



Since July 25, 1890

November 2021

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

The Postal Service has hired over 36,000 CCAs since October of 2020. Over 23,000 of those employees are no longer with us. Over this span, Cincinnati has a 28% retention rate. This rate of loss for new hires is unsustainable. Cincinnati is now the only installation in the nation operating under two national Memorandum of Understandings (MOU) regarding new CCA employees to hopefully help with retention and address current staffing issues. Previously, I announced Cincinnati was added to national MOU M-01961 (New Employee Mentoring Program). Research concerning mentoring programs has shown that mentoring relationships increase retention rates and help employees adapt to new workplaces. All Cincinnati stations have at least one volunteer to be a mentor for new employees and training was given to most during the first week of October. New employees (mentee) will now be paired with a mentor upon arrival to the office. The intent of this mentoring program is for the mentor to spend a few minutes in regular conversations with a mentee to clarify the new employee's skills and help reflect on their learning.

Mentoring relationships established in this program will include all newly hired city letter carriers being informed of this program and paired with a mentor. The mentor will participate in the mentee's tour of the delivery unit, introducing the new employee to colleagues and providing him/her with an overview of the workroom floor. The mentor and mentee should meet regularly, as needed by the mentee, to discuss the mentee's experiences and to address any work-related concerns or issues he/

she may be experiencing. The mentor should provide encouragement and advice to the new employee regarding his/her performance and ability to adapt to the requirements of being a city letter carrier. During the first 120 calendar days of a mentee's employment, whenever possible, any discussions related to the performance of a mentee (positive or negative), including 30, 60, and 80-day evaluations, should have the mentor present. Prior to any new employee separation, the new employee and mentor are to discuss the issue (reason for separation), and, if necessary, look for solutions to the issue on why the employee has chosen to resign or was terminated. The hope of this program is to increase retention rates, help new employees adapt to new workplaces, create greater job satisfaction, help eliminate obstacles, difficulties, and stumbling blocks new employees may encounter. Additionally, the hope is to provide opportunities for new hires to freely ask questions and gain necessary information from experienced carriers to help them effectively perform their jobs.

While the mentorship MOU is to help guide new employees through their learning experience, Cincinnati has also been added to national MOU M-01949 (New Employee Experience and Retention Program). Joint training was provided by national parties to managers and stewards the last week of October and all members in Cincinnati should have been provided a joint stand-up talk on October 28th and 29th. This program goes into effect beginning November 6th. There are many rules associated with this pilot test. These rules for all new employees include workhour limitations, scheduled day(s) off, anticipated work schedules and weekly posting of the schedules, consistent route assignments, consistent work locations, Sunday delivery training, evaluation progress reviews, and opportunities for CCA feedback.

Prior to leaving the Carrier Acad-

Continued on following page



NEWS & VIEWS

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EDITOR'S (Taylor Whitt) 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: taylorwhitt777@gmail.com

Printed in House

President cont.

emy and reporting to the employing office, all newly hired carriers will receive contact information for the applicable employing office, including the direct phone number and email address of the employee's immediate supervisor, the office phone number, address of the delivery unit, building access information, and the employee's starting date and time. The new employee will receive a defined work schedule for the first week in the delivery unit. This schedule will include reporting start and end times, daily hours of work, and scheduled days off. It will also identify days specified for on-the-job (OJI) training. No newly hired carrier will have his/her first day in the office on a Saturday or Sunday. Further, before leaving the Carrier Academy all new employees will be provided an Employee Identification Number (EIN) and instructions for completing time recording records.

Following the Carrier Academy, on the first day in the employing office, all newly hired letter carriers will receive a new USPS-branded reflective vest, mail satchel and hat. These employees will also receive dog spray and other items regularly supplied to new employees. During the first day he/she will be given an introduction to and familiarization with the employing office, including a facility tour, introduction to union steward/officials, management staff, other key personnel (mentors), and locations of all communication and bulletin boards.

