Since July 25, 1890

June 2026

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

There is much confusion out there currently for those looking to retire this year. This confusion is caused by the new Online Retirement Application (ORA) process. In the past, all forms were manually written on paper and submitted through the mail. At the beginning of this year, that process is no longer applicable unless it is a submission for disability retirement, therefore, the vast majority of those looking to retire must do so through the ORA process. This month, I want to walk you through that process.

First, you will need to contact Human Resources Shared Service Center (HRSSC) and let them know your intended retirement date. This date is not final; it is just necessary to begin the process. You will need to give them a valid email address and request an annuity estimate. This can also be done on LiteBlue via the eRetire app. HRSSC will then verify your email address and send you a confirmation email with a link (www.retire.opm.gov/applications) to begin your ORA. You will also receive a PIN number. This email takes an average of 3 days to receive.

Second, you will need to create a username and password at login.gov. This is necessary to get access to the Office of Personnel Management (OPM). OPM will email you to verify your information and provide you with access to the required forms.

Third, you retrieve your email link and begin your ORA. This is now that part that used to be done manually on paper, it is just online. You will be asked a series of questions and you will need access to a scanner or computer that has the ability to upload PDF documents. Your initial email from HRSSC will include a list of necessary documents and include a link to a video depicting how to complete the process. Some of the documents necessary, if applicable, may include the following: Marriage certificate, spouse information, SF 3107 spouses consent to survivor election, divorce decree, banking information, DD-214, SF 2818 continuation of life insurance coverage, SF 3102 designation of beneficiary, W4P federal tax form (available on postalease), and OWCP information including claim number and dates you received compensation. You should be prepared to have or complete all forms that apply to you and your family.

For anyone interested, I would be happy to give you a retirement consultation. Please contact me at the office to schedule an appointment and be prepared to bring all necessary PIN numbers, emails, and documents necessary to complete your ORA.

Fraternally,
Ted Thompson

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Queen City Letter Carriers
NALC Branch 43
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Cincinnati, Ohio 45240

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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



Brian Bailey
Sgt. At Arms

Don't Pass on Free Money. Invest in Thrift Savings Plan.

The Thrift Savings Plan (TSP) is a government sponsored retirement savings plan for federal employees and military members, similar to a private-sector 401(K). It offers low fees and tax benefits, allowing you to invest part of your paycheck to grow for retirement, with the Postal Service matching up to 5% of your contributions.

The Simple Breakdown: 1) It is your money: You choose a percentage of your paycheck to go into TSP before taxes are taken out (Traditional) or after (Roth). 2) Free money Matching: If you are under FERS, you should contribute at least 5% to get the full 5% matching (1% automatic plus 4% matching). 3) The Funds: You don't just put money in; you invest in funds (G, F, C, S, I) or Lifecycle (L) funds that mix for you based on your retirement year. If you do not know which funds to pick, choose the "L" fund that matches your expected retirement year. It automatically becomes safer as you get older.

The Top Three Things to Know: 1) Start early: Compounding works best over time; even tiny amounts add up to hundreds of thousands of dollars over a career. 2) Match is key: Not contributing 5% is essentially turning down free money. 3) Low Fees: The main benefit of TSP is that it is extremely cheap to manage compared to private investment accounts.

When investing in Traditional TSP your contributions are taken from your paycheck before federal and state taxes. Your contributions and earnings to the Traditional TSP will be taxed when you withdraw them. Therefore, you decrease your tax liability each pay period with your contribution. The amount you contribute is not a deduction taken from your net pay.

When investing in Roth TSP, your contributions are taken from your paycheck after federal and state taxes. Your contributions and earnings to Roth TSP will be tax-free when you withdraw from them. Note that there are some IRS requirements you need to meet for the Roth TSP earnings to be tax-free when you withdraw them.

A crucial point to make is that the money you are investing along with the earnings is your money. As an active federal civilian employee or uniformed service member, you can borrow from your TSP account. You must have at least $1,000 dollars of your own contributions in the account, and you repay the loan (plus interest) via payroll deductions, which goes back into your account.
Many retirees choose to keep their money in the TSP because of its low-cost investment funds. You can continue to change the way your money is invested in the five TSP investment funds by making interfund transfers at any time. The most important thing to take away is that you need to start planning today for your future. Don't wait for another day to take the steps to get your savings account growing. Each day you don't act is costing you money!

