Walker's entire approach of massive subsidies has yet to prove it has had any impact. The huge \$457 million tax break given by Republicans to manufacturing companies has resulted in little increase in employment. As widespread as his subsidies have been, they have concentrated on manufacturing, which represents only 16 percent of non-farm jobs, as our Data Wonk columnist has reported.

Walker has also targeted mining for special attention, an industry that provides one-tenth of one percent of all non-farm jobs in the state. Even as he has lavished our tax dollars on yesterday's technology of manufacturing and mining, he has ignored the low-hanging fruit of alternative energy. Wisconsin has wind and solar companies that Walker has ignored, uttering not one word about their value and potential growth in this state. Wisconsin spends more than \$12 billion annually to import coal and gas, importing pollution to this state and exporting potential jobs to coal and gas producers.

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The jobs of today are coming from technology companies in cities like Madison. But Walker has ignored Madison's growing economy. Thompson was a big supporter of UW-Madison, which is the economic generator driving the bio-tech industry in Dane County. Walker, a college dropout, has cut university funding and attempted to eliminate the Wisconsin Idea, which calls for the university to improve the quality of life in the state. Walker has no coherent theory of economic development, other than lower taxes, which is not a major factor in new business investment and has been a failure in states that emphasize this approach.


What Wisconsin needs are more workers, specifically college educated workers. As UW-Madison Chancellor Rebecca Blank recently noted, 22 percent of its non-resident students are still here a year after graduation, and their brains can help continue the economic transformation of Madison. Cities like Madison and Milwaukee are attractive to millennials, who like walkable cities, mass transit and bicycle-friendly policies, all things Walker has done nothing to promote. As a candidate he has denigrated both Milwaukee, running against it in the 2012 recall, and Madison, with his recent attacks making clear his view of the city.

But even when it comes to old-line companies like manufacturing, probably the most important thing a government can do is improve transportation. And what has Walker done? He refused federal funding for high-speed rail, which would have connected the growing economies of metropolitan Chicago, Milwaukee and Madison. And astoundingly, he has spent \$1.3 billion less on state highways and expressways than Doyle, a governor who transferred money from the state transportation fund to increase school funding. Walker would rank even further behind Doyle if he hadn't borrowed so much, driving the transportation budget to a historic high level — 25 percent of all funding — of debt.


Walker's style of governing hasn't made Wisconsin "open for business" but open for business giveaways — who in turn give him campaign donations. Nearly 60 percent of companies getting state subsidies in Walker's first term donated to him. And Wisconsin Manufacturers & Commerce, which pushed for the manufacturing tax cut, has given huge donations to Walker and Republicans. And mining company Gogebic Taconite, which successfully pushed for a pro-mining law passed by Walker and Republicans, secretly donated \$700,000 to support his reelection.

Walker has still not delivered the 250,000 new jobs he promised, nearly four year after this was supposed to have been achieved. It would be difficult to explain his approach to business based on any economic theory, but is easily explained through political science. Walker is a career politician who has been in office since age 25 and knows companies are more likely to donate to him if he gives them subsidies.


With the White House and Wall Street targeting us,




YES
I'm fighting to save America's PUBLIC Postal Service.
I pledge to be active and...



BE SEEN at rallies, informational pickets, congressional offices, city council meetings and town hall meetings.



BE HEARD through phone campaigns, letter writing, emailing, leafleting, and community events and activities.



VOTE in the November 2018 election for representatives who support a vibrant public Postal Service, dedicated to the needs of the people.



Jeff Worden
Vice President

On November 6th we will be voting in the "Mid-Term" Elections. Traditionally, the mid-term elections have lower voter turn out than the elections for President. But, don't believe for a minute that these mid-term elections are any less important! As a matter of fact, they are just as important!



There are 470 seats in the US Congress (35 Senate seats and all 435 House seats) that are up for election on Nov 6th.

Currently, the Republicans hold 51 seats in the Senate and the Democrats hold 47 seats (the 2 remaining seats are held by Independents who caucus with the Democrats).

The Republican Party is in the House Majority holding 236 seats while the Democrats hold only 193 seats.