Scheduling requirements under this MOU were established to allow new hires time to acclimate to the job. Scheduling foresight should allow for planning of personal activities to allow all CCAs to rest, recover, and have a personal life. During the first two weeks new employees will be limited to working only 8 hours daily and 40 hours per week. During weeks 3 and 4, these hours will increase to 10 hours daily and 56 hours per week. Week 7 and beyond, daily limits will be 11.5 hours per day and 60 hours per week.

During the first 4 weeks, new hires will be restricted to working only in their employing office and should not be sent to other stations. For all employees of the installation, whether new hire or not, they should all receive one scheduled day off per week and be limited to no more than 11.5 hours daily or 60 hours per week. Local management will be responsible for scheduling CCAs in this manner and tracking hours worked via dashboard which can be monitored by national.

Prior to working a Sunday, all newly hired employees will receive Sunday or Dynamic Delivery training with an experienced employee prior to delivery on their own. Similar to the mentorship MOU, progress reviews will be conducted at 30, 60, and 80-day intervals. During these progress reviews, local management will identify opportunities for improvement, provide constructive feedback, and consider additional OJI/hands-on training, as necessary. These reviews should be conducted with a mentor and copies of these reviews will be provided to the local union. Additionally, to the extent possible, newly hired carriers will be provided consistent route assignments. The expectation is that these new employees will be given the same assignment as was worked the previous day when possible. In circumstances in which a letter carrier is assigned to work on a route in which he/she is not familiar, the reasonable amount of time necessary to become familiar with the route will be considered when evaluating the carriers' performance.

For the duration of this pilot, the local parties will be responsible for ensuring all new letter carriers are provided a Shadow Day prior to attending the Carrier Academy. The local parties will be responsible for coordinating training, OJI activities, and the introduction to the employing office. The local parties will ensure all training is completed in accordance with the Standard Training Program for City Carriers.

Continued on page 5



Pat Dougherty
Vice President

From the Vice President Delivering Mail and Darkness

Daylight Savings Time concludes at 2:00 am on Sunday, November 7, 2021, when the clock will “fall back” one hour.

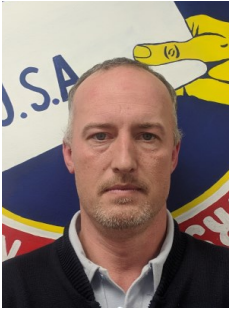
Days continue to get shorter and with shorter daylight hours, and later start times, carriers are once again dealing with delivering mail after dark. This causes issues every year. So, what is safe? Safety depends on you and your route. There is no blanket policy regarding delivery after dark because the core issue to contend with is whether a particular carrier on a particular route can safely make mail delivery. Bottom line each carrier must weigh individual circumstances about the type of delivery to be carried (door-to-door walking, mounted, apartments, cluster boxes, etc.), surroundings (unfamiliar territory, high crime area, many steps, and hills, etc.) and the individual carrier needs to consider their past experiences with after dark deliveries.

Arbitrators have ruled that darkness in and of itself is not unsafe! So, do not tell your supervisor I am not going back out because it is dark and unsafe. You must go back out if instructed and try to deliver the mail. Darkness can contribute to an unsafe situation but cannot be used as the sole determination for not delivering the mail. For example: You are on a walking route, it is not well lighted, and you trip over a crack in the sidewalk and a few feet later, you stumble over an extension cord that is inflating a gigantic blow-up Santa Claus holding a bag of toys. You may want to declare that relay as unsafe and move to the next relay. As you deliver on the next relay, the same rule applies. If it is well lighted, then deliver the mail. If you stumble due to poor lighting, then stop. Move to the next relay. There are several things you can do to keep safe while delivering when it is dark. If you are on a walking route and it is not well lighted, then you do not cut across lawns. You want to walk where it is safest. This is normally the driveway and sidewalk. If the area is not well lighted, then you probably cannot finger the mail while walking since you may not be able to see the addresses well enough. Additionally, if it is not well lighted, you cannot see where you are walking with your peripheral vision, so you need to watch where you walk. You can have problems delivering on cluster

box routes, dismount, and mounted delivery due to darkness as well. If you must turn on the overhead light in the vehicle to sort the mail for delivery, you may need to let your eyes adjust to the dark again before driving to the next mailbox. For a cluster box, there may not be enough light to sort the mail at the box, and you may have to sort it at the truck and then head for the boxes to make the delivery. Dismount delivery is like a walking route in the respect that you may not be able to sort the mail while you walk to the box (safety). Yes, delivering mail in the dark will take you longer than delivering in the daylight hours!

