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January 2023

Queen City Letter Carriers - NALC Branch 43 News & Views

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Ted Thompson
President

From the President's Desk

I hope everyone had happy and safe holidays. I always find myself reflecting on things this time of year, both professionally and personally. Professionally, as president of Branch 43, looking back, 2022 was a grueling, strenuous, and laborious year for the union, branch offices, shop stewards, and members in which grievance activity hit an all-time high. For this level of activity, the union had to adapt. Grievances that used to be filed daily became weekly grievances. The majority of grievances filed this way were for workhours (Article 8) or work assignments (Article 41). For most Branch 43 letter carriers, 2022 was a formidable year marked by challenging work hours and expectations while under rigorous working conditions. No doubt, 2022 was an arduous year for the Branch 43 letter carrier. While reflecting, I hope every one of your supervisors, managers, or postmasters have thanked you for your backbreaking efforts to deliver for the communities you serve. After reflection, I also find January an appropriate time of year to make or renew goals for the challenges of the coming year through planning, preparation, and execution.

Heading into 2023 there are many challenges that face both the Postal Service and the NALC. In some instances, these are shared challenges. Nationally, both parties, at some date later this year, will also be seated across the table from one another entering another round of collective bargaining as our current contract expires. Central to these shared challenges are the issues of salary, staffing, and retention. The cause of these issues is for a multitude of reasons including competitive wages and bene-

fits with the economic market, wages versus work expectations, hours of work and quality of life, job flexibility, treatment on the workroom floor, among numerous other reasons. I have all the faith and confidence that the NALC is aware of the issues facing letter carriers and are preparing to address and execute solutions to those issues through continuing discussion, collective bargaining, and interest arbitration. I do however wonder whether the Postal Service is fully aware of these issues. If so, do they plan to adequately address them? Will this be the year and contract that the Postal Service truly invests in its most valuable asset: the letter carrier? Time will tell what will happen at the national level. While due to my title I have the audience to discuss these issues with national representatives, my job is to represent the letter carrier at the local level.

Locally, moving forward into 2023 one of my goals is to provide quicker remedies to members for violations while reducing redundant work and getting that done at the lowest possible level. Last year I engaged in conversations, negotiations, and memorandum of understandings (MOU) with the Postal Service and this year we will start off with an Article 41 MOU. For the Cincinnati installation, beginning December 13, 2022, and running through June 30, 2023, when an employee is displaced from their bid assignment, whether voluntary or involuntary, that employee shall be awarded \$150 per 8-hour day. If an employee is displaced from a valid hold down, either voluntary or involuntary, that employee shall be awarded \$150 per day. While this MOU will be revisited prior to expiration, this issue should not be debated at the office level. If you are removed from your bid assignment or hold down, notify your shop steward to file a grievance on your behalf. Your steward should then be able to settle this grievance at the office level.

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NEWS & VIEWS

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

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

Printed in House

President cont.

Some offices were putting employees in for out of schedule pay for the hours worked off assignment, that is no longer the case, and the issue must be grieved. This is also an increased monetary value when compared to out of schedule pay. While I do not foresee the Postal Service being adequately staffed in 2023, and anticipate issues and grievance activity to remain high, I do not want to take for granted labor history and what we all should be grateful to have.

This month, we will all get a paid holiday in honor of the great late Dr. Martin Luther King Jr. Today, most Americans remember the civil rights leader for his peaceful protests against segregation and racism. We remember Dr. King for powerful, emotional, and moving speeches of equality. We remember his dream, but few know or remember his stance on workers rights. Dr. King was a keynote speaker at the American Federation of Labor and Congress of Industrial Organizations (AFL-CIO) convention in 1961. During his keynote address, Dr. King stated, "The labor movement did not diminish the strength of the nation but enlarged it. Those who today attack labor forget these simple truths, but history remembers them." In March and April of 1968, Dr. King travelled to Memphis Tennessee in support of striking African-American city sanitation workers. The workers were protesting unequal wages and working conditions. At the time, Memphis paid black workers significantly lower wages than it did white workers. There were no city-issued uniforms, no restrooms, no union recognition, and no grievance procedure for the numerous occasions in which they were underpaid. In February of 1968 there was also the gruesome deaths of two workers in a garbage-compacting truck. On April 4, 1968, while in Memphis, Dr. King was fatally shot at the Lorraine Motel. Today, and in these difficult times of labor at the Postal Service and around

