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December 2025

Queen City Letter Carriers - NALC Branch 43

News & Views

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Ted Thompson
President

From the President's Desk

Per Article 3, Section 4(b) of the NALC Constitution, "The National President shall, once each year except in the year of the National Convention, call a national conference. This conference shall be voluntarily attended by only State and Branch Presidents or their designees, with their expenses to be borne by the State Association or Branch represented."

The 2025 NALC National Conference, also known as the Rap Session, was held November 21st through 23rd at the Hilton Cleveland Downtown. Myself, Pat Dougherty, and Corey Isham were in attendance.

There were two workshops on Saturday, which were open to all members in attendance, and from which all members could participate. Around Labor Day, President Renfro created six collective bargaining subcommittees, each chaired by at least one member of the NALC Executive Council, to evaluate and draft proposals based off the official NALC bargaining position on resolutions adopted during a National Convention, prior bargaining proposals, collective bargaining agreements of other unions, and reports submitted by the rank-and-file bargaining committee. The workshops on Saturday were dedicated to educating the members about the collective-bargaining process, the ongoing work of these bar-

gaining subcommittees, and to discuss bargaining positions and proposals. The workshops also included a roundtable discussion between the subcommittees and the membership at the end of each presentation.

Each subcommittee that gave a presentation always stated something same or similar: that the proposals they will discuss are just that; proposals. Generally, with most proposals, there is a cost associated with them and there is no guarantee the USPS will be willing to entertain the proposal much less agree to it. During the last round of contract negotiations there were over 200 proposals drafted by the NALC. During this round, we have some of those same proposals in addition to others. While not exclusive, I do want to share a few of the proposals that were discussed.

Article 8 (Hours of Work) is one of the most impactful articles in our contract. Proposals discussed included the right to refuse overtime when the provisions of Article 8.5.F have been met, the elimination of the December penalty overtime exclusionary period, the option sign both the non-scheduled day and work assignment list simultaneously, joint overtime tracking of the overtime desired list(s), and leave credit for time worked on a nonscheduled day. Other proposals around leave included all members getting advanced sick leave credit like we receive for annual leave, getting parental leave, creating a new leave category called personal leave, earning additional leave for overtime worked, and expanding the leave sharing program to

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NEWS & VIEWS

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& David Utz

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

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President cont.

allow members to donate sick leave and increments less than 8 hours.

For extreme weather, the NALC is looking at the possibility of setting parameters or metrics for what is unsafe to deliver in. For non-career members that were injured off the job, the NALC is seeking to include you in the provisions of Article 13. Then there is our backlog of grievances and broken Article 15 (Grievance-Arbitration Procedure). Members in attendance were informed that there are currently 77 District Resolution Teams (DRT) operating in the country. There are an additional 85 certified teams. The NALC believes if 200 teams are activated, the backlog of grievances will be clear in one year.

As for discipline, there are proposals to reduce the time served from two years to one year. Additionally, there are proposals for that any member out on Emergency Placement or on removal shall remain on the rolls in administrative leave until resolution of the grievance or issue. Further, the NALC seeks to get favorable consideration to all members who participate in the Employee Assistance Program (EAP), not just limited to those members who have issues with drugs or alcohol.

The Rap Session on Sunday was open to any member in attendance; however, only current branch and state association presidents, or their authorized designees, were eligible to participate (speak) in the Rap Session. President Renfroe addressed the audience for about an hour and a half. He spoke on topics of collective bargaining, the state or ours and other federal unions, and

the state of the employer to discuss the present and the future. For collective bargaining, all members will receive a survey to take seeking your opinion and views on prioritization of goals. For example, President Renfroe discussed that everyone would agree that we want to maintain our Cost of Living Adjustments (COLA) but have it at 100% for all steps instead of being prorated. He discussed that we would all like higher general wage increases. He discussed that we all want higher starting pay and top pay. He discussed that we all want to get to top step in a faster time period and he discussed that we all want a career workforce. Essentially, he was stating how he, and the Executive Council, approach the economic portion of collective bargaining and seek a balanced benefit to all our members. He did mention that there were no subcommittee(s) put together for the economic portion.