With the atrocious staffing levels in the Cincinnati Installation, you will find yourself delivering mail in the dark on a route you are not familiar with. Everyone needs to look out for one another and case in the dog warning cards. It becomes more difficult to tell where the barking dog is when it is dark. You are the only one who can keep yourself safe. If you choose to bring back undelivered mail, let your manager know and list the reason on a PS Form 1571 and have the supervisor sign it. You will more than likely need to be able to defend the decision with specific safety problems on the territory you brought back undelivered mail or parcels. It is important to note it is not the intent of this office to endorse or encourage the unnecessary curtailment of any mail. It is about each carrier’s safety and the protection of the mail in our charge and management’s responsibility to manage. It very simply is the responsibility of each carrier to measure safety and report to supervisors any unsafe conditions encountered during their shift. It is management’s responsibility to provide a safe working environment, period!

We have been taking a lot of phone calls from carriers inquiring about the maximum hours in a service day they can be required to work during the month of December. If you are a carrier on the Overtime Desired List (ODL) the 12 hours in a service day and 60 hours rule in a service week does not apply for the month of December. Additionally, Article 8.5.G provides that the limits do not apply during December when full-time employees on the overtime desired list may be required to work more than 12 hours. These exceptions do not apply to city carrier assistants (CCAs) or full-time carriers who are not on the overtime desired list, all of whom are effectively limited to 11.5 hours of work per day by Employee Labor Manual (ELM) Section 432.32, even during December. So, in closing only the ODL carriers can be required to work more than 12 hours



Matt Bauer
Leg. & Pol.

Director of Political and Legislative Affairs

Several months ago, I took the time to write about the new redistricting process for Ohio. This process is now near the final stages. As a reminder, Ohio lost 1 congressional seat and now will have to redraw a map that includes 15 districts not 16. This was determined by the 2020 US Census. The first step in this process was for the state legislature to draw the map and get approval by September 15. They did not make their deadline in this step as they needed 60% approval from all lawmakers (1/3 democrats) for approval. There also was no map presented at this time by the lawmakers to try to achieve these marks. If they had made an attempt to approve a map, and the map was approved it would have been good for a 10-year span.

Since this did not happen, the next step is for the Ohio Redistricting Commission to pass a map by October 31st. This is expected to again pass the deadline. This means that the lawmakers will be given a 2nd chance to draw a map but with much lower bipartisan support to approve the map. This will likely happen; however, the map will only be approved for a length of 4 years instead of 10. This will give the lawmakers the ability to pick and choose which county, city, village, or in some cases which street will be included in which district. This can affect some of us in this area on our choice for voting in future elections.

This is not the first time Ohio has lost a congressional seat. In the 1960's Ohio had 24 seats, but now since we have lost a total of 5 seats. The issue is each time a new map is drawn it is drawn in favor of the lawmakers to win re-election. The total population of the state votes on average 54% republican to 46% democrat; however, because of the way the map has been drawn, we have 12 Republicans and 4 Democrats representing our state in the House of Representatives. This does not represent the 54%-46% vote average in previous elections and if the map is redrawn to continue the seat we lose might and likely will be a democrat seat. So, the new 15 members of the House could be a 12-3 ratio.

To better understand how the map looks, please take the time to Google "state of Ohio district map" and view the map under the images tab on Google. Districts 1, 3, 9, 11, and 16 have more odd shapes and if the current lawmakers in Ohio have

their way, the new drawn 15 districts may look similar to and continue to have their party win their seat with ease.