the nation, I choose to remember and honor Dr. King by not taking for granted what we have. We have a contract. We have a grievance procedure. We have access to dispute discrimination though Equal Employment Opportunity (EEO) laws. This January, on the paid holiday we all receive in remembrance of Dr. King, celebrate his greatness and all he did to establish equality and all he did for American labor. Please see page 5 for more quotes of Dr. King on labor.

By now, all offices should be well into choice vacation selections for 2023. With the exception of one office, thankfully, thus far, there have been very few issues in the administration and selection process. For new, or unaware members, the vacation selection process as well as the duration and number of people off vary from installation to installation. The process of choice vacation selection will be governed by your office's local agreement. All local agreements are available on our website at www.branch43.org.

While the Postal Service has no official motto, the popular belief by many in the public that it does is a tribute to America's letter carriers. The unofficial motto goes, "Neither snow nor rain nor heat nor gloom of night stays these couriers from the swift completion of their appointed rounds." As I write this (December 22nd), inclement weather is scheduled to arrive. Whether a seasoned employee, or a new employee, we get questions every year on what to do in the event of a snowfall or icy conditions. The questions we receive are on both reporting to work and what to do while at work. For reporting to work, county Sheriff's, at their discretion, classify snow emergencies. There are three levels of snow emergencies. For both level 2 and level 3 snow emergencies, both state similar language (see page 9) informing individuals they should contact their employer to see if they should report to work, so start there. You can do this by calling your station office, your supervisor or man-

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Pat Dougherty
Vice President

From the Vice President

2022 Grievance Year in Review

As Branch 43 Vice President one of my primary duties is heading the grievance committee. With the year ending and beginning a new year I wanted to share with the membership the branch grievance activity for 2022. Branch 43 at the time of this article (December 22) had 2,430 grievances in 2022. In 2021 the branch had filed 1,761 grievances, and in 2020 the branch had filed 1,278 grievances, so the grievance numbers for 2022 are significantly higher. While I do not have the availability of space to list all the grievances that have been filed, or every issue filed for, I will list the most common grievances that were filed this year by contract and discipline. The breakdown for contract grievances is as follows:

- Article 8/Forced Overtime- 1,615
- Harassment/JSOV – 40
- Non-Compliance- 44
- Removal from a hold down/bid assignment- 301
- Quarterly Overtime Equitability- 14
- LWOP in lieu of SL/AL/LWOP issues- 58
- Steward Time/No Information Provided/No Meeting- 8
- Limited/Light Duty- 5
- Uniform Allotment- 3
- Workhour Guarantee- 35
- Management/Rural doing craft city work- 20
- Letter of Demand- 6
- Holiday Schedule- 8
- Change in start time- 7
- False Editing of Clock Rings- 2

These contract grievances show an increase of 616 overtime grievances from the prior year and 669 more grievances filled than in 2021 with 9 more days left in 2022. This is a clear correlation of management inability to retain carriers as many stations are running open routes. Management is giving carriers unrealistic expectations in the form of pivots and this creates conflict among carriers and management resulting in an unharmonious working environment. Stewards had filed 301 grievances for removal from

hold down/bid assignment, but the majority were filed per service week instead of service day. That was also the case for the Article 8.5.F grievances filled throughout the year. The breakdown for discipline grievances is as follows:

- Letter of Warning- 79
- 7-Day Suspension- 23
- 14-Day Suspension- 39
- Emergency Placement- 17
- Removal- 17