Get The Word Out...VOTE !

"Now is the time for the Democrats to take back the Congress and the Senate."

It is believed that these mid-term elections could produce a "wave election" against President Trump and the Republican party.

This means the 20% of elections in that period where the President's party lost the most seats. For this to happen in the US House and the US Senate, the Republicans need to lose 48 seats in the House and 7 seats in the Senate.

With the way things are going with the White House it is possible that the Democrats could turn around the Congress and Senate and have the Democrats in control!

A recent article from the AARP (American Association of Retired People) shows a map of the entire country and guess what state had the second highest percent of the eligible population that voted in the 2014 Midterm Election...it was WISCONSIN!

Only the state of Maine had a higher percentage at 58.1%. That's right! Wisconsin had 56.6% of the eligible population that voted.

Now is the time for the Democrats to take back the Congress and the Senate. We here in Wisconsin will also be voting for multiple State races including the office of Governor!

As you know the Labor Movement stands strong behind TONY EVERS for our next Governor!

Tony Evers was first elected to Wisconsin State Superintendent of Public Instruction in April of 2009. He was re-elected in 2013 and in 2017.

Our current Governor has let our Wisconsin schools deteriorate, Education is failing as good teachers leave our state for better pay and benefits elsewhere. Our current Governor also detests labor unions and the middle class, has refused to fix our crumbling roads and opposed affordable healthcare (all while giving corporations huge tax breaks etc.).

Let's face it, who better than a teacher to fix the educational disaster that Walker and the GOP have created.

Volunteers are needed to work the



phone banks and to do member to member walks. Those interested can contact the Wisconsin State AFL-CIO at (414) 771-0700 or go online to www.wisafclcio.org. The site has information about working at the phone banks and about the LABOR 2018 WALKS.

There are specific contact people for

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all areas around the state of Wisconsin. This is an excellent way of having members, their families and friends get together and get the word out for ALL organized labor.

Early voting in Milwaukee started on Monday September 24th and will continue until the Sunday before Election Day Nov 6th.

City of Milwaukee polling places that opened for early voting starting on Monday September 24th:

- ***Ziegler Municipal Building, 841 N. Broadway.***
- ***Midtown, 5700 W. Capitol Drive***
- ***Mitchell Street Library, 906 W. Mitchell St.***

Additional Milwaukee early voting locations that open starting October 15th:

- ***Zablocki Library, 3501 W. Oklahoma Ave.***
- ***Center Street Library, 2727 W. Fond du Lac Ave.***
- ***Mill Road Library, 6431 N. 76th St.***
- ***UWM Peck School of the Arts, 2419 E. Kenwood Blvd.***

We have the chance, right now, to get labor friendly people in Congress the Senate and of course in the Governor's seat!

Let's not let this opportunity pass us by!
LET'S GET THE WORD OUT AND VOTE!

Ticket Raffle Winners

The following are the winners of the 12 pairs of Milwaukee Bucks tickets listed in the order they were drawn. This was in accordance with the motion at the recent GMM. Witnesses for the drawing were Kevin McCormick, Mike Bonvincini, Marvin Rivera and myself. The winners will be given their choice of games based on the order they were picked. #1 picks first, then #2, #3, etc. Letters were sent out notifying the winners to contact me at the Union Hall ASAP.

**MILWAUKEE
BUCKS**

1. Julie Perez
2. Chris Herder
3. April Alston
4. Kendall McCann
5. Elicia Price
6. Sandra Richmond
7. Chris Kulis
8. Tom Linski
9. Linda Nerad
10. Victor Thomas
11. Theodore Bass
12. Jennifer Czysz



Where's that \$4,000 Raise the GOP Promised Workers?

by: Leo Gerard, President of the United Steelworkers

When Republicans in Congress passed a big, fat tax break bill in December, they insisted it meant American workers would be singing “Happy Days Are Here Again” all the way to the bank. The payoff from the tax cut would be raises totaling \$4,000 to \$9,000, the President’s Council of Economic Advisors assured workers.