My final thoughts on the Rap Session: I don't know that I'd go as far as to call this Rap Session transparent, though certainly there were elements of transparency to it unlike any Rap Session I have attended in the past, and that I enjoyed. However, there was no prioritization given by national on proposals, or sharing specific proposal language. President Renfroe gave an informative speech. At the national level before negotiations even begin, and with this next round of negotiations most likely headed towards arbitration, I was pleased with the amount of information shared. I fully anticipate evolving updates in the future from which I will share.

Fraternally,
Ted Thompson



Pat Dougherty
Vice President

From the Vice President

Appeal routes to a denied OWCP claim

Under the Federal Employees Compensation Act (FECA), an injured worker has the “burden of proof” for submitting evidence to establish that a claim meets all five basic elements to be approved. **1)** That the claim was timely filed. **2)** That the injured worker is a civil employee. **3)** Fact of injury-factual and medical. **4)** That the injury occurred in the performance of duty. **5)** That there is a causal relationship between the injury and work factors. A formal decision is required in any case where one or more of the five basic elements of the claim has not been met. As a claim is being developed, injured workers must be provided with an opportunity to perfect their claim. Before preparing an initial case denial, the Office of Workers Compensation Programs (OWCP) must develop the claim and advise the injured worker in writing of their burden of proof in establishing entitlement to benefits. A development letter will be issued informing the injured worker of the deficiencies in the evidence submitted, the information necessary to correct them and the deadline for submitting the evidence and the consequences for failing to do so.

After all appropriate development, if one of the five basic elements has not been met, the case will be denied. A formal decision with appeal rights is sent to the injured worker, explaining the deficiencies in the claim. OWCP reviews each of the five basic elements in order and will stop reviewing the claim file when one of the elements has not been met. In many cases, the fact of injury element is not met when the medical evidence does not have a valid diagnosis. In this instance, OWCP stops reviewing the claim, the claim will be denied for fact of injury, and the performance of duty and causal relationship elements will not be reviewed. Injured workers should read OWCP decisions carefully. After a review of the background

of the claim and the evidence in the claim, the decision usually has a few key sentences explaining the exact basis for the denial. Take the denial letter to the doctor’s office. The specific deficiencies in the basis for denial must be resolved for a successful appeal. In most cases, the claim is denied based on the lack of a doctor’s explanation of the causal relationship between the diagnosed condition(s) and work factors. A medical report that satisfies the deficiencies noted in the denial letter will be needed for a successful appeal.

The FECA provides several avenues of appeal. Each appeal route has statutory time limits for when the appeal must be made.

An appeal to the Branch of Hearings and Review (BHR) for an oral hearing or review of the written record must be made within 30 days from the date of the denial decision. In many cases, this may be the best appeal route for initial denials. Hearings representatives at the BHR are highly experienced claims examiners. An oral hearing allows the injured worker to ask for and understand exactly what is needed to get the claim accepted. If the injured worker submits sufficient documentation for the claim to be accepted, the hearings representative can accept the claim without going to a hearing. Reviews of the written record at the BHR have similar advantages. All decisions by the BHR are merit decisions, entitling the injured worker appeal rights to reconsideration with the Employees Compensation Appeals Board (ECAB).

The next avenue of appeal is to request reconsideration, which must be filed within one year of the date of the denial letter. While the one-year deadline is nice, injured workers should never wait that long to file an appeal. To receive a merit decision entitling further appeals, the request must be accompanied by relevant new evidence or argument not considered previously. While no special form is required, the request must be in writing, and it must be signed and dated by the claimant or the authorized representative. The request should also identify the decision and the specific issue(s) for which reconsideration is being requested. Requests for reconsideration are

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STEWARD CORNER

2025 Steward Year in Review

I would first like to thank each member for your dedication to serving the American public. I wish you and your families the happiest holidays. As we look forward to delivering joy to our customers this holiday season and into the new year, it is a good time to look back at the events that helped shape our local Branch in 2025. I offer to you in this steward's corner, a year in review for Branch 43 and nationally, highlighting some positive and negatives along the way.