The discipline grievances filed this year show a decrease of 111 total from the year prior. However, the number of higher-level disciplines has increased by seven (7) on Notice of Suspensions 14-Days and the number of Notice of Removal issued remained the exact same as the prior year. I must also note that every year we have discipline issued that is not grieved because management issued it without a union representative present or mailed it to employee home of record and the carrier failed to notify the union they were issued discipline. Many times, the union only becomes aware that lower-level discipline was issued when we grieve a higher-level discipline that cites it as elements of past record. If management ever attempts to issue you discipline without a union representative present, always inform the union of this, so a grievance can be initiated on your behalf for the discipline issued. In the Cincinnati Installation line item 21 P of the local agreement, it reads to implement additional language in reference to Article 16 of the National Agreement and the discipline procedures contained within, no Cincinnati employee shall be issued discipline without a NALC steward present, if available. If no NALC steward is available, or if management elects to mail the discipline to the employees address of record, the NALC Branch 43 office shall be immediately notified of such action taken and provided a copy of the charged discipline. Keep in mind that signing the discipline issued to you is not an admission of guilt it just acknowledges that you received the discipline and that is the incident date for the grievance in which the union only has 14 days to file on your behalf. If you do not grieve the discipline issued to you it will remain in your personal files and records for two years.

Of the 2,430 grievances filed in 2022 so far 291 remain open at some level of the grievance procedure Informal A, Formal A, Step B or pending arbitration, while the rest have been resolved at some step of the grievance arbitration process. The step and status of the cases resolved is as follows:

Continued on page 8



Holiday 2022 National Business Agent Report

Mark Camilli
Region 11 NBA

First, I would like to take this opportunity to wish you and your loved ones a very happy and safe holiday season. We all know how stressful this time of year can be, especially in our line of work, but you can take pride in what you do each day. The service you provide to the American public ensures that the holiday season will be special for millions of our customers!

I have noticed a troubling trend of outside individuals trying to make a living off having letter carriers pay for services that we do not or at least should not have to pay extra for. One example is letter carriers paying someone hundreds of dollars to assist filling out their forms to retire. Think about that. Someone giving over thirty loyal years of their life to an employer, and they feel overwhelmed and compelled to pay someone from outside the agency (it may be someone who used to work at the PS), to assist in filling out forms. Many NALC branches offer this kind of assistance to their members, and the PS offers counseling sessions to accomplish this task (at no extra cost!). I have never received a complaint from a member after the PS counseling session, as all their questions and guidance were met. Back in 2009, the NALC was successful in a National level grievance that provided employees counseling “on the clock” (if they so choose). Local management will have to arrange reasonably private space and permit the employee’s spouse or advisor to be with the employee during the process. The agreement also states that if the employee is unable to call HRSSC to begin or complete the retirement counseling, then local management via the HR manager will provide the assistance. If you or someone you know is preparing to retire and is hitting a “roadblock” in getting the counseling, please notify your shop steward and/or branch representatives. Our members should not have to pay for services that the agency should provide.

Another example of others trying to make a living off letter carriers is financial planners soliciting postal employees to gain access and manage their Thrift Savings Plan upon retirement (aka – snake oil sales). We have seen deceptive mailings try to look like official correspondence from a federal agency. One company used the same acronym as one of our retirement systems and provided a mailing

