

Press On

*St. Louis Gateway District Area Local
American Postal Workers Union AFL-CIO*

Volume 95 Issue 7



September/October 2017



By Frederick Wolfmeyer, President

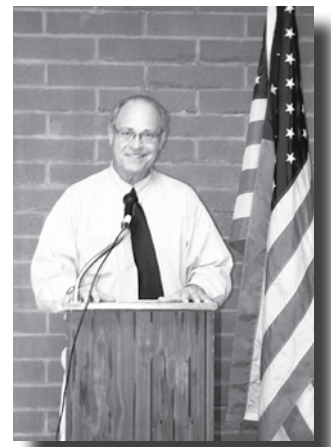
Sisters and brothers, we are now at the end of summer and we have experienced another major operational change from postal management. These recent changes do not make much sense to me and I'm sure not to you either because we have undergone similar changes in January of 2015. I have asked management if the mail arrival and departure times have changed and they have said, "No." So if that is the case, then why the changes in starting times and non-scheduled days? Why the numerous reversions at both the plant and stations and branches? The answer, no matter how ridiculous it sounds, is "We must optimize efficiency."

What management has done is enlist the help of people who have gone to MIT and believe that as industrial engineers from this university, they know best how to determine the times and non-scheduled days for our duty assignments (bids). Unfortunately, we all know that the best way to determine this is to actually work at the post office and witness what takes place on the workroom floor. The problem here is that you, the workers, are again impacted with changes that really do not seem to make much sense, and to top it off, management intends to excess employees from the clerk craft. Originally the number was 44 but now it will be fewer, however, we at the Union Hall do not believe that there should be any clerks excessed.

So as we always do, we will file grievances and you will be inconvenienced and your families impacted by changes

that I really believe will not work. Once management changed the operational window in January of 2015 it only took a few months to see that it did not work. There were additional hour's changes; several clerks remained as unassigned beyond contractual limitations and we were successful in getting 55 clerk bids re-posted and 30 PSEs converted because of management's errors.

How will we get through this latest round of ineptitude? Just like we did in 2015 — by working together. We must work together to accomplish anything but particularly this latest assault on our jobs and working conditions. If you are working on a machine by yourself, you must complete the forms provided by the union and file a grievance. If you see a supervisor or manager performing bargaining unit work, file a grievance. We are being told by management that they have too many clerks, but when I see one to a machine I wonder where all these extra clerks are at. Management at the most recent withholding meeting said that too many clerks take off and if you all came to work they would have two clerks on every machine. I disagree because they have not been able to show me a leave report to back up their contentions. Stick together. File grievances. Complete documents for one to a machine.



Can working together change what is happening? Yes, but only if we do it. As an example, look at the recent events surrounding the right to work issue in Missouri. Working people, labor people, and their families from all over the state worked together to get this issue put on the ballot so the voters of Missouri could decide the fate of right to work in our state. Signatures were collected from each of the state's eight congressional districts — 5 percent of registered voters in each district — and some 310,000 signatures were collected. This is the first time in history that 5 percent was collected from each district and it was done by working together. Now the issue will be on the ballot in November of 2018 for the general election giving the voters the right to say whether they want right to work in Missouri or not. This outcome did not just appear magically, sisters and brothers. No, this outcome happened because working people just like you and I recognized an injustice and worked together to make this happen. This is what we can do right here at the post office. By working together, holding management accountable, and saying enough is enough, we can make management pay, not only in money, but in better bids, start times, and non-scheduled days. We can make management do their own work and stop performing bargaining unit work and put an end to their intimidation tactics. All it takes is working together.

The war is all around us. We may win battles, but the labor war is ever present. I used the right to work issue as an example of solidarity, but truthfully, this was only a battle. Now the right to work issue will go to the ballot — fantastic right? Unfortunately, no, because now we must go to the polls in November of 2018 and vote. This vote will be to save our jobs and to show our legislators that they do not control the voters of Missouri. We will need to talk to our family members, friends and even the people we know at church and at work. You may become unpopular or people

may try to avoid you, but stay the course because this is too important to give up. Solidarity is the battle cry of labor and we achieve what we desire by — yes here it is again — working together.

Now our concerns at the post office are no different. If you think only a few can get this done, well think again because it takes all of us. We cannot look the other way when we see a supervisor doing our work or when we see one person working on a machine or if we are that one person on the machine. Take a stand and protect your job and earn back your bid times and desired non-scheduled days. Once again you might be unpopular with your supervisor, but really who cares? We aren't here to make them happy or to get their approval. No, we are here to provide for our families and protect our workplace rights.

In summary, sisters and brothers, we have mirror images of struggle going on around us. We have our up close and personal struggles at the post office and the big battle of right to work in the state. We can win both if we work together. You have support at the Union Hall and we all have support from all the labor unions in our state. Make a commitment to give your all and together we can hold our managers accountable and on a bigger scale we can hold our legislators and governor accountable. Make solidarity your battle cry and then take action.