Shortly after the year began, Donald Trump was inaugurated, and his administration got to work immediately focusing on "waste, fraud, and abuse." Most of their focus seemed to be centered around scaling back federal workforces. Remember the Elon Musk email "list 5 things you accomplished at work last week" debacle? As it turns out, this was only the beginning of the challenges laborers and their unions would endure from the administration. More on politics later.

January also marked the beginning of the Postal Service Health Benefit Plan (PSHBP). PSHBP, established through the Postal Reform Act of 2022, ultimately created insurance plans for postal employees that were cheaper than the same plan under the Federal Employees Health Benefit Plan (FEHBP) system. The transition didn't go smoothly though. Several of Branch 43's members received letters of demand centered around the Postal Service's failure to properly implement the transition.

On January 31, it was announced that Letter Carriers overwhelmingly voted to reject the tentative collective bargaining agreement for years 2023-2026. The final tally was 63,680 to reject versus 26,304 to accept the agreement.

In February, Branch 43 finally achieved a remedy from Arbitrator Drucker for Article 8.5F, that in my opinion, sufficiently addressed the violations and made our members whole. 8.5F limits the Postal Service to working non-ODL employees

to 10 hours in a workday, 4 days out 5, as well as only 6 days per week. After taking the issue to arbitration multiple times, Cincinnati Installation Letter Carriers receive a 100% rate remedy for 8.5F violations when they are properly grieved.

Also In February, the press reported the Trump administration was considering moving the Postal Service under the Department of Commerce, effectively to dismantle its' operations. Although ultimately this was not pursued by the administration, it was the impetus for NALC "Fight Like Hell" rallies throughout the nation. Simultaneously, national NALC strategized a plan to push for expedited interest arbitration for our collective bargaining agreement.

Around this time, the "hall" portion of the Branch 43 Union Hall was completed. After a long process, and several permit requests to Forest Park, the hall is ready for showcase. I encourage the membership to visit and take a tour of the facility.

The March Branch 43 membership meeting saw the installation of Branch 43 officers. The executive board has a few new faces, including Healthcare Benefit Plan Coordinator Bill Stratman, and AFL-CIO delegate Jacob Bingham.

March 23, Branch 43 held a very successful Fight Like Hell rally outside of Senator Moreno's Cincinnati office on Government Square. On a cold and rainy day, many Letter Carriers from multiple union branches, as well as laborers from other unions showed up to bring awareness to the challenges the NALC were standing up against. Notably, Cincinnati City Councilman Mark Jeffries, and Ohio Statehouse Representative Karen Brownlee were keynote speakers in solidarity at the rally.

The 2023-2026 collective bargaining agreement was set by Arbitrator Nolan's award the next day. In most senses the award reflected the terms of the rejected tentative agreement. Financially, the agreement included 3 general wage increases, 6 cost of living adjustments, the elimination of steps AA and A on table 2 of our pay scale, an increase to Step P, and full retroactive pay. Other notable provisions include 250% rate for time

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Steward Corner cont.

worked over 12 daily/60 weekly hours, the creation of daily overtime and non-scheduled overtime desired lists, and the New Employee Experience Retention and Mentorship Program (NEERMP).

Spring marked another round of route inspections and adjustments for the Cincinnati Installation. City-Wide several routes were eliminated, and mail volume continues to decrease. Management's route inspection schedule continues to be aggressive. Groesbeck and Lockland were both adjusted two times in the last 2 years, with no signs of the trend letting up.

