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January 2024

Queen City Letter Carriers - NALC Branch 43
News & Views

NALC Branch 43 Proudly Serving

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Ted Thompson
President

From the President's Desk

Happy New Year to all the members of Branch 43! Last year, as with the previous year, was a busy one for the branch office dealing with the amount of grievance activity we have seen. As you will read in Vice President Pat Dougherty's article, the branch had 1,124 grievances filed for Article 8 forced overtime issues or workhour violations accounting for over half of the grievances filed throughout the year. While some of these issues were the result of poor management practices and scheduling, many were the result of just not having enough available carriers to deliver the community's mail. However, there are some positives moving in to 2024.

As I write this, I do not have monthly staffing information for December of 2023, but at the end of November Cincinnati had 99 more employees than they did at the same point in 2022. That trend continues to increase into December and January with the number of new employees hired and scheduled for orientation or the academy. Some of this impact was felt this past peak season, as members in many city offices were finally able to enjoy their nonscheduled days without being mandated to work. The work now, as it has or should have been, will be on properly equipping, training, and retaining these new employees so that 2024 proves to be a better year for the Postal Service and Branch 43 members. Currently, I am working with Cincinnati Postmaster Ka-

ren Garber with two Memorandum of Understandings (MOU) that Cincinnati falls under.

M-01949 and M-01961 provided an addendum to include Cincinnati in the New Employee Experience and Retention Program and the New Employee Mentoring Program. While Cincinnati has been under the direction of these MOUs for a while, with the staffing levels members and the Postal Service faced, many of the provisions contained were not possible. With current staffing levels, and a renewed commitment from the Postal Service, the provisions of these MOUs are possible, albeit still difficult. The New Employee Experience and Retention Program provides new hires with workhour limitations, scheduled day(s) off, an anticipate work schedule that is posted weekly, consistent route assignments and work location, Sunday delivery training, monthly progress reviews, and many other provisions including a welcoming kit and facility tour. Currently, most offices are doing little to none of these provisions for our new hires. This needs to change moving into the new year with our current staffing levels. This will require communication and work at the local office level. The New Employee Mentoring Program MOU aims to form a mentoring relationship between new and experienced or veteran employees. Mentoring relationships have been shown to increase retention rates, increase participant job satisfaction, and help new employees adapt to new workplaces. As part of this program, mentors and mentees will be provided time, on-the-clock, to meet and discuss work-related concerns new employees may be experiencing. Mentors will also participate in the monthly new

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NEWS & VIEWS

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EDITOR'S (Ted Thompson) NOTES
Branch 43 members are encouraged to
send articles to the *News & Views*. Items
of interest about your station, current
events, etc. are welcome. The following
guidelines apply:

- (1) We may edit your article for grammar, punctuation, spelling, etc.
- (2) If it should prove necessary to edit an article for space or coherence, every effort will be made to preserve the substance and intent of the article.
- (3) Unsigned articles will not be printed. Letters, criticism and suggestions for improving the *News & Views* are also welcome. If your letter is not intended for publication, please state so. Letters held to 150 words are less likely to be edited.
- (4) Articles must arrive at the Branch office by the 15th in order to make the next month's issue. Digital format is preferred. Send items to: thompson@branch43.org

Printed in House

President cont.

employee performance reviews. The success of this program hinges on members in the offices willing to serve as mentors and postal management facilitating the provisions of the MOU. Currently, Branch 43 has set up with the Postal Service a team to travel to all city offices to review what provisions, if any, are being followed and determine what actions need to be taken to be in compliance. Following these reviews, Branch 43 and Cincinnati management will set up training for managers, stewards, and mentors. Anyone interested in being a mentor, please inform your local management team and steward of your interest. We must do what we can to help each other succeed or we will all fail in retaining employees, keeping workhour violations down, and sustaining a future for the Postal Service.

The NALC has lofty goals to make 2024 the year of the letter carrier. These goals include achieving a rewarding contract, political gains through legislation, and creating new initiatives within the union focusing on training, mentoring, and diversifying at the local and national levels. I do not have any significant contract updates from my last writing, but I will say that the bargaining positions the NALC is taking include a single pay table, elimination of the non-career workforce, Cost of Living Adjustments (COLA) restored to 100% of Step A, large pay increases throughout the steps of the pay table, and numerous updates to articles throughout the contract. Legislatively, and during an election year, the NALC has several goals.