STARVATION WAGES

Help postal employees hurt by Hurricane Harvey



Postal Employees' Relief Fund
CFC#10268



Make an immediate donation:

Go to postalrelief.com with your credit card or send a check to:

Postal Employees' Relief Fund
P.O. Box 7630
Woodbridge, VA 22195

Executive Vice President

By Gene Hollenbeck



We are still dealing with the re-alignment of the bids at the plant and annex. This will be ongoing for some time. Every time a bid goes vacant, management sends us a letter of intent to revert the position. It doesn't matter that our members are still working one to a machine. Conversions to career are on hold until who knows when. If there are no residual vacancies then there is nowhere to convert PSEs to.

Now that most of the re-alignments have been completed and everyone is in their new assignments we will begin to get ready for vacation selections for next year. We have not set up our annual vacation meeting yet, but hope to do so in the very near future. Everyone should be at least thinking about when you want to schedule your vacation for next year. Vacations are based on the number of career employees assigned to a section. The more employees in the section, the more vacation slots for the section. We will begin selections the first part of November.

The penalty overtime exception period will be from

December 2-29. This is the four services weeks in December that we do not receive penalty overtime.

Another union picnic has come and gone. I think everyone who showed up had a good time. There was plenty to eat and drink. There were lots of games for the kids and grandkids. There was music and bingo for the adults. I would like to thank all of you who took time out of your busy schedules to come out and spend the day with us. To those who helped work the picnic, I would like to make sure that you know that you are appreciated. Without the volunteers who checked the members in, those who came out on Saturday and Sunday to grill the food that was enjoyed by everyone; we would not be able to put on such a great picnic. So for those few, I say thank you. I would also like to thank our Health Plan Director John Marcotte, NBA Maintenance Craft Jeff Beaton, and NBA Clerk Craft Dan Skemp for their help in getting ready for the picnic. Now let's get ready for next year's picnic.



Director of Industrial Relations & Education

By Paul Reid



Greeting brothers and sister. Thank you for taking the time out to read your union publication. It is important for each and every one of us to be informed and be provided with the correct and necessary information. I stress upon you to get involved and come out in support of your union. Your union officers and stewards cannot do this alone. It is vital that the members come to general membership meetings to get the correct and current information.

Too many times rumors and incorrect information is passed along and our union brothers and sisters suffer the consequences.

I often ask those whom I encounter, why would you listen or take **CBA, JCIM, MOU, or LMOU** advice from a person who is not a steward and the response is a blank. You have to have had steward training from a qualified individual to identify, read, and understand the acronyms I just listed. I haven't seen anyone to this date who is not a steward with a **CBA,**

JCIM, MOU or LMOU.

Those persons who are not stewards and offer up their interpretation of the contract are harmful to you and others. Their lack of formal training diminishes the role of effective and professional union representation by a certified union steward.

In closing, I look forward to seeing more of our members at our meetings and public activities. This cannot be done by just a few, we are a union.

32nd Annual Open Season Seminar October 16-19, 2017 Holiday Inn - Downtown Convention Center



Open Season Seminar 2017:

Seminar Registration:
\$75 before July 15
\$100 after July 15

Seminar Fees:
Includes Open Season bag, meals, materials, shirt and supplies

Register online and get more details about Seminar, classes and breakouts by visiting us at:
<https://www.apwuhp.com/events>

Hotel Registration:
The Holiday Inn
Downtown Convention Center
(800) 972-3145

Room Rates:
\$119.00 per night
plus tax 15.92%
Use Group code # APU

MONDAY 10/16

Onsite Registration: 4pm-6pm
Sponsor Reception and Dinner: 4pm-6pm

TUESDAY 10/17

Health Screening: 6am-8:45am
Onsite Registration: 7am-5pm
Breakfast: 7am-9am
Opening Session: 9am-12pm
Lunch: 12pm-1:30pm

Basic & Refresher Class
1:30pm-5:30pm

Advanced Classes
1:30pm-5:30pm

Riverboat Dinner Cruise: 6pm-10:30pm

WEDNESDAY 10/18

Onsite Registration: 7am-5pm
Breakfast: 7am-9am

Basic & Refresher Class
9am-12pm

Advanced Classes
9am-12pm

Lunch: 12pm-1:30pm

Basic & Refresher Class
1:30pm-5:30pm

Advanced Breakout Classes
1:30pm-5:30pm

Dinner: 6pm-9pm

THURSDAY 10/19

Breakfast: 7am-9am
Closing Session & Roundtable: 9am-11am



Reality Check

The other day, I had breakfast with a friend at Burger King. The manager asked if we would mind sitting in the corner booth because they were going to have an employee meeting. As the employees arrived for the meeting, I noticed that most of them were young people, just starting out in life.

