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October 2021

Queen City Letter Carriers - NALC Branch 43 News & Views

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Ted Thompson
President

From the President's Desk

It's official- Queen City Letter Carriers Branch 43 are the new property owners of 11070 Southland Road in Forest Park. For the better part of two years, branch officers and the building committee have conducted cost analysis on maintaining our current building and updating all issues that need fixed, keeping our current property and rebuilding altogether, or selling our current property and purchasing a new one. Finally, that task is completed. On September 30th I signed all documents necessary on behalf of Branch 43 to purchase the new property for \$358,000.00. Within forty-five days of closing, keys to the property will be handed over to us. While decisions have been made on the future of our office, much work is still ahead. Before the end of the year, we must not only prepare for the move- but complete it. The goal is to move all branch property necessary, transfer all service providers to the new property, set up all equipment necessary and be up and running without a glitch. What is deemed necessary to accomplish this goal will be discussed at the October Officer and Membership meeting.

Branch 43, along with many other branches across the region and county, continues to have members affected by the COVID-19 pandemic. The American Rescue Plan Act of 2021 provided letter carriers affected by a COVID-19 related absence which qualified under the provisions of the act with Emergency Federal Employee Leave (EFEL). This paid leave was provided in lieu of employees utilizing their own earned sick or annual leave. On September 30th, this leave expired and is no longer available to letter carriers. Thus, it is critical for

those of us with little or no leave, or those of us who do not wish to utilize our leave for COVID-19 related absences to be as careful and responsible as possible in our work and social lives. For those carriers who are unfortunate enough to contract the coronavirus, I implore you to file a claim with the Office of Workers Compensation Programs (OWCP). To file an OWCP claim, the employee does not need to prove they contracted the virus in the workplace. All the employee would need to do is file a CA-1 and attach a positive diagnosis that clearly indicates the employee has become infected. Unfortunately, EFEL does not look like it will be extended or renewed for the time being, so if you are quarantined due to a child or family member, you must use your own leave if you wish to be compensated. If you are unsure of what you should do after a close contact, please refer to the latest guidelines established by the Center of Disease Control and Prevention (CDC).

Several COVID-19 related Memorandums of Understanding (MOU) have been extended through December. These memoranda include temporary expanded sick leave for dependent care, temporary use of the 7:01 rule, and temporary workplace changes to promote social distancing. Additionally, the MOU on reinstatement of temporary additional paid leave for CCAs will be administered as if it had been in effect without interruption since the original effective date of March 18, 2020. The NALC and USPS also agreed the local parties may mutually develop a sign-up process for full-time employees who previously did not, or could not, place their names on the overtime desired list or work assignment list. There has been another agreement for temporary time limit extensions on Step B and arbitration appeals. Also extended through December 31st is a memorandum which instructs managers and supervisors to allow liberal changes of schedule to accommodate employees who are dealing with

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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.

childcare issues related to the pandemic. This memorandum also provides for liberal sick leave usage for employees who are sick and liberal annual and leave without pay (LWOP) to the extent operationally feasible. This MOU is to treat all COVID-19 related leave as scheduled (as opposed to unscheduled) leave and directs that leave taken for COVID-19 related reasons during this time is not to be cited in any discipline to such employee for failure to maintain a regular work schedule.

On September 9th, President Biden issued two separate executive orders regarding COVID-19 vaccines. One executive order would require all federal employees to be vaccinated, while the other would require all federal contractors to be vaccinated. In addition to these, President Biden also announced that the Department of Labor (DOL) is developing an emergency rule requiring all employers with 100 or more employees to require their workers to be fully vaccinated or show a negative COVID-19 test at least once a week. Currently, it is unclear how these executive orders or emergency rule will affect or apply to letter carriers and the Postal Service. Since the announcement of these orders, studies from NALC attorneys and discussions with the USPS have taken place, but there is no consensus on how these will apply. I will keep all stewards and members updated on this as information becomes available.

Several headquarter taskforces created through the ratification of our recent contract are in continual meetings with the Postal Service and their taskforce members. The City Deliver and Workplace Improvement Taskforce has created sub-committees. One committee is working on route adjustments. This committee is adjusting former consolidated casing sites using Global Positioning System (GPS) technology and data as a source to evaluate and adjust routes. Most importantly, these adjustments are using

technology and information available in place of a standard PS Form 3999. I do not know a carrier out there who enjoys when management walks with them. Using GPS data from a selected time period allows sector segment times to be built and manual 3999's created. While this process is time consuming, the information and programming available will make it easier. The national parties on this taskforce are also in continual discussions of a joint route adjustment process that appears close to being implemented by the spring of 2022.