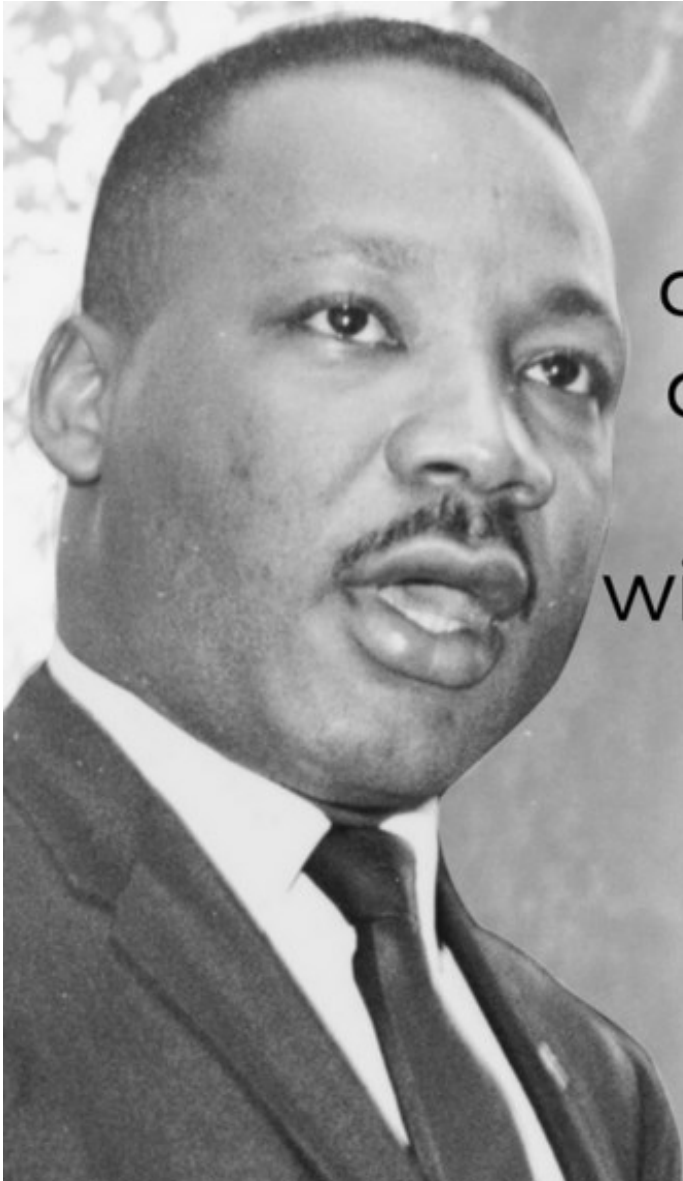
to each letter carrier’s workstation in an office in Ohio. An unknowing, green supervisor handed out the letters to all the workers. Some of the workers responded to the mailing giving the sales company their personal contact information and the amount in their TSP. This should never have happened. Outside vendors/solicitors are prohibited to have access to Postal Service property and employees. Under Postal Operations Manual 124.54, the Postal Service is not to accept or distribute mail or accept telephone calls to employees from solicitors. If you see this take place, please inform your shop steward and/or branch officers immediately. Much of the services they were offering can be done by you, right through your TSP account (without the exorbitant fees!). I’m not saying all financial planners are bad; I’m just asking you to be wary if you did not seek assistance from the planners seeking you.

Finally, another example to use your caution is being an injured worker and attorneys wanting to assist you and share your “schedule award” with you. Letter Carriers who suffer an on-the-job injury or illness and have a permanent disability involving the loss or loss of use of a body part may be entitled to be compensated in the form of a schedule award. For example, if you lose an arm, you may be entitled to 312 weeks of compensation or a loss of a thumb may be worth 75 weeks of compensation (and so on, etc.). Some of these awards add up to substantial payment. These benefits are provided to you as a federal employee under the Federal Employees’ Compensation Act (FECA). The NALC employs specialists at the regional level to assist our injured members in these types of issues. While attorneys may charge you a third of what the award will be, the NALC provides the service to you at no cost (other than what you pay for dues).

Long story, short – be careful, use your due diligence. Many services are provided to you via your union membership, and the union is there to help you from having to pay for services you should not have to pay extra for.

From all of us at Region 11 to all of you and your loved ones, please have a safe and happy holiday season, and we wish you all the best in 2023!

Mark Camilli
National Business Agent Region 11



“I look forward confidently to the day when all who work for a living will be one with no thought to their separateness.”

—Dr. Martin Luther King Jr.