A manager from corporate headquarters presided over the meeting. He started out by saying how much the company appreciated all their hard work. Unfortunately, he was here to deliver some bad news. The governor of Missouri had signed a measure turning back the minimum wage in St. Louis from the current \$10 an hour to the old rate of \$7.85 an hour. This measure would be taking effect the next day.

Most of those present were visibly shaken. Imagine getting an almost 30 percent pay cut. You did nothing wrong. You do your job and now through no fault of your own your salary was being cut. These people had families to support, bills to pay, and dreams and aspirations. It wasn't like they were making a fortune, but they were getting by at \$10 an hour.

This same scenario was being played out all over town in fast food joints, cleaning companies and other businesses that pay minimum wage. The governor's bill put his foot squarely on the neck of those at the bottom of the economic ladder.

We at the Postal Service face many challenges. Because we have the protection of our contract, we currently don't have to concern ourselves with pay cuts, layoffs and loss of benefits. But what will happen in the future? Too many of us pay little to no attention to what goes on in Congress and

the Senate concerning the Postal Service. Bills passed by these bodies could have a negative impact on our standard of living.

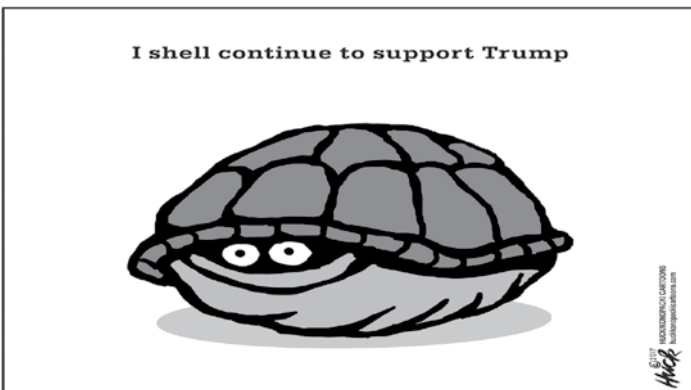
This is a call out for all postal employees. The time for complacency is over. The officials and stewards of this local cannot fight this fight alone. We need your support. If we are to maintain our wages, benefits and working conditions, all of us must become engaged in the struggle. We must start to care about our jobs and our livelihood. We must examine all postal legislation. We must become aware of any measure that would have a negative impact on our postal way of life.

This is a call out to all postal employees. The time for complacency is long past. If we are to maintain our standard of living, all of us, members and non-members, must become active in this local. We must demonstrate that we care about our jobs and our livelihood. As long as we are asleep, the powers that be think they can walk all over us with no consequence. We must examine all legislation impacting the Postal Service. We must be willing to write to our Senate and Congress. We have to marshal the power that comes with our numbers. Get out the vote. Urge your friends and family members to vote. Talk to anyone who will listen about issues that face postal employees to enlist their support.

Just paying union dues is no longer enough. We appreciate all of the dues-paying members but faced with the current administration we need your support. President Trump has already proposed the privatization of air traffic control, how long before he turns his sights to the Postal Service?

If you think that our salary and benefits can't be taken away, think again. There are already plans for you to pay a higher percentage of your health insurance. Your compensation package was fought for by the **American Postal Workers Union**. The **only** organization that can continue to negotiate for better wages, working conditions and benefits is the **American Postal Workers Union**.

Instead of constantly tearing down the organization in place to help you, how about a show of support? The union is the only game in town. Let's work to make it as strong and as vital as possible.



Look Where We Are Today

By Robin McCurry

Bids are not being filled when employees retire, get fired, bid out or die. Management seems not to want to address the issue. As long as they can draft someone, it doesn't matter as long as they have that option.

Some **overtime hogs** will work like two or three people to make that money. But people do get tired. They may choose to bid out, be forced on a 40-hour statement or use FMLA at stations that are working a lot of OT.

When an employee vacates a bid, management has 28 days to revert that bid if they feel there is no longer a need for that bid. If management does not meet the 28 day deadline, months and years could go by. If the employee lets me know of a vacancy

in their area, a grievance can be filed to get the bid posted citywide. You may have noticed that in the last bid posting some bids read 'grievance settlement' so we have been successful in getting these bids posted.

President Wolfmeyer met with the post office on August 30, 2017. The post office was up to its old tricks again. They stressed the need to excess 44 clerks from the clerk craft due to the decrease in mail. I'm in and out of the stations and branches on a daily basis and I have noticed no decrease in mail volume. I have seen and heard that the mail is getting worked later and later. Ding dong, maybe that is because of the decrease in hiring. When employees leave, their bids are not being filled. There are probably more 204Bs and carriers than clerks,

that's why I guess all of these other employees engage in bargaining unit work. The carriers are only following instructions. The managers, 204Bs and supervisors fear reprisals from upper management. If we ever expect this situation to improve, we have to start filing grievances on bargaining unit work.