A sub-committee on complement and staffing is reviewing and discussing where staffing issues exist and the reasons for such problem. This committee is looking at hiring, retention, salary, treatment, etc. There are now 100's of postal installations being tracked on their data. For Branch 43, I have submitted Cincinnati, Batavia, and Middletown long ago. The Postal Service appears to finally realize our current situation will only get worse. From a recent teleconference with national, I was informed the PMG understands the need to address staffing and all issues are on the table. The NALC feels confident that we will come to some agreement with the Postal Service on how to address the staffing issues. The parties are looking at entry level pay and hiring as career and converting all non-careers in troubled installations. One such option discussed would be hiring employees as career and holding that employee at Step C or D in the pay scale and hold such employee at that step until they have served the time. No matter the final outcome, with all options on the table, and the PMG understanding the dire needs, the horrendous staffing issue is finally moving in a positive direction. Everyone recognizes staffing is a big problem, but the solution isn't necessarily difficult. Its just a matter of us being able to get there.

Fraternally,
Ted Thompson



Pat Dougherty
Vice President

From the Vice President Grieving Management's OWCP Mistakes

Not long ago, a letter carrier was lifting a parcel out of his LLV and hurt his back. He reported the injury to his supervisor but did not seek medical treatment and did not complete a CA-1 (work related traumatic injury) the day of the injury. A week later, however, he did seek medical care and he completed a CA-1 and submitted it to his supervisor.

Unfortunately, his supervisor did not sign and give the employee the CA-1 receipt, did not provide a copy of the CA-1 to the employee, and did not forward the CA-1 to OWCP. Later, when the medical problem continued, the supervisor told the letter carrier he had lost the CA-1 and asked him to submit another one. The carrier did submit another one, but mistakenly wrote the wrong date in item 10 of the CA-1. Ultimately, the carrier's claim of an on-the-job injury was denied, much to his detriment.

There is nothing unusual about a letter carrier suffering an on-the-job injury. Our job is physically demanding, often ergonomically injurious, and bristles with objective dangers. With about 230,000 letter carriers on the street every day, we expect there will be on-the-job injuries. While we seek to minimize their occurrence, we recognize their inevitability. And fortunately, there is a law designed to protect us from the adverse financial consequences of those injuries. The law is known as the Federal Employees Compensation Act, or FECA. It is codified at 5 United States Code 81 and its implementing regulations are found at 20 Code of Federal Regulations 10.

The FECA is intended to help employees who are injured on the job. The FECA establishes the Office of Workers Compensation Programs, or OWCP, and tasks that agency with deciding all matters relating to claims of on-the-job injuries by federal employees. OWCP decides, for example, whether an injury is job related, whether compensation is payable and, if so, how much, and whether a limited duty job offer is medically suitable. The FECA was intended to protect federal employees by providing compensation when they suffer job-related injury or illness. The law places the burden on the injured worker to prove that the injury is job-related. The OWCP claims process is designed to operate efficiently and to result in fair, accurate decisions that

fulfill the FECA's purposes. Unfortunately, many claims do not turn out that way. Letter carriers know that too many legitimate claims are controverted by management or become unnecessarily complicated due to management mistakes in handling claims. These management mistakes lead to some of the worst injustices to injured letter carriers who seek workers compensation benefits. The FECA requires postal management to process claims in accordance with regulations, but frequently supervisors do not. Supervisors' mistakes often result in legitimate claims being delayed or even denied. These mistakes also violate the law, as well as Postal regulations and the National Agreement. And unfortunately, they are far too common.

A top-ten list of common, harmful management mistakes:

- 1) Failing to provide a CA-16 in the case of traumatic injuries. A CA-16 is Authorization for Examination and/or Treatment that the USPS is required to provide employees within 4 hours if the employee needs to seek examination/treatment for an on-the-job injury.
- 2) Providing a CA-2a (Notice of Recurrence) instead of a CA-1 (Report of Traumatic Injury) or CA-2 (Report of work Occupational Disease/Illness caused or aggravated by your employment).
- 3) Failing to provide a receipt for a submitted CA-1 or CA-2.
- 4) Delaying forwarding of CA-1 or CA-2 to OWCP. Management has 10 days from the date the employee submits the form to management to forward to OWCP.
- 5) Failing to provide completed copy of CA-1 or CA-2.
- 6) Contacting a carrier's physician in person or by phone.
- 7) Failing to provide copy of written contact with physician to carrier and OWCP.
- 8) Failing to provide employee notice of controversion and challenge information.
- 9) Failing to advise carrier of the right to select a physician of his or her choice.
- 10) Delaying forwarding of CA-7 to OWCP.