Currently the NALC is working with Congress to draft legislation that includes provisions to address crime against letter carriers. Please

refer to my article last month about these provisions we are seeking as this will become the NALC's number one priority once drafted. Current bills we are pushing include the Social Security Fairness Act (H.R. 82), the Federal Retirement Fairness Act (H.R. 5995), the USPS Shipping Equity Act (H.R. 3721), and the Improving Access to Workers' Compensation for Injured Federal Workers Act (H.R. 618). These bills can help improve the livelihood of active and retired NALC members. The NALC is also seeking numerous internal initiatives to improve the union.

First, in 2024 the NALC will create an online learning program to complement the in-person training completed at the branch, regional, and national level providing access to contract information. This online training program will not replace any of the in-person training provided by the NALC, rather this will be in addition to that training so any member can gain knowledge at a time and location of their choosing.

Second, in light of losing a member to the mass shooting in Maine, among other reasons, the NALC will be creating an emergency response team of letter carriers to help NALC members when they're dealing with trauma. These members are not to serve as counselors, but rather offer peer-to-peer support in situations like suicide awareness, suicide prevention, mental health issues, or substance abuse issues. If you are interested in serving as a team member, please notify the branch office as there will be national training in March for 30 NALC members with two members from each region. The NALC will also be forming a mentoring program for women in the union and a standing committee for diversity issues to help clear any difficulties women may face with getting involved with the

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Pat Dougherty
Vice President

From the Vice President

2023 Grievance Year in Review

As Branch 43 Vice President one of my primary duties is heading the grievance committee. With the year ending and beginning a new year I wanted to share with the membership the branch grievance activity for 2023. Branch 43 at the time of this article (December 30) had 2,192 grievances in 2023. In 2022 the branch had filed 2,477 grievances, and in 2021 the branch had filed 1,761 grievances, so the grievance numbers for 2023 are lower than 2022, but that number is very deceiving because all the Article 8.5.F grievances were filed at the end of every service week instead of daily. If filled daily, we would have had over 6,000 grievances in 2023. While I do not have the availability of space to list all the grievances that have been filed, or every issue filed for, I will list the most common grievances that were filed this year by contract and discipline. The breakdown for contract grievances is as follows:

- Article 8/Forced Overtime- 1,124
- Harassment/JSOV – 47
- Non-Compliance- 29
- Removal from a hold down/bid assignment- 257
- Quarterly Overtime Equitability- 12
- LWOP in lieu of SL/AL/LWOP issues- 33
- Steward Time/No Information Provided/No Meeting- 44
- Limited/Light Duty- 5
- Uniform Allotment- 3
- Workhour Guarantee- 33
- Management/Rural/Clerk doing craft city work- 31
- Letter of Demand- 1
- Holiday Schedule- 3
- Change in start time- 10
- Heat Illness Prevention Program (HIPP)
- Falsification of Training Records- 14

These contract grievances show a decrease of 295 overtime grievances from the prior year, but that number would be significantly higher if the Article

8.5.F grievances were grieved daily and not at the end of every service week. This is a clear correlation of management's inability to retain carriers as many stations are running open routes. Management is giving carriers unrealistic expectations in the form of pivots by using the Performance Engagement Tool (PET) and this creates conflict among carriers and management resulting in an unharmonious working environment. Stewards had filed 257 grievances for removal from hold down/bid assignment, but the majority were filed per service week instead of service day. That was also the case for the Article 8.5.F grievances filled throughout the year. The breakdown for discipline grievances is as follows:

- Letter of Warning- 103
- 7-Day Suspension- 70
- 14-Day Suspension- 47
- Emergency Placement- 13
- Removal- 32