The holidays are around the corner. That means a lot of overtime and drafting. With the bids that are not being filled, many people will be overworked and overwhelmed. The post office is hiring Christmas help, but that won't be enough to offset the short-staffed installations. Let's try and get as many of these bids filled. Call me so that I can investigate these vacant bids. **Robin McCurry at 314-225-1335.**

Creating a Reality of Oneness in the Hearts & Souls of Our Community



PROFICIENT
CHIROPRACTIC

WELLNESS

SCIATICA

LOW BACK PAIN

HEADACHES

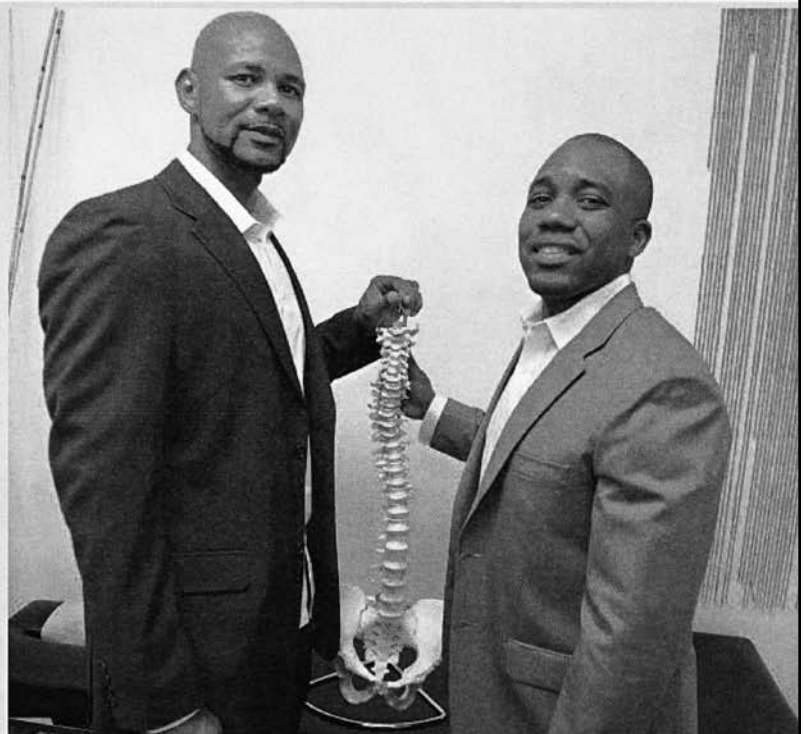
AUTO ACCIDENTS

CARPAL TUNNEL

2050 Woodson Rd, St. Louis, MO 63114

Phone:- **314-447-0725**

www.proficientchiropractic.com



APWU: White House 2018 Budget Proposal Targets Postal Workers and Postal Services

Recently, the White House released their budget proposal for fiscal year (FY) 2018. There are a number of disturbing provisions which will directly affect postal workers and postal services for the American people.

The White House's budget proposes \$46 billion in "savings" to the Postal Service by a reduction in the methods of delivery. This could include cutting the number of delivery days and a further reduction in service standards.

The budget further calls for an increase of 6 percent employee pension contributions into the Federal Employee Retirement System (FERS) - 1 percent a year for each of the next six years. This would result in a pay-cut of thousands of dollars a year for each FERS employee.

The budget also proposes eliminating cost of living adjustments (COLA) on FERS retirement benefits, reducing COLA on current civil service retirees and a change in calculating future retirement benefits

from the current "high three" average to a "high five" year formula. In addition, the proposal advocates doing away with the social security supplement currently covering the gap in FERS benefits for those who retire before they are eligible for social security benefits. Each of these proposals would be to the severe detriment of hard working postal employees, both active and retired.

Contrary to President Trump's campaign promises to elevate workers and protect Medicare, Medicaid and Social Security benefits, the proposed budget contains a number of extreme cuts which will deeply affect tens of millions of working families. These include massive cuts to Social Security disability benefits, Medicaid coverage, the Children's Health Insurance Program (CHIP), the Supplemental Nutrition Assistance Program (SNAP) and the student loan program. The budget proposal shrinks all these essential programs while lowering the taxes for corporate America and the wealthy elite.

"This budget proposal is Robin Hood in reverse," said APWU President Mark Dimondstein. "It robs from the workers to give more to the wealthy. Taken in their entirety, these are draconian attacks on hard working postal workers and our families."

Ultimately, Congress sets the federal government's budget. However, the White House's budget proposal is a reflection of the spending priorities of the Trump administration. The APWU, working with our sister unions and our many allies, will vigorously oppose actions by Congress to allow these cuts to vital government programs as well as any attempt to undermine postal services and the well-being of postal workers and postal retirees.

"No postal worker cast a vote in the last presidential election to cut postal services and worker benefits," Dimondstein continued. "I am confident, that our members of all political persuasions will stand up and fight back against these new assaults on postal workers and all working folks."