Shop stewards can do something about these harmful mistakes. While there is nothing unusual about carriers suffering on-the-job injuries, there is something disturbing about supervisors violating the law and regulations when those injuries are reported. Shop stewards should do something about it. They

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Mark Camilli
Region 11 NBA

NBA Fall 2021 Report

For those of you who have “seniority” – not necessarily craft seniority, but real-life tenure, you may recall the television series “Dragnet”. “Dragnet” was before my time, but I enjoyed watching reruns as a child with my father. The show had a trademark opening narrative, spoken in a dry, matter of fact detective voice that said, “Ladies and gentlemen: the story you are about to hear is true. Only the names have been changed to protect the innocent”. To recreate a little Dragnet drama, the story I’m about to tell you is true, they are individuals that I know but the names have been changed to protect the innocent.

Ralph was a proud individual who just wasn’t buying the so-called hype of the Covid pandemic. He was a full supporter of the last Presidential Administration and was always quick to interject positions and thoughts that he heard on right wing radio or what he read on social media. I personally knew this individual for many years. He would never talk politics in the past. In fact, the only thing I heard him talk about politically was how proud he was when then Vice President Al Gore met with him and his co-workers (sometime in the 1990’s). I don’t know what changed over the years, but something struck a chord with him during the last administration, and he was in full support.

Ralph and his wife Sarah (who was perfectly aligned with him politically) decided to sell their home, buy acreage, and build a new home in the country. Being that it was going to be a long process and their current home sold quickly, they moved in with Ralph’s 80+ year old mother. It was a perfect fit. His mom had 4 bedrooms to herself and welcomed the extra company with open arms. It was a great partnership, Ralph and Sarah would maintain his mom’s property, mow the lawn, clear snow, and do routine maintenance. His mom enjoyed the extra company, loved to cook, and have conversation. The funny thing was is that they had to agree to not talk politics. His mom viewed things completely opposite then Ralph and Sarah and she would get very frustrated. As quick as Ralph would cite Sean Hannity his mom would cite Rachel Maddow. So, they agreed to disagree and left it at that – until... discussion came up about getting vaccinated.

Ralph and Sarah did not want to and did not get vaccinated. I don’t know why, but they were not

thrilled about masks, and they were more so against the vaccine. Ralph’s mom on the other hand got vaccinated at her first opportunity. Just like the old Dragnet show, there is a little foreshadowing and you’re probably guessing where this story is going. One day Ralph started to get sinus pain. He didn’t think much of it and didn’t seek treatment. Ralph then started coughing a lot. He thought the coughing was happening because the air conditioning from his pickup truck was bothering him. A couple of days later, Ralph was stuck in bed with a bad fever, and he physically felt horrible. Sarah started to put the pieces of the puzzle together and immediately decided to get vaccinated. A day late - she was having the worse head/sinus pain and got extremely sick. A day or two after that, they both decided to go to the emergency room. After a few hours of waiting in a busy ER, they got the news that they were both positive with Covid-19. Fortunately, the hospital was able to administer the “monoclonal cocktail” for Covid. After spending the night in the hospital, they returned to Ralph’s mom’s house and went to bed – unfortunately his mom was now having symptoms of covid. Ralph was in no shape to do anything, so Ralph’s brother took their 80+ year old mom to urgent care. Urgent care advised him to take her to the ER – yep, she tested positive for Covid.

At the time of this writing, the mom is already turned the corner. She had a little cough and headache for a day or two, but she now feels a lot better. Ralph and Sarah are still very sick. Ralph has been stuck in bed and can’t shake the cough. I hope the treatment takes effect soon and Ralph and his wife have a full recovery. Lack of wearing a mask, not getting the vaccine – Ralph and his wife put each other in serious risk (and those they interacted with). They put their 80+ year old mom in danger and the brother who took her to the hospital was exposed in which he brought the risk home to his family. Ralph said he was going through pain like he never has. He said he wouldn’t wish the symptoms he is experiencing on anyone. He also expressed that he can not wait to get vaccinated.