But something bad happened to workers on their way to the repository. They never got that money. In fact, their real wages declined because of higher inflation. At the same time, the amount workers had to pay in interest on loans for cars and credit cards increased. And, to top it off, Republicans threatened to make workers pay for the tax break with cuts to Social Security, Medicare and Medicaid.

So now, workers across America are wondering, “Where’s that raise?” It’s nowhere to be found.

The U.S. Bureau of Labor statistics reported this week that wages for production and nonsupervisory workers decreased by 0.1 percent from May 2017 to May 2018 when inflation is factored in. The compensation for all workers together, including supervisors, rose an underwhelming 0.1 percent from April 2018 to May 2018. That’s not what Congressional Republicans promised workers. They said corporations, which got the biggest, fattest tax cuts of all, would use that extra money to increase wages.

Some workers got one-time bonuses and an even smaller number received raises. But not many. The group, Americans for Tax Fairness, estimates it’s 4.3 percent of all U.S. workers.

Most of the money went to stock buybacks, which enrich corporate executives and wealthy stock holders because they have the effect of raising stock values. Corporations set an all-time record for buybacks in the first quarter of this year. They bought \$178 billion of their own shares, up by more than 42 percent from the first quarter in 2017.

The New York Times story about this record breaker describes the phenomena way: “Companies buy back their shares when they believe they have nothing better to do with their money than to return capital to shareholders.” So despite promises from the GOP and the President’s Council of Economic Advisers, corporations believed further enriching their own executives and shareholders was a much better way to use the money than increasing workers’ wages – wages that have been stagnant for decades.

From 1945 until 1982, worker pay rose in tandem with productivity. At that time, buybacks were rare, primarily because they were deemed a forbidden manipulation of stock prices. In 1981, S&P 500 companies spent about 2 percent of profits on buybacks.

But after 1982, when the Reagan administration legalized stock buybacks, the connection between wages and productivity ended as corporate executives focused all of their efforts on increasing share value. Last year, the S&P 500 companies spent 50 percent of profits on buybacks and 41 percent on dividends to stock holders. That left a pittance – 9 percent. Corporations socked away some or all of that in overseas tax havens. Their workers, whose labor produced that profit, got virtually nothing. CEOs self-centered focus on stock buybacks is a big part of the reason Republicans’ promised raise is illusory. But it’s not just the raise. The tax cut itself is a sham.

Workers can be excused for not noticing that big, fat tax cut in their paychecks. Those who earn less than \$25,000 a year, that is those in the lowest fifth of income brackets, will get a tax cut this year totaling \$60. That’s just about a dollar a week.

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For those in the middle income quintile earning between \$49,000 and \$86,000 a year, the average tax cut is \$900. That's \$17 a week. The cost of a large pizza and a Coke. Hardly earth shattering. By contrast, the top 1 percent of taxpayers, those with incomes above \$733,000 a year, will get a tax cut averaging \$51,000. That's \$980 a week. So every week this year, Uncle Sam will hand the nation's richest a tax benefit that is \$80 more than the entire amount that the middle-income worker will get in a year.

Workers across America are wondering, "Where's that big, beautiful tax break?"