I would also like to take the time to update everyone on the Postal Reform Act of 2021. The NALC has been fighting hard to get cosponsors to the Senate Bill S.1720 and the House Bill H.R. 3076. These bills if passed in both the House and Senate will repeal the mandate that the Postal Service is required to pay for future retiree healthcare. These bills are waiting to be brought to the floor. We believe once it is brought to a vote, the bills have a great chance of passing and becoming law. Currently, Congressman Chabot (1st District) and Congressman Wenstrup (2nd district) are not expected to support this bill. PLEASE help take action by contacting your member of Congress to ask for their support of this bill. The NALC has made this easy for you and will take a matter of 1-2 minutes of your time. Please visit www.nalc.org and click on the take action link. You will enter your information and the communication will be sent directly to your member of Congress. Please do this as often as you can and make it difficult for Wenstrup and Chabot to continue to turn their backs on us.

The mandate has been an issue for 15 years now and we have the best chance now to repeal this. Many may not know, but most of the legislative work done by the NALC is because of the Letter Carrier Political Fund. This fund has been proven to be a big help in fighting for the Postal Service and our benefits. Many of our benefits are determined by Congress and not by the contract we sign with the Postal Service. Please, help keep history from repeating itself and protect our benefits and the Postal Service by donating at least \$5 per paycheck to the Political Fund. You can contact me directly at matt.bauer@branch43.org or call the union hall at 513-542-6400 and we can help you sign up for this important fund.

Matt Bauer
Director of Legislative and Political Affairs



Vice President cont.

in a service day for the month of December. The 60 hours in a service week rule for all full-time employees does not apply for the month of December. All CCAs and full-time carriers not on the overtime desired list reach their maximum hours in a service day at 11.5 hours worked even in the month of December. That would be a total of twelve (12) consecutive hours including your lunch. If you start at 7am you can clock out at 7pm that would be twelve (12) consecutive hours and 11.5 hours worked in a service day. The penalty overtime exclusion period this year runs from December 4th through December 31, 2021. Stay safe and continue to look out after each other in the office and the street.

In Solidarity,
Pat Dougherty

Motions made at the October Membership Meeting

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

To purchase 100 JCAMs. **Carried**

To spend up to \$20,000 for supplies and moving to the new building to be spent at the President's discretion. **Carried**

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

To adjourn. **Carried**

President cont.

The success of these two pilots will be measured through employee surveys (at different intervals through the first 120 days), employee availability, employee productivity, feedback from union and management representatives as well as other metrics deemed relevant by the national parties. These two MOUs should help provide new hires with tools and resources not previously provided and a conducive work schedule. All eyes will be on Cincinnati as the only installation taking part in both national MOUs. Hopefully, the implementation of these two MOUs will help us keep more employees, thus helping relieve all the workhours mandated currently.

Fraternally,
Ted Thompson



Workers' Right to Refuse Dangerous Work

If you believe working conditions are unsafe or unhealthful, we recommend that you bring the conditions to your employer's attention, if possible.

You may file a complaint with OSHA concerning a hazardous working condition at any time. However, you should not leave the worksite merely because you have filed a complaint. If the condition clearly presents a risk of death or serious physical harm, there is not sufficient time for OSHA to inspect, and, where possible, you have brought the condition to the attention of your employer, you may have a legal right to refuse to work in a situation in which you would be exposed to the hazard. (OSHA cannot enforce union contracts that give employees the right to refuse to work.) Your right to refuse to do a task is protected if **all** of the following conditions are met:

- Where possible, you have asked the employer to eliminate the danger, and the employer failed to do so; and
- You refused to work in "good faith." This means that you must genuinely believe that an imminent danger exists; and
- A reasonable person would agree that there is a real danger of death or serious injury; and
- There isn't enough time, due to the urgency of the hazard, to get it corrected through regular enforcement channels, such as requesting an OSHA inspection.

You should take the following steps:

- Ask your employer to correct the hazard, or to assign other work;
- Tell your employer that you won't perform the work unless and until the hazard is corrected; and
- Remain at the worksite until ordered to leave by your employer.

If your employer retaliates against you for refusing to perform the dangerous work, contact OSHA immediately. Complaints of retaliation must be made to OSHA within 30 days of the alleged reprisal. To contact OSHA call 1-800-321-OSHA (6742) and ask to be connected to your closest area office. No form is required to file a discrimination complaint, but you must call OSHA.