We must guard against being fooled by false slogans, such as ‘**right to work.**’ It is a law to rob us of our civil rights and job rights. Its purpose is to destroy labor unions and the freedom of collective bargaining by which unions have improved wages and working conditions of everyone...Wherever these laws have been passed, wages are lower, job opportunities are fewer and there are no civil rights. We do not intend to let them do this to us. We demand this fraud be stopped. Our weapon is our vote.

Martin Luther King, Jr.



Denny Doud
NALC DRT Rep

STEWARD'S CORNER

What if I need additional Time to finish my route?

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

Q: I needed additional time to finish my route. Management told me that it was “not authorized” or “deliver all the mail and return.” What does that mean?

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

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

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

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

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

Motions made at the December Membership Meeting

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

To send up to 6 people, at the President's discretion, to the Ohio State Association Legislative Conference in Washington, DC, April 26-27, 2023, to include travel, lodging, per diem, and wages. **Carried**

To spend up to \$60,000 for heating and air conditioning, to include updates to electric, building permits, inspections, and any other costs associated with instillation. **Carried**

To accept the October financial reports and pay the bills. **Carried**

To adjourn. **Carried**

2023 Pay Period Chart				
Pay Period	Begins	Ends	Pay Date	Holidays
1	12/17	12/30	1/6	12/26 (Mon)
2	12/31	1/13	1/20	1/2 (Mon)
3	1/14	1/27	2/3	1/16 (Mon)
4	1/28	2/10	2/17	
5	2/11	2/24	3/3	2/20 (Mon)
6	2/25	3/10	3/17	
7	3/11	3/24	3/31	
8	3/25	4/7	4/14	
9	4/8	4/21	4/28	
10	4/22	5/5	5/12	
11	5/6	5/19	5/26	
12	5/20	6/2	6/9	5/29 (Mon)
13	6/3	6/16	6/23	
14	6/17	6/30	7/7	6/19 (Mon)
15	7/1	7/14	7/21	7/4 (Tue)
16	7/15	7/28	8/4	
17	7/29	8/11	8/18	
18	8/12	8/25	9/1	
19	8/26	9/8	9/15	9/4 (Mon)
20	9/9	9/22	9/29	
21	9/23	10/6	10/13	
22	10/7	10/20	10/27	10/9 (Mon)
23	10/21	11/3	11/10	
24	11/4	11/17	11/24	11/11 (Sat)
25	11/18	12/1	12/8	11/23 (Thur)
26	12/2	12/15	12/22	
1	12/16	12/29	1/5	12/25 (Mon)
2023 Leave Year				
Begins: PP 03-2023 (Jan 14, 2023)				
Ends: PP 02-2024 (Jan 12, 2024)				

2023 Carrier Bid Schedule			
opens	1/6/2023	1/20/2023	closes
	2/24/2023	3/10/2023	
	4/7/2023	4/21/2023	
	5/19/2023	6/2/2023	
	6/30/2023	7/14/2023	
	8/18/2023	9/1/2023	
	10/6/2023	10/20/2023	
	11/24/2023	12/8/2023	

President cont.

ager, or the USPS National Emergency Hotline at 1-888-363-7462. I have yet to see the Postal Service cease operations before a letter carrier's reporting time, so be prepared for them to notify you that they expect you to report for work. Never fail to call and fail to report to work with the assumption that your supervisor knows the weather is bad and assume its ok not to report. If however, you determine through reasonable judgement and effort that reporting to work could result in serious bodily harm, or you attempted to report and were unable to continue, notify your supervisor of such. No matter the situation, be prepared. Hydrate the night before, dress in proper attire, clean and warm your vehicle in the morning, and allow extra time to travel. After reporting to work, common sense and reasonable judgement must be used in regard to delivery. Inclement weather creates a heightened risk for accidents, both vehicular and industrial, so adapt accordingly. Drive safe, take safe steps, and work at a safe speed. If delivery is too unsafe, or becomes too unsafe, that is a judgement call the letter carrier needs to make. Each route, each delivery, and each part of town is different. Full-time letter carriers are also guaranteed 8 hours of work or pay for each day they are scheduled. Thus, if it is unsafe to deliver, management should find you other productive work to do in the office. In some instances, employees are allowed to leave early and use their annual leave if they wish. In rare instances, employees are instructed to leave and paid for guaranteed time.