---Postal News

*First they came with right to work
 But I didn't speak out because it didn't affect me.
 Then they came to reduce minimum wage
 But I didn't speak out cause I made more than minimum wage.
 Next they came for the air traffic controllers
 But I said nothing because I was not in that field.
 Then they came for the Postal Workers
 But there was no one left to speak for me.*

We had a great turn-out for **Family Day**. A good time was had by one and all. See you again next year.



This year in the **Labor Day Parade** the carriers and APWU marched together. If you missed it this year, come out and join us next year.



The Postal Pulse Survey

Did your supervisor take your pulse? No not your heart rate but your Postal Pulse Survey. That is our survey and your mail so if they take it or they force you to complete it at work, they are violating their own process of a **voluntary** response by the employees.

This has been happening on all tours at the plant. Do not complete these surveys if you do not want to do so. Remember this is supposed to be **voluntary**!

Also, the service is really sneaky this time by giving you a survey at work, mailing one to your home, and in some cases, putting a little postcard in with your paycheck asking the same 12 questions that the Pulse does. Turn in all three to the Union Hall and be guaranteed a prize. Turn in the two letters you receive at work and home and be entered into the drawing. Enter only one and your chances of winning anything are very low. The chances are low because some people actually turn in one and then complete the other and give it to management ... we can't have that.

So we have the old saying a bit: One for the money and two for the show. Three to get ready is NOW!

One for the show; Two for the money; and Three will get you a prize, so go, go, go!

Turn in your pulse to the **union, not** management ... keep them guessing!



PROUD
TO SERVE UNION MEMBERS

of the **USPS**

FOR ALL YOUR REAL ESTATE & LENDING NEEDS!



Contact Fred Wolfmeyer:

Real Estate Agent | 314-313-6530
17050 Baxter Rd., Ste 100 Chesterfield, MO 63005
fwolfmeyer@bhhsall.com


**BERKSHIRE
HATHAWAY**
HomeServices
Alliance, REALTORS®

- Guide on How to Pick an Agent
- How to Buy/Sell Investment Property
- Home Buying Guide to Moving Up
- Real Estate Planning Guide
- Guide to Resolving Distressed Property Issues
- Maximize Home Sale Value When Divorcing
- Is It Better to Rent or Own a Home
- Downsizing with Distinction
- Guide on Ineffective Marketing (Why your home didn't sell)
- How to convert from For Sale By Owner to having it Professionally Marketed



Contact Jack Dudek:

Senior Mortgage Banker | 314-568-4796
10324 Ladue Road Creve Coeur, MO 63141
JDudek@CornerstoneMortgage.com

NMLS 266292


CORNERSTONE
MORTGAGE, INC.
NMLS 221109

- Conventional Loans
- FHA and VA Loans
- Purchases
- Refinances
- HARP Loans
- First-Time Homebuyer Programs
- Jumbo Loans
- USDA Loans

“Buying a home is the largest purchase most people will make in their lifetime,” say Fred and Jack. “We feel honored to be a part of the process from beginning to end.”



 **CORNERSTONE**
MORTGAGE, INC.
NMLS 221109

\$300 Lender Credit - Save Money on Your Next Home Purchase or Refinance!

Present this coupon at the time of application and receive a \$300 lender credit when you close your loan with Jack Dudek!

*Settlement service providers are not eligible for discount. Limit one coupon per customer. Not valid with any other offer. Offer is not transferable, not exchangeable and has no cash value. Coupon must be presented at the time of application to be applicable. Void where prohibited. Jack Dudek (NMLS 266292) - Cornerstone Mortgage, Inc. 10324 Ladue Rd. Creve Coeur, MO 63141



Associate Office Director

By *Becky Livingston*



I recently attended a human relations/OWCP seminar. During the course of the week if I didn't learn anything else, I learned that it is very important to make sure you notify your immediate supervisor when you first learn of an accident or injury, no matter how minor you might think it is; and secondly **always** ask for a steward so you can make them aware of that accident or injury. I heard all kinds of stories involving folks who thought that an injury was so insignificant that they didn't report it immediately. Days later that injury turned into something quite serious and now not only are they dealing with an injury they are dealing with management stating that the accident happened off the clock. These injuries are considered a traumatic injury, an injury caused by a **specific event or series of events or incidents within a single work day or work shift**. When this happens, report the incident to your immediate supervisor. Your supervisor should then initiate a CA-1 and request COP (continuation of pay). The supervisor should also provide you with a CA-16 (authorization for payment to the medical facility where you receive treatment). Please remember the first visit to the Postal Service's contracted doctor does not obligate you to use that doctor if further treatment is needed. In fact, if the injury requires you to have follow up care, **please find your own physician**. The contract doctor works for the post office. You need a doctor who works for you and has your best interests at heart.