I don’t understand how the pandemic has become a political hot potato and why people decide to make health choices based on political view. Bottom line - if you are on the fence about the vaccine or wearing a mask – don’t get your information from left or right talk shows, or social media but please talk with your health care provider. You could also do what Joe Friday from Dragnet would do – “stick to the facts, ma’am”.



Denny Doud
NALC DRT Rep

STEWARD'S CORNER

Many carriers represented by Branch 43 do not take disciplinary action seriously. Discipline is a profoundly serious matter. There are progressive steps of discipline at the USPS which include official discussion, letter of warning, 7-day suspensions, 14-day suspension and removal.

All disciplinary official actions should be treated seriously. All adverse actions may be cited as elements of prior discipline in subsequent disciplinary actions and remain in an employee's OPF for two years, unless otherwise negotiated. The issuing authority does not have to have a concurring official for letters of warning. If any of the actions are issued and not grieved, they will remain active in the grievant's OPF for a period of two years.

Any disciplinary action must contain written notification of the grievant's rights and time limits to file a grievance. No disciplinary action should take place before a pre-disciplinary investigation (PDI) takes place. A letter carrier has the right to a steward in PDI, if they ask for one to be present. If management does not afford them a steward upon request, they have a right to not say anything until the steward is present. If management calls an employee back to the office, they should ask if the matter could lead to discipline. If management says, "no," then the matter is a discussion. A discussion, in this case should be one sided. Management talking and the employee listening. This is especially important for the employee to remember, so that they will not give management any additional ammunition. Discussions are not grievable but are required for most minor offenses before management moves on to taking disciplinary action. Management is putting the employee on notice that some type of behavior or action is unacceptable and must be corrected.

If a PDI does take place and you ask that a steward be present, both you and the steward are entitled to know what the charges are. The union steward should move to union time for a PDI. The employee receiving the PDI should either move to union time or meeting time. The union steward and employee should have a chance to discuss the matter privately before meeting with management. This pre PDI counseling can be particularly important, so the steward is not taken by surprise in the PDI. Questions are supposed to be open ended and not leading. The steward should object to any leading questions that

suggest an answer or contain testimony on what happened in a particular incident. You and the steward need to **remember this is your day in court.**

Although the union steward has no contractual right to ask questions in a PDI, they do have the right to object to leading questions. They also have the right to ask the employee to clarify answers or explain the answer in further detail. In the Cincinnati Installation our local agreement line item 21 P. reads no Cincinnati employee shall be issued discipline without and 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. The first copy that management hands you, is your copy to keep. Do not let it leave your possession. Immediately date it as received. Signing for the disciplinary action is not an admission of guilt, it just means that you have received the notification.

It is up to the employee if they are going to grieve notices of adverse action. Any letter carrier who wants to stay at the Postal Service for an exceedingly lengthy career, needs to grieve any disciplinary action issued. Remember the union has an extremely limited time to grieve matters (within 14 days of the incident date) and you should immediately contact the steward and provide him a copy of the disciplinary action, a statement of why you think the charges are improper or deserve mitigation and any documentation that may help the steward prevail in your case. Remember, it is your case that the steward is trying to win, so please provide them all relevant documentation necessary.

If you are off for an extended period, management may send you disciplinary action to your address of record. Make sure, if you have an action pending and you are off work, check your mailbox daily to ensure you are aware if any disciplinary action is sent. Do not ignore requests for PDIs or extend absence letter. Plan to attend the PDI or reschedule it to a time you can attend. Remember this is your day in court, so do not pass up the opportunity to present evidence and testimony on your behalf.

Be reasonable in your expectations. The union often gets employees out of disciplinary action because management fails to follow rules and requirements set forth in the handbook and manuals. Do not count on these procedural arguments to keep you discipline free. Do the right thing, show up to work, fill out PS forms like 3996, 3971, 1767, 1571s

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Steward Corner cont.

to document and protect yourself. Bring in properly worded medical documentation that has the right verbiage of *unable to perform duties* when requested.