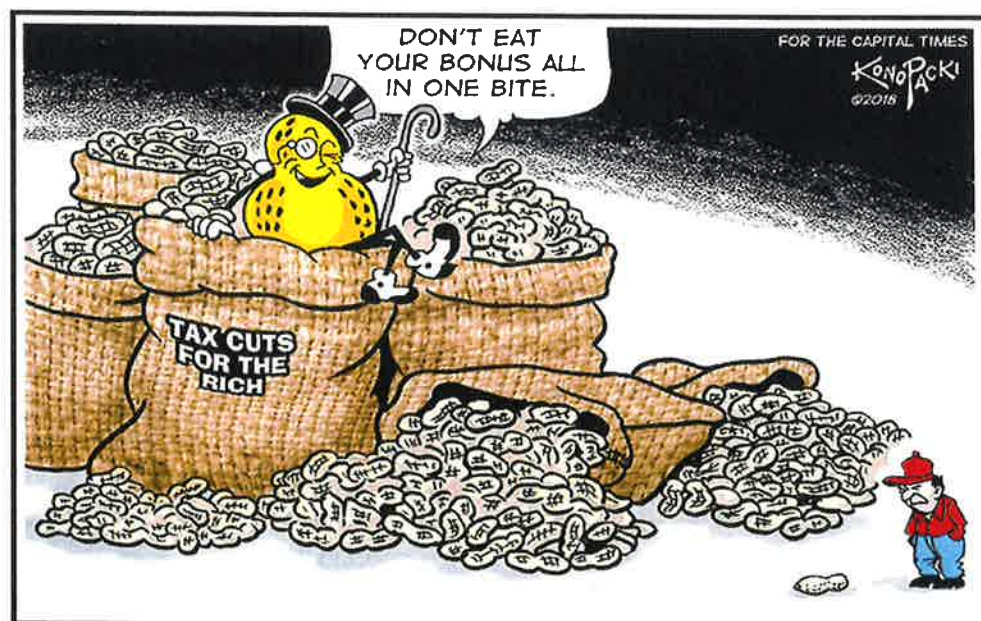
While they're searching, workers will have to pay more for cars and homes and credit card debt. That's because the Federal Reserve increased the cost of borrowing this week for the second time this year and promised two more hikes before year's end.

Fed officials said they did it because the tax break and additional federal spending have heated up the economy. It's hot for corporations, alright, but not for workers. And the real cost to workers hasn't yet hit. The GOP's tax cut will add \$1 trillion to the national debt. Even before passing the tax cut legislation, Republican leaders like Speaker of the House Paul Ryan began saying that workers would have to pay those costs in the form of cuts to cherished safety net programs, that is Social Security, Medicare and Medicaid. And they're not kidding. They already tried to slash funding for food stamps, the program that feeds the poor.

And now, incredibly, Republicans are planning a second round of tax cuts. They say they want to make that \$17-a-week tax break for the middle class permanent. As it is now, that tax cut disappears in 2025, while the massive break Republicans gave corporations is permanent. In addition, Republicans want to slash the capital gains tax. This, again, is a tax cut for the rich.

Now, it's not as if workers haven't benefitted at all under the current administration. Jared Bernstein, a senior fellow at the Center for Budget and Policy Priorities and former chief economic adviser to Vice President Joe Biden, estimates that the real hourly pay of middle class workers has risen 0.4 percent over the past 18 months of Republican control of Congress and the White House. At that rate, Bernstein figures, it will take 28 years for a worker to get that promised \$4,000 pay bump.

So before Republicans start trying to reward rich people again for being rich, they need to answer one question: Where's that \$4,000 pay raise promised to the middle class?





Greg Becker
South Sectional Director

In previous articles, I have often wrote about protecting our clerk craft work as we cannot allow management personnel and other crafts (City Carriers, Rural Carriers, Maintenance/custodial, etc.) to perform our work. If we allow this, we can lose the work as well as clerk craft positions.

Most work has a craft jurisdiction that has been negotiated or arbitrated in the past and we must protect our work by filing grievances if anyone but clerks perform this work (with the exception of a level 18 office).

In this article, I want to inform all about new work the Union has negotiated for in recent years... work we also must enforce and protect. This work is referred to as the duties of the Lobby Assistant.

Prior to April, 2013, management had frequently performed "Lobby Sweeps." When challenged about why management would go out to the lobby and assist customers in the retail line, management would say that this is not a violation of the contract as they could perform non-revenue transactions in the lobby.

Indeed, the PO-209 Retail Handbook did contain the following language,

Protecting Our Work - Lobby Assistant

".. the duties of the Lobby Assistant have been Clerk work for the last 5 years."



"13-4 Lobby sweeps should be conducted when lines are long due to retail associates conducting lengthy transactions.

A Supervisor, Postmaster, or retail associate can conduct a Lobby sweep for customers who are conducting non-revenue transactions..."

However, in April, 2013, the AP-WU and USPS negotiated the "Lobby Assistant" duties that were to be performed by Lead Clerks first, then rotated to the other window clerks.

Management also created a Lobby Assistant ON-THE-JOB TRAINING GUIDE Course #10021912.