Top Regrets of the Retired:

Continued on page 6



Pat Dougherty
Vice President

From the Vice President

Heat Safety

Summer is rapidly approaching and now you need to prepare for the heat to protect yourself. We work outdoors most of the day, and in the summer, that means exposure to the dangers of the heat and sun. Carriers should take responsibility for their own outdoor safety by taking proactive steps to avoid danger, knowing the signs of trouble, and being prepared for it. Even the most seasoned carriers must be wary of extreme heat. Being in top physical shape is not enough to protect you from exposure to extreme heat and sun. It is knowing how to prevent heat stress that keeps a letter carrier safe on a hot day.

Keeping yourself safe starts with hydration. Water is essential to the body's natural cooling process, so drinking plenty of water, starting before you leave the office, is the first step in heat safety. Continue to drink while on your route and even afterward that evening at home to replace vital body fluids. Be sure to dress appropriately for the weather. On warm days, wear light-colored, loose-fitting, breathable clothing. The light colors reflect more sun and loose fit and breathable fabric let heat escape the skin faster.

Know the signs of heat stress. Even if you take all the precautions, your body may succumb to severe heat stress. You should be prepared to recognize the signs of the two kinds of severe heat stress: 1) **Heat exhaustion** symptoms include headache, nausea, dizziness, weakness, thirst, and heavy sweating. It can turn into heat stroke quickly if immediate action is not taken. 2) **Heat stroke** is the most serious heat-related illness and requires immediate medical attention. Symptoms include confusion, fainting, seizures, extremely high body temperature, and hot, dry skin or profuse sweating. The visible signs of heat stroke are red, hot, dry skin, or excessive sweating, seizures, and fainting. Do not hesitate to act if you see the signs of heat stress in yourself or a coworker. Find shade or a cool place indoors, drink water, and notify your supervisor or call 911 if necessary. A useful tool for carriers dealing with heat is available right on your smartphone. Simply download and install the Occupational Safety and Health Administration (OSHA) and the National Institute of Occupational Safety and Health (NIOSH) heat safety tool smartphone app. Once the app is installed, it can detect your location and provide you with the current temperature, humidity, and heat index (combination of temperature and humidity.) It also will provide the expected heat index for the balance of the workday.

Even if you keep your body cool, the sun can damage your skin. Sun damage is both short-term and long-term. The short-term damage is sunburn. But even if you do not burn, long-term exposure to the sun can bring skin damage and a risk of skin cancer. To minimize the risk of both sunburn and long-term skin damage from cumulative exposure to the sun's rays, a major risk for letter carriers you need to take precautions daily. Use strong sunscreen, even on cloudy days, and apply as needed. Look at the sun protection factor (SPF) it is a multiplier of how long it allows you to be in the sun without burning. Wear appropriate clothes to cover as much of your skin as possible. Remember that the sun's rays can go through some types of fabric, so consider applying sunscreen under a shirt or hat just to be safe.

We all know as letter carriers there are times when the heat and humidity make our job miserable. However, there is nothing more important than making sure everyone who reports to work returns home safely. In the Postal Record NALC Director of Safety and Health Manny Peralta has reported this incident in the past and created resources and publications available to all NALC members. Over the last 10 years management has reported city letter carriers have suffered thousands of heat-related injuries. During this same period, several letter carriers have died working in the heat. One sad story goes, on July 24, 2012, a letter carrier named John Watzlawick from Independence Missouri died while on duty.

Continued on page 7



Bill Stratman
Formal A Rep

Health Benefit Representative Report
Union Owned and Union Operated for Members Like You

Hello, allow me to introduce myself. Many of you know me; for those that don't, I am Bill Stratman, and I am the HBR/MBA officer for Branch 43. Some of you may not know that the NALC has a health benefit plan designed especially for NALC members. Many of you know but feel that going with the bigger name in medical insurance is your best option. I will be writing a more in-depth article as we get closer to open season, but I wanted to inform our members of a few things to begin considering. While premiums are not the only thing to consider when looking for medical coverage, the NALC high option self and family plan currently saves a member $2342.60 per year over a competitor's basic self and family plan.

Think about what that means. If you are a Step B Table 2 letter carrier, that is equivalent to getting a 4.46% raise. A step P carrier would realize the equivalent of a 2.81% raise. If we had been promised raises like that during the last contract, for those of you who voted no, would that have changed your vote? Remember, our union does far more than just filing grievances; we owe our middle-class existence to the hard work provided by the NALC.