In Solidarity,
Denny Doud



Vice President cont.

should hold postal managers accountable to comply with the law and regulations governing on-the-job injuries. If necessary, they should do so using the grievance procedure. In doing so, shop stewards should be mindful of the distinction between helping an injured letter carrier with an OWCP claim and dealing with management violations of contract and law. The distinction is important. When it comes to helping injured letter carriers pursue on-the-job injury claims with OWCP, NALC representatives have no right to time on the clock. Nor do they have an obligation to assist non-members, even if they do assist members. Remember the carrier whose claim was denied after his supervisor lost his original CA-1? He never did get the claim accepted. That was a travesty because he had a legitimate on-the-job injury. If his shop steward had known to grieve the supervisor failure to sign and give the receipt, the failure to give the carrier a copy of the completed CA-1 and the failure to forward the CA-1 to ensure it was sent to OWCP, the story would have ended differently.

It is with great sadness that I write to inform you that Tom Roos Branch 43 compensation officer passed away on Sunday, September 26, 2021. He was a kind, thoughtful and just person eager to help letter carriers throughout his years of service to Branch 43 members get the proper forms filled out for an on-the-job injury and appeal claims that were initially denied helping get the claim approved. Tom has touched the lives of many carriers who had the honor and privilege to get to know him over his many years of service. Someone so special can never be forgotten, may his soul rest in peace!

In Solidarity,
Pat Dougherty

Ode to Mid-City By Taylor Whitt

Someday I want to bid to Mid-City,
But I've heard through the grapevine it's shitty.
And I've heard that of Taft,
About Western Hills, too.
I've heard that about most of the places near you.

Mount Healthy's a joke. Lockland ain't pretty.
Murray is a mess. Price Hill, a pity.
College Hill needs Jesus.
Corryville is a fail.
I couldn't be bribed into going to Parkdale.

I'm still not sure if I'll bid Mid-City
Because it's rumored to be so shitty.
But it couldn't be worse
Than Mount Washington, right?
Or Groesbeck where you work all damn day into
night.

Yet even though I've heard that it's shitty
I think I'd rather go to Mid-City.
Its either I go there,
Or I go to Westwood,
Or to Sycamore or even worse yet, Norwood.

So, what does that leave? Anderson? Yeah, right!
I am not going there without a fight.
Symmes isn't an option.
And Saint Bernard? I'll pass.
Is it just me or does every station suck ass?

It doesn't matter where I try to go
I'll run into the same old shit, you know.
Any of these stations
Won't be any better.
Any place might see my resignation letter.

But let me just make this one thing real clear
The rumors are bogus. Nothing to fear.
No matter what office,
The work *will* be gritty
So, I might as well go and just bid Mid-City.





Taylor Whitt
Editor

FROM THE EDITOR

Happy October, all! For this month's Editor's Section I have some tricks and treats to share. Firstly, some tricks. Do you know how to scare your fellow mail carrier? I have collected a few sentence-long horror stories that will scare the mailman right out of his green-tagged shoes. Such as:

"You need to come in on your day off."

"Have you seen my dog Cujo? He broke his chain."

"Here's your assist. Make sure to pivot as much as you can."

"EFEL (Covid-19 sick leave) was halted as of September 30th."

"I'm going to need you to go back out and help so-and-so."

"I'm going to need you to go back out and help so-and-so, again."

"So-and-so called in."

"So-and-so called in, again."

"You have no more annual or sick leave."

"You need to work on Sunday."

"You need to work on the holiday."

"You need to work."

Horrifying, right? Alright, maybe some of these are more silly than scary. Nevertheless, I hope you get a kick out of some of them, and that you avoid ever hearing others altogether.