NALC National Presidential Candidate Mike Caref attended the April Branch 43 membership meeting. The hall was packed and Mike answered many questions from our members.

May 10th marked the second year Branch 43 participated in the Stamp Out Hunger Food Drive since the pandemic. This food drive is the largest one-day food drive in the nation. Before the pandemic, it was not unrealistic to estimate Branch 43 would collect over 120,000 pounds of food for our community. In 2024 and 2025 the numbers have not been so large, but I am optimistic that they will rise year over year.

Most notably, June was centered around political activities. Congress was focused on budget reconciliation, also known as "the one big beautiful bill." Republicans self imposed a July 4 deadline causing them to scramble to get it done. This was very evident when Branch 43 went to D.C. to address the Congressman of Ohio districts 1, 2, and 8. The bill was signed into law on July 4, 2025. I will address more political details in my officer's corner article, political year in review.

NALC National Presidential candidate James Henry, and infamous podcaster Corey Walton joined Branch 43 for the August membership meeting, and offered their stump speech for the Concerned Letter Carriers (CLC) ticket. Once again, the hall was packed and the CLC slate answered several campaign questions.

The Ohio State Association NALC held its 72nd Biennial Convention took place in Toledo, OH on August 6-9. Branch 43 was well represented

with 38 delegates in attendance, the most in the state. As usual, the convention provided training on various topics. This year included training on the route adjustment process and how to grieve violations, and the retirement process. Additionally, there were several keynote speakers including Toledo Mayor Wade Kapszkiewicz, Congresswoman Marcy Kaptur, and NALC President Brian Renfroe. Toledo Branch 100, specifically Brent Harbaugh, did a phenomenal job organizing events for Letter Carriers throughout the city. Retroactive pay was provided to Letter Carriers on August 29th.

October brought with it Branch 43 Union Steward sign-ups. I am happy to report that we are gaining new Stewards at Mt. Healthy, Mt. Washington, and Dedication Collections. I look forward to your leadership at these offices and the accountability you will uphold. October 31, 2025 marked the retirement of long time our Step B representative, and Branch 43 Trustee Denny Doud. Thank you, Denny for your dedication to the Union, our membership, and for your mentorship over the years. Enjoy every second of your hard-earned retirement.

Lastly, on November 11, Branch 43 held its first Veteran's Day Breakfast at the new Union Hall. This year, the event was unprecedented. Keynote speakers included Ohio Statehouse Representative Karen Brownlee, Congressman Greg Landsman, NALC President Brian Renfroe, Region 11 NBA Mark Camillii, and Ohio State Association President Jeff Kranz.

This past year has faced us with many challenges, and in some cases brought us good fortune. Overall, what we can all take away from the year as it has passed is that anything worth holding onto must be fought for. Our Union is only as strong as the solidarity we put forward. As we look forward to 2026, and the new challenges it will certainly bring with it, I encourage all of our members to get involved. Do not take for granted the benefits we collectively have strived for, as forces are hard at work to take them away from us. We have much to look forward to in 2026. A new round of collective bargaining begins, the

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Steward Corner cont.

National Convention will be held in Los Angeles, and the election of our National Officers will take place after that. Branch 43 is looking forward to hosting some events and we hope you drop in for them.

2025 Political Year in Review

The year is nearing its conclusion and it is a good time to look back on the political landscape to inform us where we started and where we are headed. As any government or non-profit employees might tell you, Management is always claiming the sky is falling. How many times have you heard your supervisor tell you the Postal Service will not be around next year if you don't perform better? Subsequently, your supervisor is likely just hanging their hat on the Postal Service's reported operating loss of 9 billion dollars for fiscal year 2025. I am here to tell you now that it is politics, not your performance that could sunset the Postal Service.