The discipline grievances filed this year show an increase of 90 total from the year prior. The number of higher-level disciplines has increased by eight (8) on Notice of Suspensions 14-Days and the number of Notice of Removal issued was fifteen (15) higher than the previous year. I must also note that every year we have discipline issued that is not grieved because management issued it without a union representative present or mailed it to employee home of record and the carrier failed to notify the union, they were issued discipline. Many times, the union only becomes aware that lower-level discipline was issued when we grieve a higher-level discipline that cites it as elements of past record. If management ever attempts to issue you discipline without a union representative present, always inform the union of this, so a grievance can be initiated on your behalf for the discipline issued. In the Cincinnati Installation line item 21 P of the local agreement, it reads to implement additional language in reference to Article 16 of the National Agreement and the discipline procedures contained within, no Cincinnati employee shall be issued discipline without a NALC steward present, if available. If no NALC steward is available, or if management elects to mail the discipline to the employees address of record, the NALC Branch 43 office shall be immediately notified of such action taken and provided a copy of the charged discipline.

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2024-2025 NALC Branch 43 Stewards

Cincinnati Offices

Anderson- Bill Stratman & Aaron Moore
Corryville- Andrew Heimbrock
Dedicated Collection- Travis Nehus
Groesbeck- Corey Isham & Travis Nehus
Lockland- Dave Stewart
Mid City- Michael Morse
Mt. Healthy- Jose Colon
Mt. Washington- Chris Harmon
Murray- Marlon Casey & Dave Utz
Norwood- James Anderson & Mike Dick
Parkdale- Jeron Ziegler
Sharonville- Chris Rought
St. Bernard- Natasha Wever
Sycamore- Al Slaughter
Symmes- Lamont Seaborough
Taft- Matt McCarren
Western Hills- Megan Redden
Westwood- Steve Carlin

Associate Offices

Amelia- Brett Carwile
Batavia- John Bailey
Lebanon- Terry Brinck
Mason- Dwayne Keeton
Loveland- Brandon Elliott
Middletown- Ethan Groves
Milford- Angela Rheude
Springboro- Jerry Butcher
Wilmington- Ryan Cope

Branch 43 Vice President Patrick Dougherty will be the NALC Steward for all other Associate Offices (Bethel, Blanchester, Cleves, Georgetown, Greenfield, Harrison, Hillsboro, Monroe, Morrow, New Richmond, Oxford, Ripley, & South Lebanon)

2024 Pay Period Chart				
Pay Period	Begins	Ends	Pay Date	Holidays
1	12/16	12/29	1/5	12/25 (Mon)
2	12/30	1/12	1/19	1/1 (Mon)
3	1/13	1/26	2/2	1/15 (Mon)
4	1/27	2/9	2/16	
5	2/10	2/23	3/1	2/19 (Mon)
6	2/24	3/8	3/15	
7	3/9	3/22	3/29	
8	3/23	4/5	4/12	
9	4/6	4/19	4/26	
10	4/20	5/3	5/10	
11	5/4	5/17	5/24	
12	5/18	5/31	6/7	5/27 (Mon)
13	6/1	6/14	6/21	
14	6/15	6/28	7/5	6/19 (Wed)
15	6/29	7/12	7/19	7/4 (Thu)
16	7/13	7/26	8/2	
17	7/27	8/9	8/16	
18	8/10	8/23	8/30	
19	8/24	9/6	9/13	9/2 (Mon)
20	9/7	9/20	9/27	
21	9/21	10/4	10/11	
22	10/5	10/18	10/25	10/14 (Mon)
23	10/19	11/1	11/8	
24	11/2	11/15	11/22	11/11 (Mon)
25	11/16	11/29	12/6	11/28 (Thur)
26	11/30	12/13	12/20	
1	12/14	12/27	1/3	12/25 (Wed)
2024 Leave Year				
Begins: PP 03-2024 (Jan 13, 2024)				
Ends: PP 02-2025 (Jan 10, 2025)				

2024 Carrier Bid Schedule			
opens	1/12/2024	1/26/2024	closes
	2/23/2024	3/8/2024	
	4/5/2024	4/19/2024	
	5/17/2024	5/31/2024	
	6/28/2024	7/12/2024	
	8/16/2024	8/30/2024	
	10/4/2024	10/18/2024	
	11/22/2024	12/6/2024	



Denny Doud
NALC DRT Rep

STEWARD'S CORNER

What if I need additional Time to finish my route?