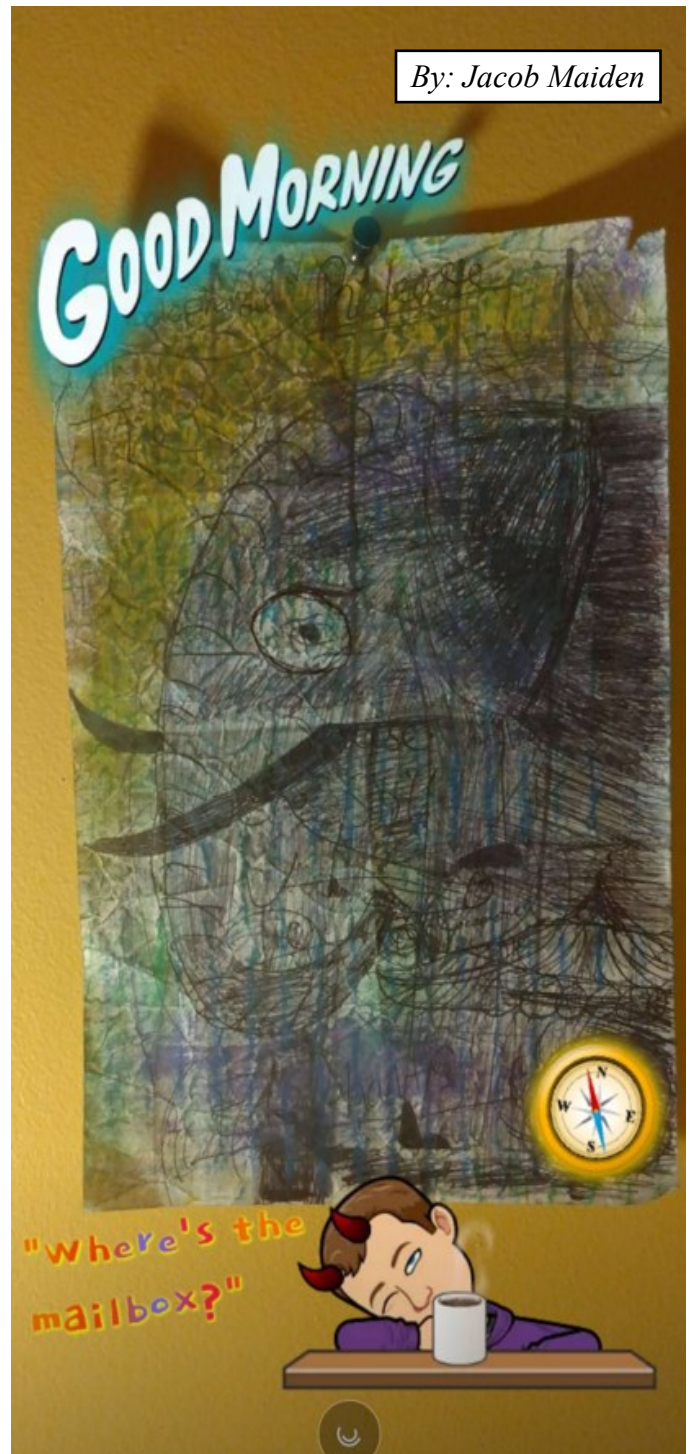
Now for some treats! We seem to have some scary good artists in our midst. Before I get to them, I just want to extend the invitation to any and all artists who wish to send in their art. You are all welcome to submit your pieces to this newsletter. As always, this is your union newsletter and your voice matters! Even if that voice is more artsy than wordy.

Our first artist is Jacob Maiden from Mid-City who had this to say about his piece:

"This was created for the Cage the Elephant album 'Melophobia' release. "For *Melophobia*, Cage the Elephant attempted to distance themselves from comparisons of the sound that influenced them, shutting themselves off from as much recorded music as possible. *Melophobia* means "fear of music;" the band did not view the term literally, but rather thought of the term as "a fear of creating music to project premeditated images of self, like catering to cool, or making music to project an image of being intellectual or artistic or poetic, rather than just trying to be an honest communicator." ...it's supposed to be on fire. If anything, I hope everyone gets a good laugh out of my Matisse."

Our second artist is Jenny Lear from Lockland. She created her illustration thanks to inspiration from actual customers on her route. She says it is just a rough sketch, but the character of these customers come out clearly and hilariously. I hope you have enjoyed these illustrations as much as I have, and I also wish you a spooky Halloween. Until next time,