The curtailment of postal operations is also governed by each local agreement. If the Postal Service ceases operations, the union and all employees should be notified. There have been a few instances where operations were curtailed after it was deemed too unsafe to deliver and employees were instructed not to deliver or to return to the office if they were already on the street. Any member that has questions on this, please contact your steward or the branch office. As always, if you believe you were misguided or told something questionable by a supervisor, please contact the branch office.

Fraternally,
Ted Thompson

Withdrawn- 62

Settled by Informal A (Shop) Steward- 863

Settled by Formal A Steward- 1100

Settled at Step B- 29

Awarded through Pre-Arbitration or Arbitration- 85

Branch 43 took two cases to arbitration in 2022 and received a Modified and Sustained award. The first case (Modified) was a class action Article 8 at the Cincinnati Installation were management improperly forced 39.27 hours of overtime. Arbitrator Bahakel awarded the affected non-OTDI carriers an additional 50% premium for the 39.27 hours of overtime they were forced to work instead of the union requested remedy of administrative leave for every hour improperly forced. The second case (Sustained) was a class action Article 8 at the Batavia Installation were management improperly forced 9.42 hours of overtime. Arbitrator Reehl awarded the non-OTDL carriers administrative leave for every hour improperly forced and an additional \$50.00 dollars per future incident of improperly forced overtime, in addition to their overtime pay. The arbitrator retained jurisdiction for 90 days and when Batavia management did not comply with the cease and desist it triggered a \$5,000.00 dollar monetary payment to NALC Branch 43. I also had to write five more contentions on forced overtime in the Batavia Installation after the arbitrator jurisdiction had expired and NALC Branch 43 was awarded an additional \$12,500.00 dollars in a pre-arbitration settlement. The remaining cases appealed past Step B this year have been resolved at pre-arbitration. John Collins (RAA Region 11) has resolved many of these appeals for us at the area level. John does an excellent job representing the members of this branch. John is retiring at the end of December and Branch 43 congratulates him and thanks him on everything he has done on behalf of branch members, along with great friendship. RGA Mike Brim has also resolved some grievances with favorable awards. Others have been resolved by me and Ted Thompson in pre-arbitration negotiations.

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

In Solidarity,
Pat Dougherty





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

Snow Emergency Classifications

Pursuant of Ohio Attorney General Opinion 86-023, the sheriff of a county may declare a snow emergency and temporarily close county and township roads within his jurisdiction for the preservation of the public peace. Attorney General Opinion 97-015 allows the sheriff to close state and municipal roads.

Snow Emergency Classifications

LEVEL 1: Roadways are hazardous with blowing and drifting snow. Roads may also be icy. Motorists are urged to drive very cautiously.

LEVEL 2: Roadways are hazardous with blowing and drifting snow. Roads may also be very icy. Only those who feel it is necessary to drive should be out on the roads. Contact your employer to see if you should report to work. Motorists should use extreme caution.

LEVEL 3: All roadways are closed to non-emergency personnel. No one should be driving during these conditions unless it is absolutely necessary to travel or a personal emergency exists. All employees should contact their employer to see if they should report to work. Those traveling on the roads may subject themselves to arrest.

To view the state's weather-related road closures and restrictions, visit the Ohio Department of Transportation's traffic website at www.ohgo.com.