First let's address the Postal Service's claim of 9 billion dollars operating loss. This massive number seems like a catastrophic deficit caused by decreased mail and packages, but that is not entirely accurate. The Postal Service also reported a 80.5 billion-dollar operating revenue, which was an increase of 1.2% from fiscal year 2024. The fact is, the largest portions of our operating losses are caused by the regulations around funding retirement benefits. Currently, the Postal Service is required by law to invest the pension funds into low-yield government bonds. Most pension systems are allowed to invest in diversified and high-yield investments. Changing this law would provide financial stability and save the Postal Service billions. The NALC is leading the charge to get these laws changed and strengthen the service. This is just one of many examples where politics meets our jobs and livelihoods.

Similarly, the Office of Personnel Management reported in 2010 that USPS has been overcharged for Civil Service Retirement System (CSRS) pension obligations for **decades** in what is called the Segal Report. The Segal Report found that USPS was overcharged billions of dollars. An estimated 3 billion dollars annually. NALC stal-

warts have been advocating for implementing the Segal Report's findings. In 2024, NALC called on President Biden to enact the necessary changes, but it did not get done.

Now let's look at how politics have affected labor unions in 2025, and the priorities we must address as Letter Carriers. The Trump administration wasted no time focusing on what they called "waste, fraud, and abuse" of government. Right out of the gate, Elon Musk's "DOGE" team concentrated on scaling back federal work forces. The administration immediately announced a hiring freeze for government workers that USPS ultimately was exempt from. Additionally, the president fired National Labor Relations Board (NLRB) members Peter Robb and Gwynne Wilcox. This action effectively rendered the NLRB useless. Similarly, Trump fired Equal Employment Opportunity Commissioners (EEOC) Charlotte Burrows, Jocelyn Samuels and General Counsel Karla Gilbride. In both instances these institutions, which aid in upholding laborer's rights, have been derided because of a lack of quorum.

In February, the Federal Retirement Fairness Act (FRFA) and the Protect Our Letter Carriers Act (POLCA) were introduced into the 119th Congress, as well as an anti-privatization resolution. Each of these bills are crucial to the success of Postal Service and their employees. FRFA would allow government employees to buy back their non-career time and apply it towards their years of creditable service. POLCA provides funding for new smart locks and keys, as well as increased penalties for robbing Letter Carriers. The anti-privatization resolution would establish a sentiment in Congress that the Postal Service should remain a public entity.

March brought with it, Trump's executive order ending collective bargaining for unionized workers at more than 12 federal agencies including the Department of Veterans Affairs, Defense, Justice, Treasury, and Homeland Security. Consequently, more than 1,000,000 federal employees were affected. The largest union affected by this catastrophic union-busting ac-

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Branch 43 Veteran / Retiree Breakfast



Steward Corner cont.

tion was the American Federation of Government Employees (AFGE). Postmaster General Louis DeJoy announces he is going to step down in March, opening the door for a known union-busting CEO to take the role.

In April, the Shipping Equity Act (SEA) was introduced into the House of Representatives. SEA would allow the Postal Service to ship alcohol, increasing revenue by an estimated \$190 million annually.

The Board of Governors announced in May that former FED-EX board member and Waste Management CEO David Steiner will be the next Postmaster General. He made a career from slashing jobs, replacing humans with machines and busting unions.

Next talks began surrounding budget reconciliation. This was coined the “one big beautiful bill.” The Republican party started to propose new rules concerning federal employees, all of which would negatively impact us. These proposals included increased payment towards your pension, increased amount of years averaged to calculate your pension (lower monthly pension), elimination of the social security supplement (later retirement age), increased cost if you join a union (union-busting), changing healthcare to a voucher (increased healthcare costs), among other proposals.

Ultimately, the NALC utilized their powerful strategic lobbying network, alongside other labor unions and when the “one big beautiful bill” was finalized, none of the costly proposals were in the spending package. Briefly after the spending bill was signed into law, HRes 70 (anti-privatization bill) eclipsed the simple majority in the House of Representatives. This marked the sentiment that the majority of Representatives wants the Postal Service to remain a service to the American Public, not a private, for-profit entity.