Taylor Whitt, Editor

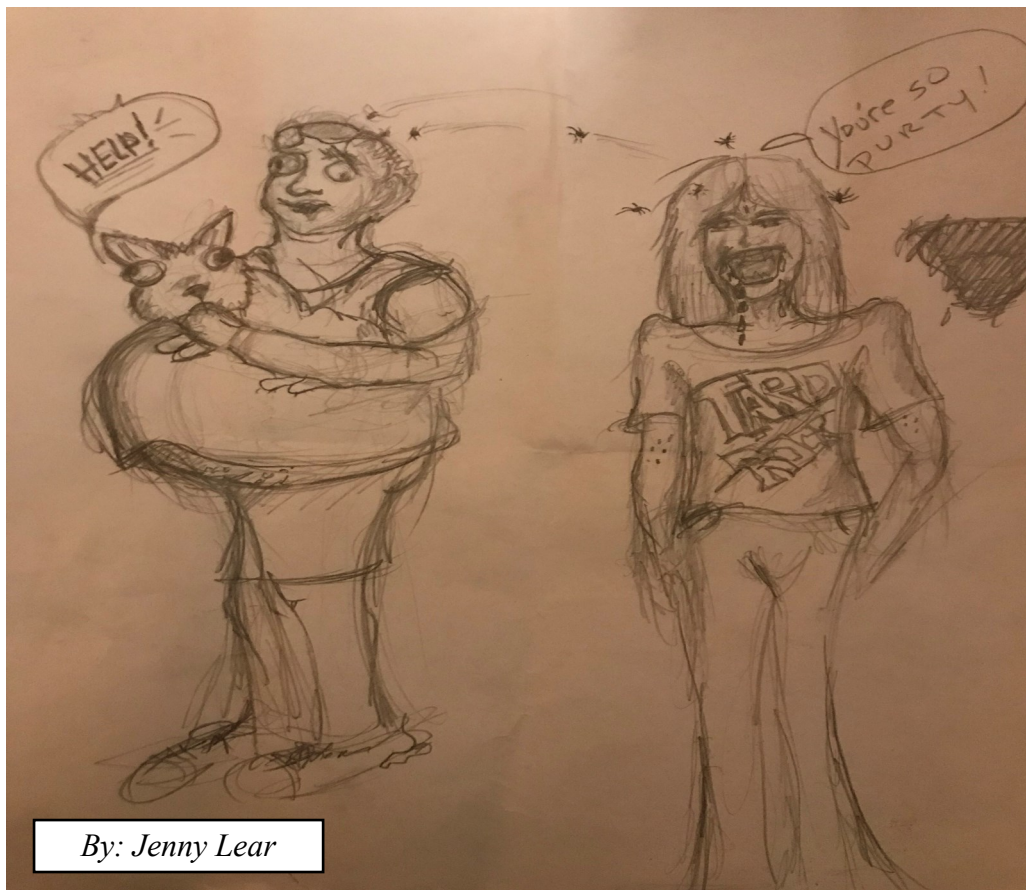


Officer Election Notice

This will serve as official notification to all members of Branch 43 that nominations for election of officers will take place at 7:30 pm at the November 11th branch membership meeting at the Letter Carriers' Hall located at 4100 Colerain Ave., Cincinnati, OH 45223. Any member desirous of becoming a candidate for office for Branch 43 must signify in writing not earlier than 45 days and no later than the adjournment of the November 2021 Branch meeting. Nominations will be taken for the following offices: President, Vice President, Financial Secretary, Recording Secretary, Treasurer, HBR/MBA, Sergeant-at-Arms, Compensation Officer, Director of Retirees, Director of Legislative and Political Affairs, five (5) Trustees, and five (5) AFL-CIO delegates. These elected offices will be for a three (3) year term beginning January 1, 2022. Balloting will be done by mail. Results of the election will be announced at the December 9th, 2021 meeting and installation of officers will take place at the January 13th, 2022 regular meeting.

Steward Election Notice

This shall serve as notice to all members that pursuant to Article 7 of the Branch by-laws, Branch 43 will hold Steward elections this year for the term beginning January 1, 2022 through December 31, 2024. Anyone desiring to run as Steward in their office must be a member in good standing who has not held or applied for a supervisor position for 2 years prior to the beginning of the term. Nomination notices shall be posted in each station on October 16th and remain posted through the close of business on October 26, 2021. If necessary, ballots will be distributed by November 1st and members shall vote in their respective stations from November 16th through November 30, 2021.



By: Jenny Lear



NALC Health Benefit Plan



NALC Health Benefit Plan

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Greensboro NC 27497-0905

FAX: 651-456-6041

September Membership Meeting Raffle Winners

Split the Pot - Jeff Strong \$38.00

MDA - No Raffles

Ricky	Allen
Joan	Bauer-Gast
Susan	Baxter
Donald	Brentlinger
Robert	Briggs
Lyle	Burns
Thomas	Demaree
Rex	Dixon
Sandra	Fatora
Roger	Gregory
Robert	Heis, Jr.
Anthony	Hoffman III
John	Jaspers
Thomas	Kampel
Jeffrey	Lewis
Craig	Magnarini
Thomas	Matthews
Mark	Mercer
James	Metz
Diane	Murray
Timothy	O'Brien
Sidney	Partin
Stephen	Peelman
Gary	Richter
Sharon	Rucker
Karen	Runion
John	Schwallie Jr
Glendon	Sims
Paul	Steffen
Steven	Susong
Richard	Tabeling
Wilson	Turner Jr.
Jeffrey	Usleaman
James	Weber
Debra	Wiesman
Charles	Wilder Jr