Any window clerk has the postal expertise to be a successful Lobby Assistant, i.e., the window clerk can answer customer questions, prepare the customer prior to reaching the counter, get pickups or hold mail, direct customers to the correct door to pick up mail, carry a hand held scanner to scan accountable pickups, etc.

Not only can the window clerk meet and greet customers, he/she can match products and services to the mailing needs of the customer. Allied duties of the Lobby Assistant include Ready Post, stocking the lobby, etc.

In summary, only window clerks should be in the lobby assisting customers, stocking the lobby, and other duties in offices level 20 and above. In level 18 offices, any Lobby Assistant duties performed by management must be accounted for towards their 15 hours per week of Clerk work.

In addition, no outside clerk craft personnel should be performing Lobby Assistant duties.

It is now clear that the duties of the Lobby Assistant have been Clerk work for the last 5 years. We must protect this work the same as we do for our distribution and window duties.

Contact me or your director if management is not complying with this negotiated set of duties. Hopefully, I have cleared up any confusion about our Lobby Assistant duties.





John Miceli
Treasurer

A recent Wells Fargo/Gallup survey found investors gave more thought to how they'll spend their leisure time after working than any other retirement-related topic.

The survey showed that many working investors aren't thinking enough about important retirement fundamentals. For example, the two topics that investors had given the *least* thought to were long-term medical care and taxes. More than half of the survey respondents considered how they'd spend their leisure time, but only 37% thought about how they'd pay for long-term care if needed, and just 34% thought about future taxes responsibilities.

"The fact that about half of people haven't given serious thought to their future taxes, healthcare expenses, draw-down strategy or Social Security could explain why only a third of investors are highly confident about their retirement savings," Joe Ready, head of Wells Fargo's Institutional Retirement and Trust, said in the survey's press release. Coming up with the best retirement strategy and understanding when you should take Social Security are both clearly important, but failing to factor in the impact of taxes and long-term medical expenses on your retirement budget could prove problematic.

2 Huge Retirement Expenses You Might Be Overlooking

"Thinking about how you'll spend your retirement can be a good way to set goals and reach them."

Getting older means more medical expenses

It may be obvious that the older we get the more we'll pay in medical expenses, but some people might not understand just how big those expenses can grow. Consider this: According to RBC Wealth Management, the average healthy 65-year-old couple today will spend about \$404,000 on medical expenses before they die. Healthcare expenses are projected to account for 15% of your overall annual spending by the time you turn 75.

Aside from medical costs, pre-retired workers ought to plan for potential long-term care expenses as well. The price for a single month in an assisted-living facility can range from \$1,500 and \$4,000. If you need to go into a nursing home that can provide a higher level of medical care, that monthly price range jumps to \$4,000 to \$8,000. Since healthcare is likely to become your second-largest expense category in retirement, it's clear investors need to plan ahead about how they'll pay for it -- especially long-term care, which Medicare won't cover. And while you've got the calculator out, let's consider your future tax liabilities as well.

Taxes won't disappear once you retire

It's understandable to assume your tax responsibilities will dwindle to next to nothing when you stop receiving a paycheck, but there are

plenty of reasons why the IRS will continue to require its piece of your action. Take, for instance, the withdrawals from Traditional IRAs or 401(k)s. You're able to contribute money to these plans tax-free while you're working, but when you take money out in retirement, Uncle Sam treats it like normal income -- so you'll have to pay. When you contribute to a Roth IRA, however, you pay taxes on the money up front, but enjoy tax-free withdrawals later.

Keep in mind that your pension, investing profits, and even Social Security benefits can all be taxed as well. The amount you'll pay varies depending on whether or not you're married and file jointly and how much money you make. For Social Security benefits, if you and your spouse have a modified adjusted gross income of more than \$32,000, you can expect to pay at least some taxes on your benefits.

Plan now

Thinking about how you'll spend your retirement can be a good way to set goals and reach them. Just remember: While you're mapping out all the traveling you want to do, and planning ahead for time with your family or new hobbies you intend to start, also devote some thought to how you'll cover long-term care expenses, and factor your taxes into your budgeting.

You'll probably thank yourself later.