I called my station by three (3:00 pm) as instructed and was told to deliver the mail and be back in the time I was given in the morning.

Q: I needed additional time to finish my route. Management told me that

it was “not authorized” or “deliver all the mail and return.” What does that mean?

A: In short, it means nothing. This is a classic example of management not providing clear and concise directions, where letter carriers are deliberately giving contradictory or confusing instructions. Letter carriers are required to report their inability to complete all assigned duties within the time authorized, per the provisions of the M-41 Handbook Section 131. This situation often manifests itself when a letter carrier determines he or she will need additional time to complete their assignment and calls or sends a message of instructions.

In some instances, a supervisor will attempt to intimidate the carrier by giving them deliberately conflicting instructions or by responding the carrier is to continue however the time is supposedly not authorized. However once, a letter carrier has been instructed to continue working or to finish their assignment,

the time necessary to do is implied authorized. This was affirmed in National Level Step Four (4) grievance decision (M-00326) which states in part “although there was no expressed authorization to complete the delivery of mail on an overtime basis, the permission would be inherent in authorization to continue delivery after the grievants were unable to complete the routes.” (To read the entire decision refer to NALC Materials Reference System)

If management attempts to claim the time needed to perform work, they specifically instructed you to complete is allegedly “unauthorized” or attempts to utilize PS Form 1017B (Unauthorized Overtime Record) in this situation, immediately request to meet with your steward for purposes of investigating and initiating a grievance. Most of all, don't allow management's game playing to affect your daily work. Take ownership of your job by coming to work every day and performing your duties in a safe and efficient manner, taking all the necessary time to do so, including a full 30-minute lunch and two (2) 10-minute breaks, as well as taking additional breaks for personal needs such as comfort stops when necessary.

Hope you had a Merry Christmas
& have a Happy New Year
Denny Doud

Motions made at the December Membership Meeting

To dispense with the roll call of Officers and reading of the previous months minutes. **Carried**

To send up to four people at the President's discretion to the Ohio State Legislative Conference in Washington DC on April 24th and 25th to include wages, travel expenses, and per diem. **Carried**

To pay the bills. **Carried**

To adjourn. **Carried**



Mark Camilli
Region 11 NBA

Holiday 2023 National Business Agent Report

First and foremost, I would like to take this opportunity to wish you and your loved ones a very happy and safe holiday season. We all know how stressful this time of year can be, especially in our line of work, but please take pride in what you do each day. The service you provide to the American public ensures that the holiday season will be special for millions of our customers! It's hard to believe we are about to close the chapter of 2023 and start anew in 2024. As I look back on 2023, I'm amazed once again with all that we have been through and what we have been able to accomplish together as a Region. Let's review some of the challenges and accomplishments of 2023.

Challenges - 2023 started with some of the winter weather we typically see in Upstate NY and Ohio. We had lake effect snowstorms, Nor'easters along with some record warmth (I guess you take the good with the bad!). In early February, there was a horrific train derailment in East Palestine, Ohio. Several rail cars caught on fire that contained hazardous chemicals. Mail delivery was suspended in the area and Letter Carriers had to report to a different location. The fear of the unknown weighed heavy on all. I was very appreciative of National Director of Safety and Health, Manny Peralta as he assisted in helping our members and he also gave me the opportunity to attend a National AFL-CIO safety meeting where I was able to voice my concerns on what happened to our members in the area. This info helped them create a comprehensive plan to lobby congress and seek assistance with OSHA to not only address residents' concerns but also how to assist those that must work in disaster effected areas. Also in February, we had our first S&DC go live in Utica, NY. The location was not close to being ready for the additional carriers to move in due to construction work, but the USPS in its infinite wisdom decided to force the event. Thankfully, they provided an outdoor port-a-potty trailer system to be able to accommodate the increase in employees! Several months in, construction (for the most part) has been completed and the three existing branches have come together to address LMOU issues. The effectiveness of these S&DC sites remains to be seen. Once spring broke and early summer arrived, many of us in Region 11 experienced something we haven't had experience with – air quality issues caused by wildfires in Canada. We learned