October Retiree Birthdays

September YOPC Attendees

- Deborah Bryant
- Diana Enwright
- JR Ford
- Jerry Giesting
- Art Holt
- Burt Hughes
- Dick Keller
- John Macon
- Gerry Mees
- Robert Wilkinson

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

Oct. Gold Carders

- | | |
|---------|---------------|
| Anthony | Baum |
| Edward | Bishop |
| William | Bowman |
| Tom | Brown |
| John | Dobranski Jr. |
| Edward | Faehr |
| James | Gaynor |
| Edgar | Groen, Jr. |
| Robert | Hay |
| James | Hoelle |
| Robert | Huelsman |
| William | Ivory |
| Richard | Keller |
| John | Koch |
| Joseph | Menifee, Jr. |
| Michael | Nagel |
| Melvin | Paul |
| Paul | Ridder, Jr. |
| Glenn | Rose |
| William | Siereveld |
| William | Stigler |
| Ernest | Vanover |
| John | Walker |
| Robert | Wendell |
| Morris | Woods |



Lillie B. Manning
Thomas "Tom" C. Roos
William J. Stoy

You will be missed.

Join fellow retirees for lunch

1:00 pm - 1st Monday of each month

November 1st

Olive Garden
 3725 Stonecreek Blvd.
 Cincinnati, OH 45251

Call Burt Hughes
 (513) 807-4143
 Or Greg Stulz
 (859) 380-9512

Motions made at the September Membership Meeting

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

To accept the June financial report and pay the bills. **Carried**

To adjourn. **Carried**

“Bring your loan HOME”



- ✓ **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!

How can you say no?

Stop in or call 513.381.8600 Ext. #3



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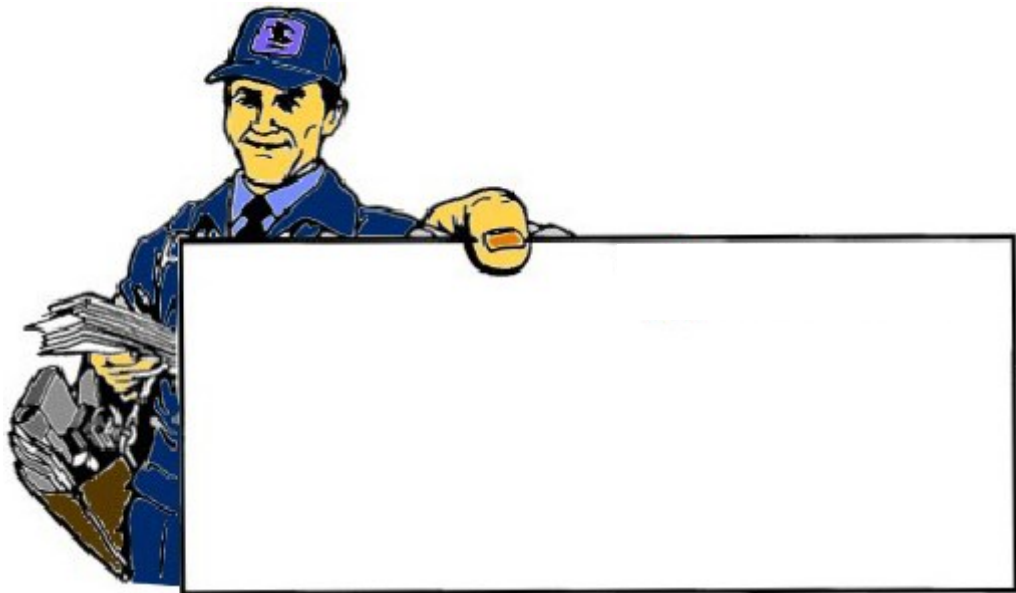
*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period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

Steward Seminar - Thursday, Oct. 7th

Postal Holiday - Monday, Oct. 11th

Officers Meeting - October 14th, 6:00 PM

Branch Meeting - October 14th, 7:30 PM

November YOPC - Wednesday, Nov. 3rd