Working for the post office for

many years has created health issues for many of us. There are other serious injuries that happen over time which are considered occupational diseases (a condition attributable to exposure to work factors **over a period longer than one work day or shift**). These claims require a CA-2 and must be submitted to the employing agency within three years of the date when the employee becomes aware, or reasonably should have been aware, of a possible relationship between the medical condition and the employment, or the date of the last exposure. The most common occupational diseases that can occur during your years of service at the Postal Service are carpal tunnel syndrome, rotator cuff-shoulder injuries and leg and knee issues, just to name a few.

The Postal Service is very hard work both mentally and physically, but we must make sure that we follow all established OWCP guidelines when it comes to our physical injuries and please remember to utilize the Employee Assistance Program (EAP) whenever you have something going

on that causes you great stress at work or at home. The Employee Assistance Program (EAP) is there for you and your family member or anyone living in your household who is experiencing any life issues. Remember your first visit can be scheduled on the clock with prior notification to your immediate supervisor. You are allowed one visit on the clock to EAP per year. EAP is a negotiated union benefit and is a very good tool that you should utilize. They have counselors who can answer questions about anything from finances to dependent care questions and everything in between.

APWU members please give me a call if you have any issues or concerns going on in your office. I can be reached at the APWU Union Hall at 314-231-7665 or on my cell at 314-810-4099.

Have a great fall and I will be sending out information regarding the fall associate office meeting over the next few months. See you soon!



Postal Service Seeks More Supervisors



The Postal Service is currently looking for great leaders to fill more than 1,200 supervisor, customer services and supervisor positions.

What is wrong with this picture?

Nationwide the Postal Service is eliminating, reducing, getting rid of clerk jobs and jobs in other crafts which will total approximately 12,000 to 16,000 craft jobs. In St. Louis we have seen a continuous barrage of reversions and abolishments since the month of March. We received an impact statement from the area office effective June 5, 2017, excessing 44 clerks from the St. Louis installation and several more from various post offices in the district — Hazelwood, Chesterfield, O’Fallon, etc. Cut, cut, cut all in the name of optimizing efficiency, and now the service sends this post card to our homes, to the homes of impacted employees, saying that they want to

hire 1,200 supervisors nationwide? Well who the hell are they going to supervise once they eliminate all these jobs?

Each time a custodian position goes vacant in the plant I get a reversion notice. In the St. Louis installation, we have grievances filed over numerous improper reversions, but hey, we need more supervisors. Management abuses the 204-B process now so much that we filed grievances trying to create more lead clerks, but by God we need 1,200 more supervisors. You work one to a machine, no help for hours on end, but they want to hire 1,200 new supervisors. This is just unbelievable and so very wasteful and so sad. If management would just better train those supervisors

that they have now they could eliminate half of them, but we will never see that happen. MVS needed new trailers and it took nearly two years to get them. The trucks they drive have well over 1 million miles on them and are about 18 years old, but we are going to hire more supervisors. The VMF building is structurally unsound and a new building should be built, but we are going to hire more supervisors. Do you see the problem with this? Does it seem as illogical to you as it does to me? As I said in my article in this newsletter, we must work together to win this battle and ultimately the war. This management action should be proof that I could not be more correct. Stay strong and stick together!

Remember!

**Postal Workers Building Corporation
Shareholders Meeting will be
October 10, 2017
4:30 p.m. at the Union Hall**



FEFA Bimonthly Retirement Pro Tip: “The FERS Supplement”

I would like to start by saying that we appreciate the 100+ members who came to our retirement seminar at the hall on August 20. We really have enjoyed all interactions with those who did come and it feels awesome to get such a good turnout here in my own back yard.

Now, to break down the supplement: Sadly less than 10 percent of people who attend a seminar know what the FERS supplement is and how to calculate their own. That is something that needs to change as Congress is attempting to take this supplement away which makes up more than half of a FERS employee’s income if they retire before age 62. If more people know about this supplement, more people can fight back.

The FERS supplement is given to anyone who retires before age 62, with full eligibility, and who takes an immediate pension. The supplement is sometimes called a “bridge” to get you to age 62 when you are eligible for Social Security.

FERS supplement Calculation:

Years of FERS service/40 X Estimated S.S. at age 62 = Monthly FERS Supplement

(Years of service does not count sick time or military time)

Example:

A Postal employee with 31 years of service and an estimated S.S. benefit of \$1,600 ...

$31/40 \times \$1,600 = \$1,240/\text{month}$ on top of the pension

This supplement is in addition to your pension. The average postal employee nets \$3,000 or so per month **while employed**. The average net pension (after health care, survivor benefit, and taxes) is \$800-\$1,000/month which almost no one can afford to live on. However, when you take into account the supplement in addition to the pension, then you are usually looking at a retirement income in the \$2,000 range. This means that if you are only making \$500-\$1,000 more money each month by going to work, and you work 174 hours in a month, then you are working for \$3-\$5/hour.