After a Federal Court decision in July, August brought another executive order from the president. This time, the Department of Veterans Affairs, Environmental Protection Agency, U.S.

Citizenship and Immigration Services, Department of Health and Human Services and the U.S. Department of Agriculture terminated their collective bargaining agreements with their unions.

Around the same time, close to Labor Day, The Trump Administration proclaimed “American Workers First” by Hanging a banner of Trumps portrait on one side the Department of Labor building, and Teddy Rosevelt’s banner on the other side. I happened to be at NALC Headquarters that week, which sits next door to the DOL, and saw them firsthand.

In October, the federal government was shut down. The current administration opportunistically used the shut down to threaten union workers’ livelihoods. Trump suggested the administration might deny backpay to furloughed workers. He also stated that he would use the opportunity to eliminate federal jobs. Which brings us to November, when the Postal Service released its revenue report for fiscal year 2025.

I hope this review impresses upon you that our job is severely impacted by politics. As federal employees we are always operating within the balance of private industry and Uncle Sam’s checkbook. Luckily, USPS isn’t affected by government shut downs because we are an independent agency. Similarly, we are lucky that our bargaining agreement is much harder to dismantle than AFGE’s. However, we must learn an important lesson from the actions taken against them. We may not be subject to a president’s executive order, however Article 43 of our collective bargaining agreement gives Congress the power to change any provision of our agreement. Including wages, benefits, pensions, social-security supplement, or anything else they might dream up. The only way to ensure the security of our jobs, wages and benefits is to proactively engage with politics. Of course nobody likes our American political lobbying system, but if we sit on the sidelines, I assure the parties interested in dismantling the Postal Service will stop at nothing to get their piece of America’s crown jewel, the United States Postal Service.

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Vice President cont.

adjudicated by an OWCP quality assurance and mentoring examiner (QAM) or higher authority who was not involved in making the decision being appealed. All reconsideration decisions, whether affirmative or negative, must be issued by QAM or higher authority.

The final avenue of appeal is to the Employees Compensation Appeals Board (ECAB). The ECAB will examine only the evidence in the claim file on the date of the decision. In most cases, an injured worker should not appeal an initial decision directly to the ECAB. NALC workers' compensation specialists generally appeal to the ECAB in cases where previous decisions failed to sufficiently review medical evidence or points of law. NALC members are encouraged to contact the business agent office and speak with the regional workers compensation officer before appealing your denied claim to the ECAB.

Finally, as we come to the close of another year, I want to extend my warmest wishes to all carriers and your families for a very Merry Christmas and a joyful, healthy New Year. This season is a special time to reflect on the blessings in our lives, and I hope each of you is able to enjoy well-deserved rest, celebration, and time with the people who matter most.

I also want to express my sincere appreciation for your hard work, dedication, and resilience throughout the year. Letter carriers continue to serve their communities with professionalism and pride, often under challenging conditions, and your commitment does not go unnoticed. Thank you for your efforts, your perseverance, and the care you put into your work every single day. Wishing all of you a safe, peaceful, and prosperous New Year ahead.

In Solidarity,
Pat Dougherty

Motions made at the November Membership Meeting

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

To send up to two people to the Region 11 Presidents Branch Presidents meeting in Lorain Ohio on December 1st - 2nd to include transportation expenses and hotel. **Carried**

To spend up to \$1,000 for a permit and supplies necessary for the instillation of a flag pole and lights. **Carried**

To pay the bills. **Carried**

To adjourn. **Carried**

Steward Corner cont.

The easiest way to get involved and keep our job security is through a small donation to the Letter Carrier Political Fund. If each letter carrier gave \$5 per paycheck, we would have more than enough to push NALC's priority legislation through to the finish line. If you are interested in more information about the LCPF email me at mccarren@branch43.org or call the union hall at 513-542-6400.

Happy holidays, and cheers to solidarity and a healthy 2026.