I invite everyone to take an active role in choosing the health coverage that best meets their needs. You owe it to yourself to go to OPM.gov. Click on Insurance, then Postal Service Health Benefits Program. From there, click on FEHB Plan Comparison Tool. Click PSHBS located in the blue box, and then click on Compare Plans Without Signing In at the bottom of the page. From there, you answer a few questions, then you can choose up to 4 plans to compare side by side. As I said, there will be more about this as we get closer to open season.

I am writing today for those members who are already taking advantage of what the NALC Health Benefit Plan has to offer, and I hope to inform them about a benefit they may or may not know about. I am referring to Hinge Health. Hinge Health is a benefit that is free to all members of the NALC Health Benefit Plan. As its name implies, this program is for musculoskeletal health. Do you wake up and have to stretch your feet simply to get out of bed because of plantar fasciitis? Find that it's not as easy to look over your shoulder as it used to be? Perhaps you have tightness in your shoulders. Or maybe you are a female member with children who are concerned with their pelvic health. This may just be the plan for you. You don't have to suffer; relief may already be available to you at no cost.

It's as simple as downloading an app on your phone and signing up. When you sign up, you will answer some questions about what parts of your body you want to target and what you hope to accomplish with this program. From there, you will be assigned a physical therapist and health coach. I know what you are thinking, but my experience has been that they check in regularly to see how you are progressing with your treatment and have never been pushy or overbearing. From there, the app sets you up with a short exercise program based on your answers to the questions you answered when you signed up. The program takes anywhere from 8 to 13 minutes a night and can be performed 3, 5, or 7 times a week. After a few sessions, you will receive free resistance bands. A few more sessions will earn you an ENSO device, which is basically a TENS device used to relieve pain without the use of drugs. If you stay with it, then you will also receive a free yoga mat for use in your routines as you progress in the program. I have completed 27 sessions and received my yoga mat.

Continued on page 6

2026 NALC Branch 43
Scholarship Rules & Application



Eligibility Requirements:

1. Applicant must be the son/daughter, legally adopted son/daughter, stepchild or grandchild of an active or retired Letter Carrier of Branch 43.
2. Applicant's parent or grandparent must be in good standing with Branch 43 NALC for a minimum of three (3) years prior to submitting the application.
3. The member may not have applied for or have held a management position with the USPS, including 204-B positions, for three (3) years prior to submitting the application.
4. Application forms will be made available for pickup at Branch 43 headquarters beginning April 30th of each year. The application form will be printed in the May and June editions of the News and Views annually. The form will also be available at the Branch 43 website beginning April 30th of each year.
5. Applications MUST be postmarked no later than June 30th of each year. Applications may be dropped off in person at Branch 43 no later than the close of business on June 30th of each year.

Name of Member: _____

Name of Scholarship Applicant: _____

Applicant's Relationship to Member: _____

Applicant's school of choice: _____

Awarding of the Scholarships:

1. Winners will receive a Five Hundred ($500.00) scholarship to be drawn by lottery at the regular Branch 43 Membership meeting in July each year.
2. Five (5) scholarship winners and five (5) alternates will be drawn. If, for any reason, a scholarship recipient will be unable to use the scholarship, then the alternates, in the order they were drawn, will be awarded the scholarship.
3. Awards are for one (1) year only. However, the winner is free to submit an application each year he or she is eligible to apply.
4. Scholarship Awards will be deposited into the winner's school account, established at an accredited college or trade school, in the applicant's name.

Any and all issues arising from the rules and applications as it pertains to the Branch 43 Scholarships will be reviewed by the Branch 43 Board of Trustees. The findings and decision of the Board of Trustees pertaining to the Branch 43 Scholarship Fund will be FINAL.

Sgt. At Arms cont.

1) I retired too late or worked longer than I needed to. 2) I didn't get financial advice. 3) I retired too early...my savings didn't last. 4) I didn't plan for a longer life. 5) I misjudged my lifestyle costs. 6) I didn't spend enough early in retirement. 7) I didn't have a plan for my days.