quickly what air quality indexes (AQI's) were, how to apply them for our safety and the importance of N95 masks. As summer took hold, heat illness prevention was magnified with the tragic loss of Dallas, Texas Letter Carrier Eugene Gates who died of heat-related illness. Reports were received throughout the Region and across the country that Heat Illness Prevention Training records were falsified. Carrier training records indicated that they received the training, when in fact they did not. To this day, we continue the fight on this subject through the grievance/arbitration procedure. Many USPS employees were affected by the Liteblue "hack" where employees used a fraudulent link from the web to access their Liteblue accounts. The hackers were then able to access the sign-in information of these users and diverted payroll to other bank accounts. The NALC initiated a national level grievance on this issue, and we hope to have a resolve soon. Another discerning issue that rose to prominence in Region 11 and throughout the country is crime against letter carriers. This is not an easy issue to fix, but the NALC has held rallies across the country (including Cincinnati, Ohio) to bring this issue to the forefront. It's going to take a multi-pronged approach of getting the involvement of local law enforcement, legislators, the courts, the community, and investment into USPS equipment. We are now starting to see a positive trend of more arrests and sentencing for those that commit these heinous crimes. The NALC Legislative Department is working closely with representatives to draft comprehensive legislation to deal with the crime issue. Stay tuned as NALC will put out a "call of action" to garner support and hopefully quick passage of this much needed legislation.

Accomplishments – Training has been a priority of mine throughout 2023. We started the year off with our Regional Rap session in Syracuse, NY. We offered training in many topics. A highlight of that event was a mock arbitration hearing. Also, throughout the year, we held three "Shop Steward School" classes that now put us over 200 trained shop stewards across the Region! We also held several retirement seminars, training for route adjustment/TIAREAP process, new arbitration advocate training, and with the help of RWCA Dave Barbuzzi, we held a very comprehensive OWCP for branch representative training. We will continue all these initiatives and more into 2024. In the grievance arena, we have met on and resolved well over 700 cases at the pre-arbitration

Vice President cont.

Keep in mind that signing the discipline issued to you is not an admission of guilt, it just acknowledges that you received the discipline and that is the incident date for the grievance in which the union only has 14 days to file on your behalf. If you do not grieve the discipline issued to you it will remain in your personal files and records for two years.

Of the 2,192 grievances filed in 2023 so far 281 remain open at some level of the grievance procedure Informal A, Formal A, Step B or pending arbitration, while the rest have been resolved at some step of the grievance arbitration process. The step and status of the cases resolved is as follows:

Withdrawn- 90

Settled by Informal A (Shop) Steward- 610

Settled by Formal A Steward- 1011

Settled at Step B- 98

Awarded through Pre-Arbitration or Arbitration- 102

Branch 43 took five cases to arbitration in 2023 and three of the cases were sustained or modified, one case was denied, and the last case heard in November an award has not yet been issued. All five cases were contract cases in 2023. The first case was a case at the Norwood Post Office and Arbitrator Sims ruled management violated the M-39 Handbook, Section 115.4 and ordered all managers to take several courses in Hero 1) Conflict Resolution, 2) Harassment Prevention for Managers, 3) Preventing Workplace Bullying, and 4) Workplace Conflict Resolution Essentials for Dummies (book). The second case out of the Groesbeck Post Office was an Article 8.5.F case in front of Arbitrator Morris and he ruled the Postal service violated the National Agreement by forcing carriers to work overtime in excess of the limits set forth in Article 8.5.F. The class shall be awarded an additional 50% of their straight-time rate for all hours worked in excess of the hour limitations set forth in Article 8.5.F. Additionally, the Service is directed to cease and desist violations of Article 8.5.F. The third case was out of the Sharonville Post Office in front of Arbitrator Widgeon, and she ruled that management violated Article's 5, 10, 15, and 19 of the National Agreement by requesting a doctor's note for pre-approved sick leave. Management is ordered to cease and desist the violation and to pay the