Queen City Letter Carriers

Ted N. Thompson

President

Patrick M. Dougherty

Vice President

NALC Branch 43

www.branch43.org

phone: 513-542-6400

fax: 513-542-0043

2022

January						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 C
2	3	4	5*	6	7\$	8
	D	E	F	A	B	B
9	10	11	12	13♦	14	15
	C	D	E	F	A	A
16	17	18	19	20	21\$	22
	B	C	D	E	F	F
23	24	25	26	27	28	29
	A	B	C	D	E	E
30	31	F				

February						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2*	3	4\$	5
6	7	8	9	10♦	11	12
	E	F	A	B	C	C
13	14	15	16	17	18\$	19
	D	E	F	A	B	B
20	21	22	23	24	25	26
	C	D	E	F	A	A
27	28					
	B					

March						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2*	3	4\$	5
6	7	8	9	10♦	11	12
	A	B	C	D	E	E
13	14	15	16	17	18\$	19
	F	A	B	C	D	D
20	21	22	23	24	25	26
	E	F	A	B	C	C
27	28	29	30	31		
	D	E	F	A		

April						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1\$	2
3	4	5	6*	7	8	9
	C	D	E	F	A	B
10	11	12	13	14♦	15\$	16
	B	C	D	E	F	F
17	18	19	20	21	22	23
	A	B	C	D	E	E
24	25	26	27	28	29\$	30
	F	A	B	C	D	D

May						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4*	5	6	7
	E	F	A	B	C	C
8	9	10	11	12♦	13\$	14
	D	E	F	A	B	B
15	16	17	18	19	20	21
	C	D	E	F	A	A
22	23	24	25	26	27\$	28
	B	C	D	E	F	F
29	30	31				
	A	B				

June						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1*	2	3	4
			C	D	E	E
5	6	7	8	9♦	10\$	11
	F	A	B	C	D	D
12	13	14	15	16	17	18
	E	F	A	B	C	C
19	20	21	22	23	24\$	25
	D	E	F	A	B	B
26	27	28	29	30		
	C	D	E	F		

July						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
					A	A
3	4	5	6★	7	8\$	9
	B	C	D	E	F	F
10	11	12	13	14◆	15	16
	A	B	C	D	E	E
17	18	19	20	21	22\$	23
	F	A	B	C	D	D
24	25	26	27	28	29	30
	E	F	A	B	C	C
31						

August						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3★	4	5\$	6
	D	E	F	A	B	B
7	8C	9D	10E	11F	12A	13A
NATIONAL CONVENTION						
14	15	16	17	18	19\$	20
	B	C	D	E	F	F
21	22	23	24	25	26	27
	A	B	C	D	E	E
28	29	30	31★			
	F	A	B			

September						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2\$	3
				C	D	D
4	5	6	7	8◆	9	10
	E	F	A	B	C	C
11	12	13	14	15	16\$	17
	D	E	F	A	B	B
18	19	20	21	22	23	24
	C	D	E	F	A	A
25	26	27	28	29	30\$	
	B	C	D	E	F	

October						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
						F
2	3	4	5★	6	7	8
	A	B	C	D	E	E
9	10	11	12	13◆	14\$	15
	F	A	B	C	D	D
16	17	18	19	20	21	22
	E	F	A	B	C	C
23	24D	25	26	27	28\$	29
	31C	E	F	A	B	B

November						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2★	3	4	5
		D	E	F	A	A
6	7	8	9	10◆	11\$	12
	B	C	D	E	F	F
13	14	15	16	17	18	19
	A	B	C	D	E	E
20	21	22	23	24	25\$	26
	F	A	B	C	D	D
27	28	29	30★			
	E	F	A			

December						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
				B	C	C
4	5	6	7	8◆	9\$	10
	D	E	F	A	B	B
11	12	13	14	15	16	17
	C	D	E	F	A	A
18	19	20	21	22	23\$	24
	B	C	D	E	F	F
25	26	27	28	29	30	31
	A	B	C	D	E	E



USPS Holiday



CCA Holiday



Branch Meetings



Paydays



Y.O.P.C

2022 Leave Year: Jan. 2, 2022-Dec. 31, 2022. 2022 Annual Leave will be credited on Jan. 21, 2022 pay date

2022 Juneteenth Holiday tentative for Monday June 20th

2021 Federal Benefits Open Season will run from Monday, November 8 through Monday, December 13, 2021.

Welcome!