If you are receiving the supplement, please know you are held to the earnings test which means \$1 out of every \$2 that you make **in income wages** exceeding \$16,920 (for 2017) is deducted from your supplement.

Feel free to email, text, call, or facebook us with any federal retirement questions!

Andrew Stringer
Federal Employees First Alliance
President & Founder

T: 314-207-4048

C: 636-575-4327

E: astringer@fefalliance.org

W: www.fefalliance.org

What FEFA Explains:

Retirement Eligibility and Dates

- When you are eligible to retire
- Strategically the best time/date to retire

Retirement income

- How to calculate your pension income
- How to maximize pension income
- Survivor benefit
- Social Security strategy
- Social Security supplement

Changes coming within FEGLI

- Changes to expect with cost and coverage

TSP

- The three phases of the TSP
 - Growth
 - Preservation
 - Distribution
- How to pay as little in taxes as possible
- Your TSP distribution options

Free Retirement Paperwork Help

- Avoid having to do the OPM call or order the “Blue Book”

Disability Retirement

Individual meetings available upon request

Postal Reform

What is H.R. 756?

H.R. 756 is titled the “Postal Service Reform Act of 2017.” The bill puts the Postal Service on firmer financial footing, which should lead to positive benefits for postal workers both active and retired. It addresses the pre-funding crisis and increases postal rates to raise revenue. Aspects that will directly affect postal workers and retirees are the creation of a “postal only” health care program within the Federal Employee Health Benefits Program (FEHBP), and the requirement of “Medicare Integration” for postal retirees who are eligible for Medicare.

How does H.R. 756 address the pre-funding debacle created by the 2006 PAEA?

H.R. 756 helps to solve the crushing pre-funding burden. By lowering the cost of FEHBP with Medicare Integration, combined with introducing EGWP drug discounts, the Postal Service should be virtually 100 percent funded to meet the requirements of PAEA.

What is Medicare Integration?

Medicare Integration requires that all Medicare-eligible postal retirees (age 65 or older) enroll in Medicare in order to maintain their FEHBP plan coverage in retirement. This means that all eligible retirees must be enrolled in Medicare Parts A, B and D in order to get insurance through FEHBP. In order to simplify the enrollment procedure, all Medicare-eligible retirees will be automatically enrolled.

If passed, when would the Medicare Integration provisions of the bill go into effect?

January 2019 is currently the proposed effective date. There is language in H.R. 756 that mandates an extensive education program for affected employees prior to Medicare Integration **implementation**. Further, if H.R. 756 becomes law, the APWU is committed to creating its own education program.

If you have further question about H.R. 756, go to the APWU national website. There you will find extensive coverage of this bill.

Partially reprinted from The American Postal Worker

MVS Town Talk

By Jeff Cooper

To the union brothers and sisters, I would like to start off discussing the grievance procedure. Any employee who feels aggrieved must discuss the grievance with their immediate supervisor within 14 days of the date on which the employee or the union first learned or may reasonably have been expected to have learned of its cause. The employee should also submit a detailed statement. The statement is important because if your issue is not resolved with your immediate

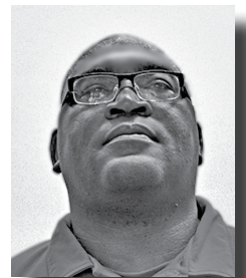
supervisor, then grievance will be appealed to Step II. At the Step II grievance procedure there should be full disclosure so that the Step II designee and labor relations can adjudicate your grievance.

Members are encouraged to attend the general membership meeting to be properly informed and to voice your concern. Just recently, management handed out Postal Pulse Surveys where employees are supposed to express their concerns. The problem is that the surveys highly benefit management and

the employee's concerns are rarely addressed.

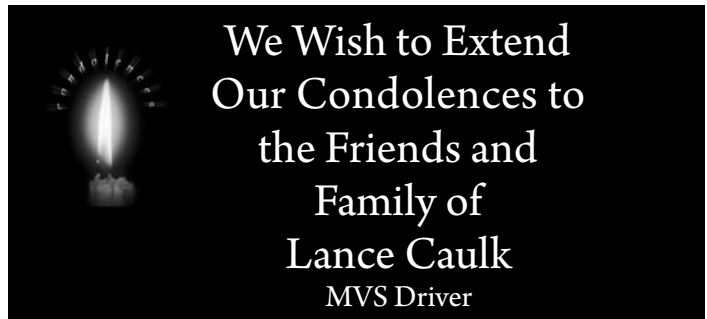
There are members of the Executive Board who have attended an on-the-job injury (OJI) training course, APWU health care seminars, and retirement seminars. During your postal career you may need assistance in one of more of these areas.

I am looking forward to seeing more members come out to the next meeting.