grievant the amount of \$75.00 dollars. The fourth case out of the Parkdale Post Office in front of Arbitrator Morris was a class action hostile work environment grievance where he ruled that while the record clearly establishes that things at Parkdale are far from copacetic, the union has failed to carry its burden of establishing that any of the acts alleged in this grievance rise to the level of violating any of the cited contract language, postal rules, or the JSOV and the grievance was denied. The fifth case was another Article 8.5.F in front of Arbitrator Soileu that was heard on November 7th and the parties submitted post hearing briefs to the arbitrator on December 8th and have not yet received an award. The remaining cases appealed past Step B this year have been resolved at pre-arbitration. Mike Brim (RAA Region 11) has resolved many of these appeals for us at the area level. Mike does an excellent job representing the members of this branch. Others have been resolved by me and Ted Thompson in pre-arbitration negotiations.

I want to personally thank all the stewards for their dedication and challenging work filing and processing so many grievances in a historically (understaffed) difficult year. These grievances also fail to consider the number of issues resolved without having to resort to filing a grievance.

In Solidarity,
Pat Dougherty

Region 11 NBA cont.

level, heard over 80 cases in arbitration and are maintaining a win rate of just under 70%. This is in addition to the many branch meetings, installation of officers, retiree, and MDA events that I and/or the RAAs were able to attend.

As you can see, 2023 was quite challenging but we were able to meet those challenges – together. Many thanks go out to all our branch presidents, officers, stewards and the entire membership. United we stand, divided we fall! On behalf of RAA's Dave Kennedy and Mike Brim, RGA Anna Mudd, RWCA Dave Barbuzzi, LPO Marc Ashmon and Field Secretary Darla Gerace, we wish you and yours a very festive and safe holiday season and all the best in 2024!

Mark Camilli
National Business Agent, Region 11



NALC Health Benefit Plan



NALC Health Benefit Plan

Customer Service

For eligibility, claim and benefit information

1-888-636-NALC (6252)

For additional information visit our website at:

www.nalc.org/depart/hbp

www.nalchbp.org

President cont.

union and to strengthen one of our greatest strengths—our diversity.

From a renewed focus on employee retention to help staffing, to achieving a contract with increased pay and benefits that are so justly deserved, to passing legislation that adequately impacts crime against carriers and others that increase benefits for active-duty members and our retirees, 2024 has much to offer for the letter carrier. But, to achieve these goals, we must all do our part to help make these a reality. Please do what you can, and when you can, to help achieve these goals. Whether that be mentoring or training a new employee to help them succeed, getting involved with the branch to protect letter carrier rights through the grievance procedures, attending union meetings, help with the food drive or MDA raffles, participating in a rally, or contacting a local congressional representative. A strong union is not a few people doing a lot, it's a lot of people doing a little. We can all make a difference. Together, let's make 2024 the year of the letter carrier!

Fraternally,
Ted Thompson

Family and Medical Leave Act (FMLA)

Human Resources Share Service Center

1-877-477-3273 Option 5, then Select 6

TTY: 1-866-833-8777

MAILING ADDRESS:

HRSSC FMLA EASTERN

PO Box 970905

Greensboro NC 27497-0905

FAX: 651-456-6041

December Membership Meeting

Raffle Winner

Split the Pot - Jim Metz

Shiela	Abbey
Don	Beinke
John	Bird
Deborah	Bryant
Barbara	Carnahan
Ralph	Carter
Patty	Compton
Kellie	Demaree
Cheryl	Depenbrock
Roger	Donahue
Donald	Eaton
Blake	Flowers
Douglas	Gast
Ronald	Homan
Karen	Howard
Gary	Janson
Michael	Kamp
Earle	Kelch II
Judy	Kirchgessner
Michael	Knau Jr
John	Losito
Ronda	Luken
Randall	Marksberry
Carol	McGowan
Carla	Miles
Sharon	Moran
Patrick	Mulvaney
Gary	Myers
Robert	Northcutt
Allan	Parsons
Daniel	Quinlan
Larry	Risola
Rodney	Ruffin
Amarjit	Sharma
Rick	Shelton
James	Sipe
Steve	Smith
Mark	Stulz
Toni	Thomas
Gerald	Tiemeier
Jeffery	Walker
Robert	Wilkinson
Dandy	Williams Jr.
Bev	Zureick