On behalf of the NALC Health Benefit Plan, I want to personally thank you for taking the time to stop by our Open Season page. We have made it our priority to make accessibility to our information seamless. Everything you need for 2022 Open Season is now located in one, easy to find location, on our webpage.



After you review what our plans offer, I am confident that you will find we have once again put together a competitive benefit package at an affordable premium. All three of our Plan Options offer a broad vendor network, first-rate benefits, and many incentives or health programs to save you money, and most important, encourage a healthy lifestyle.

Don't take my word for it, explore our Open Season Page.

Trust the Letter Carriers, we deliver more than the mail. It's time to upgrade your health to a union that delivers!

Sincerely,

Stephanie Stewart

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
High Option Self Only	321	\$241.58	\$94.83	\$523.42	\$205.47	\$91.47	\$81.41
High Option Self Plus One	323	\$517.46	\$226.64	\$1,121.16	\$491.06	\$219.45	\$197.89
High Option Self and Family	322	\$562.25	\$198.69	\$1,218.21	\$430.49	\$190.88	\$167.46
CDHP Option Self Only	324	\$163.91	\$54.64	\$355.15	\$118.38	\$52.45	\$45.35
CDHP Option Self Plus One	326	\$361.62	\$120.54	\$783.51	\$261.17	\$115.72	\$100.05
CDHP Option Self and Family	325	\$380.75	\$126.91	\$824.95	\$274.98	\$121.84	\$105.34
Value Option Self Only	KM1	\$134.53	\$44.84	\$291.48	\$97.16	\$43.05	\$37.22
Value Option Self Plus One	KM3	\$296.78	\$98.92	\$643.01	\$214.34	\$94.97	\$82.11
Value Option Self and Family	KM2	\$312.62	\$104.20	\$677.33	\$225.78	\$100.04	\$86.49



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



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Hamilton County Representative

Retired Member of Branch 43

Pat Mulvaney (513) 284-1504

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

October Membership Meeting Raffle Winners

Split the Pot - Jeff Strong

MDA - No raffles

Michael	Beeler
David	Benter
Howard	Boggs Jr
Glen	Brashears
Lorraine	Bresett
Richard	Briede
Carl	Brinck
Mike	Brooks
Danny	Butler
Steve	Cassini
Robert	Chambers
Kenneth	Chancey
Ronald	Chapman
Jan	Eischen
Diana	Enwright
Roger	Flener
Michael	Holzinger
David	Hutchison
Grady	Jobe, Jr.
Michael	Kleintank
Bernard	Kluesener
Gary	Kohne
David	Lenahan
Jennifer	Linz
Lillie	Manning
James	O'Hara
Kenneth	Pflanz
Rhonda	Pringle
Richard	Schloemer
Gordon	Schnur
Larry	Searle
Patrick	Shay
Henderson	Smith
Matthew	Steenken
Gregory	Trice
James	Velosky

November Retiree Birthdays

October YOPC Attendees

- Deborah Bryant
- Ed Colegate
- Liz Darby
- Diana Enwright
- JR Ford
- Art Holt
- Burt Hughes
- Dick Keller
- Gerry Mees
- Robert Wilkinson

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



Gordon M. Schnur



November Gold Carders

William	Bohlander
Louis	Branno
John	Brotherton
C.(Moe)	Burkhart
Gary	Clore
Robert	Douglass
Michael	Ehlinger
Thomas	Feist
Charles	Leesman
Robert	Mangold
Alfonso	Marmora
Paul	Mason
Ronald	Nicholas
Timothy	Ridder
George	Taylor
Larry	Wells