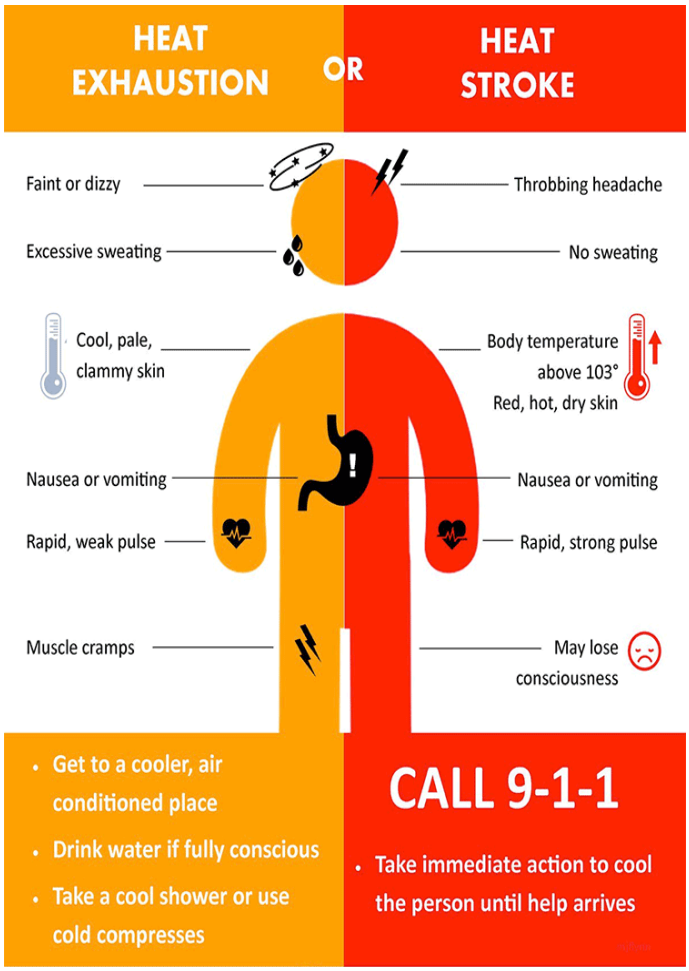
In solidarity,
Brian Bailey

Health Benefits cont.

I actually signed up for Hinge Health at the Health Benefits Seminar that Branch 43 sent me to last November but did not start the program until March 17, 2026. I should have started it earlier. As a 29-year veteran letter carrier, I can tell you I am not the 23-year-old who began his Postal career in 1997. I have had shin splints, a sprained ankle, along with knee pain, and most glaringly, plantar fasciitis. I am happy to report to you that the pain from the plantar fasciitis has eased and that day-to-day movement has become easier.

I invite everyone to not only look at the NALC Health Benefit Plan come November, but also for those who already have the plan, I invite you to go to nalchbp.org and give Hinge Health a try.

In brotherhood,
Bill Stratman HBR/MBA



Motions made at the May Membership Meeting

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

To send the president to the Washington D.C. Collective Bargaining Conference June 1-4 to include travel, hotel, and per diem. **Carried**

To spend up to $500 for food and drinks for the Branch 43 cornhole tournament June 14th. **Carried**

To send two resolutions to the national committee of laws for the upcoming national convention. **Carried**

To pay the bills. **Carried**

To adjourn. **Carried**

Vice President cont.

Hyperthermia was determined to be the cause of his death by the Medical Examiner. By the time John was admitted to the hospital he had a body temperature of 108.7 degrees. On this day we lost a life due to a heat related injury. John reported for work, but he never returned home safely. This is a serious concern that we must all be mindful of to prevent another tragic loss of life on the job. John, and other carriers at the Independent Post Office, worked for a managerial crew that intimidated, threatened, and harassed carriers who spoke of heat being a reason for "not making the numbers." The NALC and the Occupational Safety and Health Administration (OSHA) got involved.

OSHA issued a Citation #538158 to the USPS on December 12, 2012, labeled a willful, meaning the USPS violated the General Duty Clause of the OSHA Act of 1970, which requires employers to provide employees a workplace free from recognized hazards that cause or are likely to cause death or serious physical harm to employees. The Citation further gave hazard abatement recommendations to the USPS and imposed a $70,000 dollar penalty for their failure to protect John and others from the known heat hazard. Typical of the USPS, they contested the citation and an OSHRA hearing was conducted. The NALC had party status at this hearing. On September 10, 2014, Judge Ball issued a decision upholding the willful citation. In Judge Ball's decision there were a few important conclusions observed: 1) The USPS heat safety program was at best informal. 2) Management communicated a "heat does not matter attitude." 3) The threat of discipline was real and influenced employee behavior in such a way as to place them in a situation where they might disregard symptoms of heat related illness. 4) The USPS made no coordinated effort to contact local businesses about use of their facilities and instead passed all responsibility on to the employee and that this ad hoc system is not sufficient for purposes of a heat stress management program. 5) The USPS had an unwillingness to accept that heat impacts performance. 6) The USPS failed to respond to known instances of heat related illness. 7) The USPS exhibited a conscious disregard for, and plain indifference to, employee safety. 8) The USPS should not be entitled to any credit for good faith; the penalty of $70,000 dollars and the willful citation is upheld.