Christel Volk	Jamon Banks
Phillip Howell	Cameron Haugen
Kenneth Holland	Shaye Danna
Robert Riehl	Carmeisha Harris
Cody Buckman	Jarre Lyttle
Dennis Waller	Craig Garcia
Christopher Bain	Kaylen Campbell
Jessica Caruana	Russell Schodroski
Derrick Hall	Robert Sory
Dasha Dawson	Zachery Floyed
Joshua Shrum	Michelle Kollenberg
Faye Lawson	Jennifer Miller
Nadia Buchanan	Kalipulako Moore
Matthew Levanowicz	



COME TO OUR SIDE OF THE FENCE

We started in 1928 as the credit union for postal workers. Today, we've opened our doors to everyone in our surrounding communities, but our roots remain. We can save you money on:

- Checking accounts with online banking, mobile banking, mobile deposit and more¹
- Auto loans with low rates and no payments for 90 days² (even on refinances!)
- Home equity loans with low rates and no closing costs³
- Mortgage loans with competitive rates
- Savings, CDs, money markets and IRAs
- Club accounts for youth, teens and seniors
- And more!

Start saving money and open your accounts and loans online today!



Federally Insured By NCUA



314-892-5400

NeighborsCU.org

Downtown • Fenton • Florissant • Hazelwood
Jennings • South County • St. Peters



¹Message and data rates may apply from your wireless carrier. ²Interest will continue to accrue during deferral period. ³If loan is paid off and closed within 24 months from opening of loan, member must reimburse the credit union for fees paid.

Membership eligibility required on all offers. Restrictions apply on all offers. See Neighbors Credit Union for complete details on all offers.

St. Louis Gateway APWU
 1705 S. Broadway
 St. Louis, MO 63104
 Address Service Requested

PRST STD
 US Postage
PAID
 St. Louis, MO
 Permit No. 860

Press On

Official publication of the St. Louis Gateway District Area Local of the American Postal Workers Union, AFL-CIO published bimonthly. Opinions expressed do not necessarily reflect the views of the editor of the local. All articles submitted for publication are subject to editing.

Shelia Patton-Harris ... Editor
 PROUD MEMBER
 POSTAL PRESS ASSOCIATION

OFFICERS OF THE LOCAL

President.....Fred Wolfmeyer
Vice President.....Gene Hollenbeck
Secretary-TreasurerRobin Robertson
 Dir. of Industrial Relations.....Paul Reid
 Editor..... Shelia Patton-Harris
 Dir. of Research & Education.....Joe 'Dean' Hathaway
 Sergeant-at-Arms.....Robin McCurry

DIRECTORS

Clerk Craft.....Joe "Earl" Staats
 Maintenance.....Thomas Nanna
 Vehicle Service.....Jeff Cooper
 IT/ASC.....Orlando Anderson
 Associate Office DirectorBecky Livingston

Union Office

1705 S. Broadway
St. Louis, MO 63104
(314) 231-7665
 FAX: (314) 231-5709
 After Hours (314) 330-9641

Office Hours

Monday-Friday: 8 a.m. - 5 p.m.
 Saturday: 8 a.m. - noon

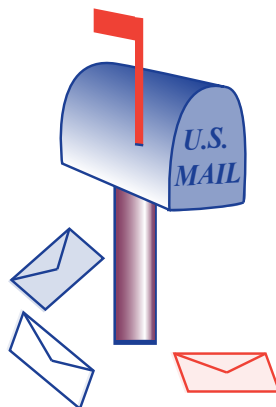
Steward Booths, Downtown
 Clerk ... 314-436-5331
 Maintenance ... 314-436-4668
 MVS ... 314-436-5027

GATEWAY LOCAL CALENDAR

September 6	(Wednesday)	Executive Board Meeting (2 p.m.)
September 10	(Sunday)	General Membership Meeting (3 p.m.)
September 11	(Monday)	Stewards' Training (9 a.m. & 6 p.m.)
October 9	(Monday)	Columbus Day Holiday
October 10	(Tuesday)	Shareholders Meeting (4:30 p.m.-Union Hall)
October 11	(Wednesday)	Executive Board Meeting (2 p.m.)
October 14	(Saturday)	General Membership Meeting (9:30 a.m.)
October 16	(Monday)	Stewards' Training (9 a.m. & 6 p.m.)
November 1	(Wednesday)	Executive Board Meeting (2 p.m.)
November 5	(Sunday)	General Membership Meeting (3 p.m.)
November 6	(Monday)	Stewards' Training (9 a.m. & 6 p.m.)
November 11	(Saturday)	Veteran's Day
November 23	(Thursday)	Thanksgiving Day Holiday

There will be no General Membership Meetings in the months of July and August.

The Union Hall will be closed on holidays.



Moving?

*Send us your new address
 so we can stay in touch.*

Help Nancy, our office secretary, by sending us your address changes. Your union spends many work hours and pays significant postage fees to obtain your correct address. We cannot get your union paper to you on time without your correct address. Thank you.