Join fellow retirees for lunch

1:00 pm - 1st Monday of each month

December 6th

Cancun Mexican Bar & Grill

**401 Riverboat Row
Newport, KY 41071**

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Or Greg Stulz



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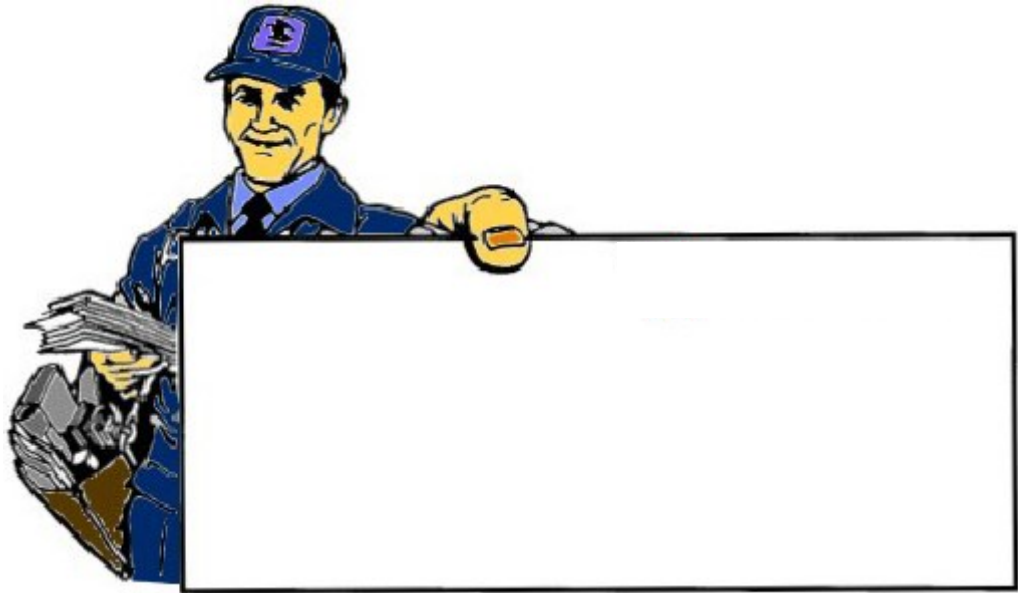
*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period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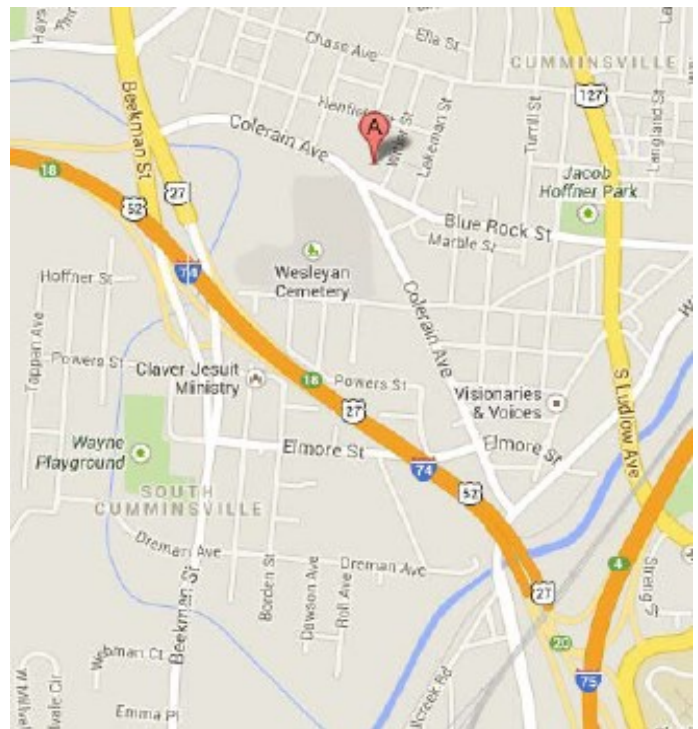
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Upcoming Events

- Officers Meeting - Nov. 11th, 6:00 PM**
- Branch Meeting - Nov. 11th, 7:30 PM**
- Veteran's Day Holiday - Thurs. Nov. 11th**
- Hall Clean Up - Sun., Nov. 21st, 9:00 AM**
at new building (11070 Springdale Rd)
- Thanksgiving Holiday - Thurs. Nov. 25th**
- December YOPC - Wednesday, Dec. 1st**



UPCOMING

Mark Your Calendars

EVENTS