Again, the USPS challenged this OSHRA decision. Ultimately, the USPS and NALC came to terms with the creation of M-01860 and the USPS withdrew its challenge of Judge Ball order. In this Memorandum of Understanding (MOU), the parties recognized that heat abatement is an essential element of on-the-job safety for city letter carriers in all locations where city carriers are exposed to excessive heat and imposed several items. Two important items are item #2 which included a heat index which factors the combined effect of temperature and humidity and item #4 which requires the USPS when excessive heat "could" reasonably be expected, carriers are to be reminded by their supervisor through a heat safety message to drink eight ounces of water for every 20 minutes of work in excessive heat. With that, OSHA also recommends don't wait until you're thirsty to drink—by the time you're thirsty, you're already becoming dehydrated. Water is the best choice; avoid drinks with caffeine, alcohol, or high sugar content, as they can dehydrate you. Cool (but not ice-cold) water is preferred, as extremely cold water can cause stomach cramps. For extended periods of sweating (over 2 hours), electrolyte-replenishing drinks can help restore balance, but they should not replace water.

If you start feeling the effects of heat related illness, take the necessary precautions to stay safe. The M-39 dictates that no unreasonable comfort stops will be denied. Notify management and tell them you are feeling the effects of heat related illness and seek shelter indoors or find shade and get rehydrated. Stay safe and look after one another. Please also refer to the heat safety guide on the previous page.

In Solidarity,
Pat Dougherty

Last Punch Bunch (Some Belated)



Mike Robinson - Sharonville



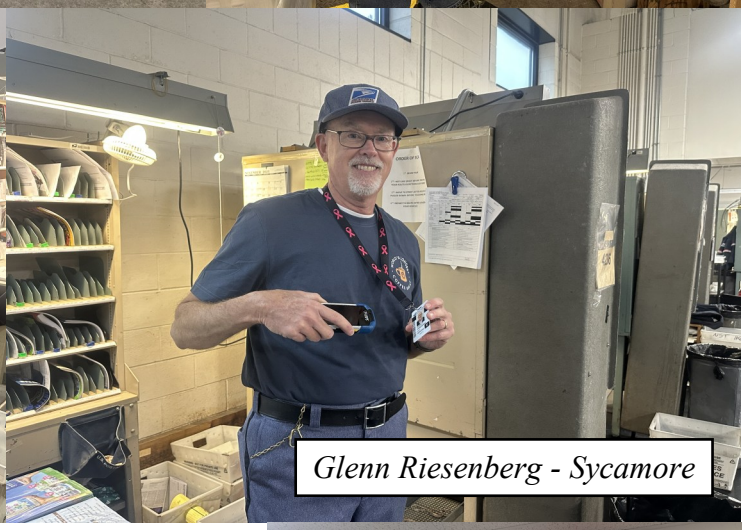
Dave Janus - Milford



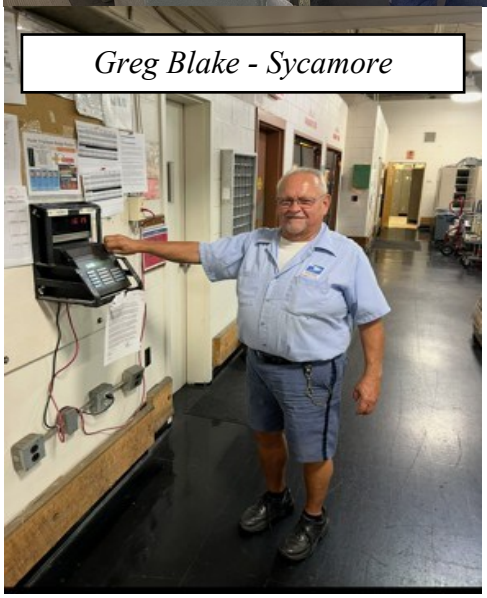
Jay Hughes - Mason



Stephanie Sicking - Groesbeck



Glenn Riesenberg - Sycamore



Greg Blake - Sycamore





Gerald Bachman - Groesbeck

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

You continue to serve your country—

THANK YOU!