In Solidarity,
Matt McCarren



Grant	Andress
Donald	Balsley Sr
Stanley	Capal
Daniel	Case
Patricia	Castner
Donald	Chapel, Sr.
Elizabeth	Clegg
Thomas	Crowley
Gregory	Dees
Rhonda	Doughman
Gregory	Ervin
Todd	Feebeck
Manville	Flugum
Robert	Ford
Timothy	Gilreath
Gary	Griffis
James	Hackney
Ronald	Harrison
Martin	Hasenzahl
Timothy	Huesman
Clifford	Lynch
Richard	Marshall
Kris	Motley
Charles	Nelson
Don	Nichols
William	Roberts
Joseph	Saylor
Frank	Schreiber
William	Sullivan
Dennis	Uffer
Daniel	Zeiser

December Retiree Birthdays

November YOPC Attendees

Names
 Deborah Bryant
 Liz Darby
 Sue Egbers
 Diana Enwright
 Art Holt
 Burt Hughes
 Dick Keller
 Ken Pflanz
 Robert Wilkinson

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

Happy Birthday

December Gold Carders

William	Butler, Jr.
Donald	Clay
Donald	Duderstadt
James	Durham
Robert	Egbers
Roger	Frey
James	Gerke
Milton	Keifer, Jr.
Euie	Moreland
Carl	Rooks
Robert	Tierney
Gary	Volz



Robert Wendell

You will be missed.

**Join fellow retirees
for lunch**

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

January 5th

Christinas

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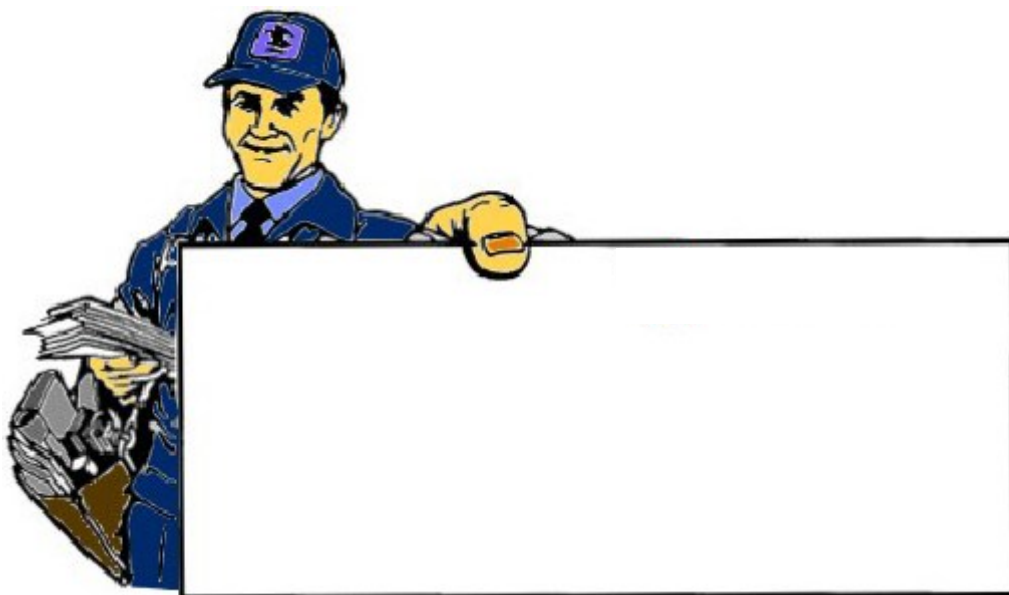
*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period 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**

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Upcoming Events

Region 11 Presidents Meeting - Dec. 2nd

Officers Meeting - Dec. 11th, 6:00 PM

Branch Meeting - Dec. 11th, 7:30 PM

Christmas Holiday - Thur. Dec. 25th

January YOPC - Wednesday, Dec. 31st

HAPPY
New Year
2026