Family and Medical Leave Act (FMLA)

Human Resources Share Service Center

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

TTY: 1-866-833-8777

MAILING ADDRESS:

HRSSC FMLA EASTERN

PO Box 970905

Greensboro NC 27497-0905

FAX: 651-456-6041

December Membership Meeting

Raffle Winner

Split the Pot - Melissa Troup

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

January Retiree Birthdays

**December YOPC
Attendees**

Deborah Bryant
 Diana Enwright
 JR Ford
 Jerry Giesting
 Art Holt
 Burt Hughes
 Dick Keller
 Bill Lipp
 Gerry Mees
 Robert Wilkinson

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



**January
Gold Carders**

Clyde	Anderson
Elbert	Brown
Gary	Gabbard
Charles	Haehnle
Carl	Harrell
Raymond	Layman
Donald	Ruark
Charles	Shrack
James	Wilson



**William C. Cottrell
 Robert E. Krabbe
 Dale A. Lusk**

You will be missed.

**Join fellow retirees
 for lunch
 1:00 pm - 1st Monday
 of each month**

February 6th

**Peewee's Place
 2325 Anderson Road
 Crescent Springs, KY
 41013**

Call Burt Hughes
 (513) 807-4143

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- ✓ **Receive a \$100 Gas Card! ***
- ✓ **Defer your payments for 90 days!**
- ✓ **We will match or beat your rate! ***

Transfer an existing loan or credit card balance from another institution and bring your loan home!

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1111 East Fifth Street • Dayton, OH 45402-2299 • 937-228-7691
Mail: P.O. Box 14403 • Cincinnati, OH 45250-0403
Toll Free 1-800-265-4527 • www.URmyCU.org

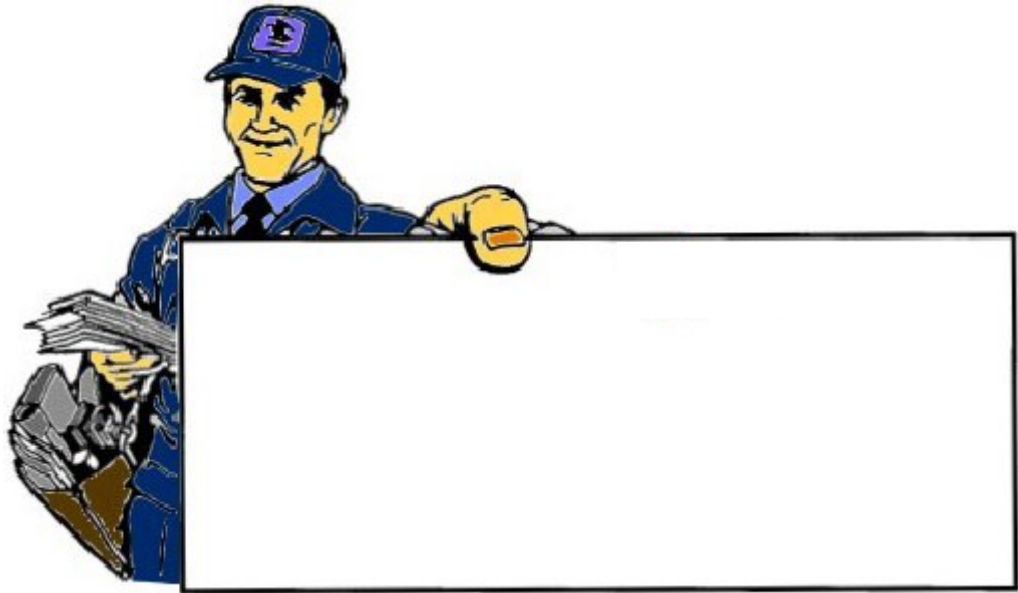
*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period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

Queen City Letter Carriers

NALC Branch 43
11070 Southland Road
Cincinnati, Ohio 45240

"ADDRESS SERVICE REQUESTED"

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



Upcoming Events

New Year Holiday - Monday, January 2nd

Officers Meeting - January 12th, 6:00 PM

Branch Meeting - January 12th, 7:30 PM

MLK Holiday - Monday, January 16th

Inventory - Monday, Jan. 16th, 9:00 AM

Feb. YOPC - Wednesday, February 1st