NALC Veterans Group

Complete this form and mail it to:
NALC Veterans Group, c/o NALC,
100 Indiana Ave., N.W., Washington, DC 20001-2144

NAME:_____

ADDRESS:_____

CITY, STATE, ZIP:_____

NALC BRANCH NUMBER:_____ BRANCH OF SERVICE:_____

I BELONG TO THE FOLLOWING VETERAN GROUP(S):

☐ AMERICAN LEGION ☐ DISABLED AMERICAN VETERANS ☐ VETERANS OF FOREIGN WARS

☐ OTHER:_____

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

Make the Call!

USPS Employee Assistance Program

1-800-327-4968

(1-800-EAP-4-YOU) TTY: 1-877-492-7341

www.EAP4YOU.com

May Membership Meeting

Raffle Winner

Split the Pot - Jim Metz

June Retiree Birthdays

Raymond	
William	
John	
John	
Jan	Adkins
Mike	Ascue
Brian	Back Sr
Ed	Baer
Terry	Bash
Marvin	Blair
Thomas	Bradford
John	Brooks
Brenda	Burke
Rob	Chaney
Bruce	Dougherty
Bert	Doyle, Jr.
Bill	Gamble
Art	Geier III
James	Hartman
Thomas	Hensley
Christopher	Holloway
Charles	Holt
Danny	Howell
Edward	Luken



May YOPC Attendees

Liz Darby
Sue Egbers
Diana Enwright
Art Holt
Burt Hughes
Dick Keller
Ken Pflanz
Angela Stone
Robert Wilkinson

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



June Gold Carders

Harold	Burns
Kenneth	Cook
Andrew	Filusch
Thomas	Horn
Charles	Kaeser
Michael	Moran
Milton	Smith
Ronald	Stieby
Lester	Weber
John	Wuellner
John	Zwick



Bernard Becker
John Dobransky Jr.



Join fellow retirees for lunch

1:00 pm - 1st Monday of each month

July 6th

Cabana on the River

7445 Forbes Road
Cincinnati, OH 45233

Call Burt Hughes
(513) 807-4143

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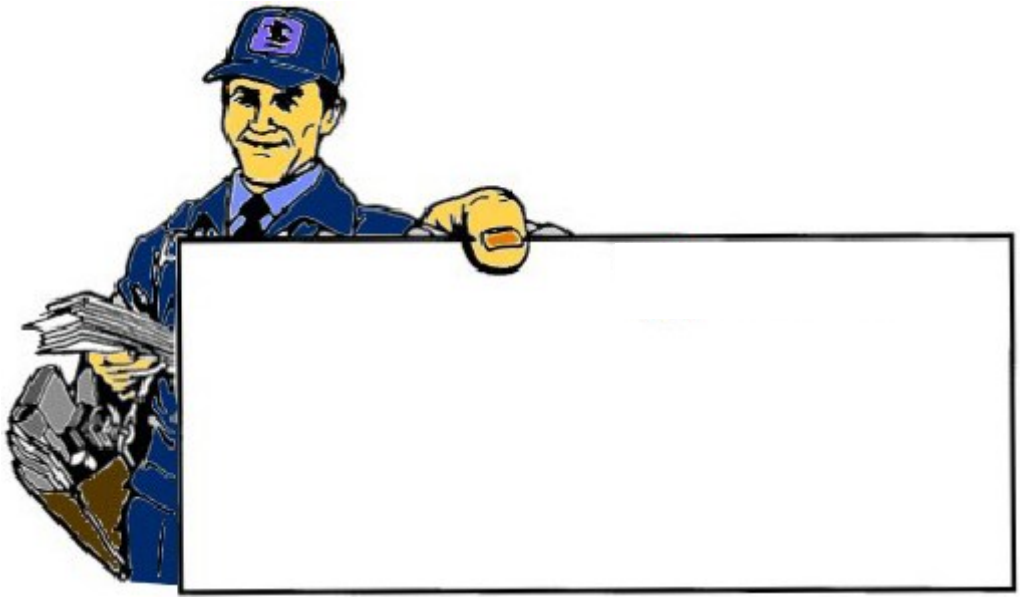
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1111 East Fifth Street • Dayton, OH 45402-2299 • 937-228-7691
Mail: P.O. Box 14403 • Cincinnati, OH 45250-0403
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*Balance must be at least $10,000 or greater to qualify. For loan balances below $10,000 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

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Upcoming Events

Officers Meeting - June 11th, 6:00 PM

Branch Meeting - June 11th, 7:30 PM

Cornhole Tournament - Sunday, June 14th, 10:30 AM

Juneteenth Holiday - Friday, June 19th

July YOPC - Wednesday, July 1st