January Retiree Birthdays

**December YOPC
Attendees**

- Deborah Bryant
- Liz Darby
- Sue Egbers
- Diana Enwright
- Jerry Giesting
- Art Holt
- Burt Hughes
- Bill Lipp
- Gerry Mees
- Ken Pflanz
- Robert Wilkinson

Join fellow retirees next month for sharing old times, playing cards and lunch



**January
Gold Carders**

Clyde	Anderson
Elbert	Brown
Gary	Gabbard
Charles	Haehnle
Carl	Harrell
Charles	Shrack
James	Wilson



- Calvin H. Johnson**
- Paul E. Kolb**
- Randy Vaught Sr**

**Join fellow retirees
for lunch**

**1:00 pm - 1st Monday
of each month**

February 5th

Ford's Garage

**4911 Houston Road
Florence, KY 41042**

Call Burt Hughes
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Toll Free 1-800-265-4527 • www.URmyCU.org

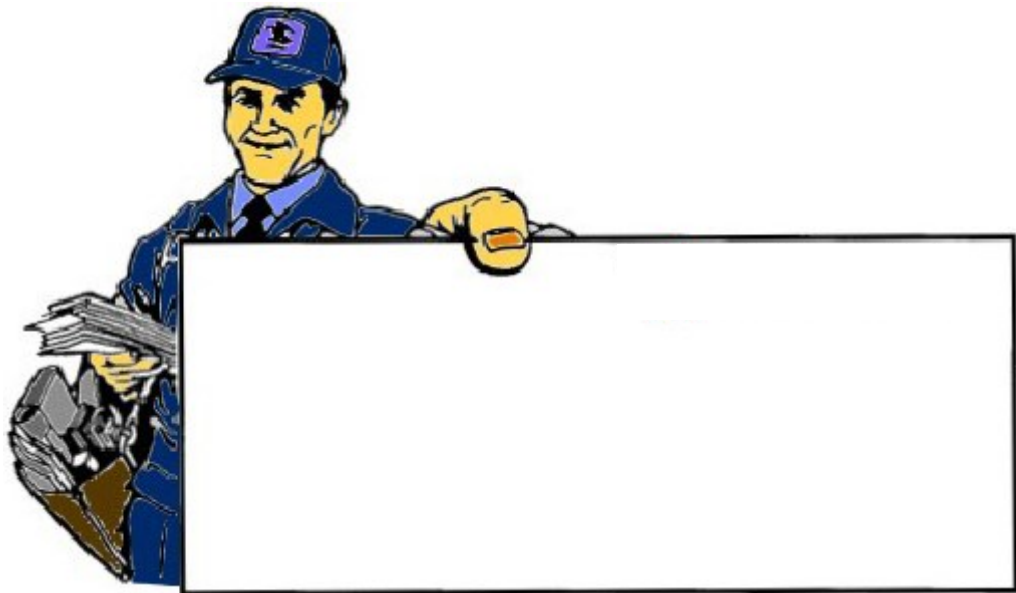
*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period regardless of balance. Member must be able to provide verification of existing rate. Existing PFCU loans are excluded. This institution is not federally insured. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY**

Queen City Letter Carriers

NALC Branch 43
11070 Southland Road
Cincinnati, Ohio 45240

"ADDRESS SERVICE REQUESTED"

Non-Profit Org.
U.S. POSTAGE
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Cincinnati, Ohio
PERMIT No. 6919



Upcoming Events

New Steward Training - Jan. 4th, 6:00 PM

Officers Meeting - January 11th, 6:00 PM

Branch Meeting - January 11th, 7:30 PM

Branch Inventory - Jan. 15th, 9:00 AM

MLK Jr. Holiday - Monday, January 15th

February YOPC - Wednesday, Jan. 31st

**HAPPY
NEW YEAR
2024**

A decorative graphic for the New Year. The text "HAPPY NEW YEAR 2024" is written in a bold, orange, 3D-style font. Below the text are several hanging ornaments and snowflakes, including gold and silver snowflakes and gold and silver baubles.