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43

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March 2025

Queen City Letter Carriers - NALC Branch 43
News & Views

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Ted Thompson
President

From the President's Desk

With consistent updates or actions, it is very difficult to keep you all up to date when doing this publication monthly, but I will try my best. Since my last article in February there have been movements in the tentative agreement process, the interest arbitration process, and the political landscape. I will begin with where I left off on the tentative agreement process.

Last month I discussed the vote to reject the tentative agreement triggered Article 16 of the NALC Constitution which dictated the President notify the Postal Service the results and enter another negotiation period that shall not exceed a period of fifteen calendar days. At the end of this negotiating period President Renfroe held a meeting with the NALC Executive Council from which the officers voted to reject the Postal Service's final offer. Shortly after President Renfroe notified our attorneys to begin preparations for arbitration and discussed what that process would entail with the Postal Service and to begin reaching out to Arbitrator Nolan and request hearing dates. As of this writing, no dates have been selected. However, this interest arbitration process quickly shifted.

On February 21st, the NALC at Headquarters learned of an expected Executive Order from President Trump and his administration that intended to eliminate the Board of Governors, abolish the Postal Regulatory Commission, remove all leadership at the Postal Service, and transfer (or merge) the Postal Service from its status as an independent federal agency under authority of the Executive Branch with the US Department of Commerce. The NALC is firmly in the position that such a move would be violation of law and would be quickly challenged in the courts as the 1970 Postal Reorganization Act states, "The United States Postal Service shall be operated as a basic and fundamental service provided to the people by the Government of the United States, authorized by the Constitution, created by Act of Congress, and supported by the people." The Act further states, "It shall provide prompt, reliable, and efficient services to patrons in all areas and shall render postal services to all communities. This Act further gave the NALC, and other postal unions, the full right of collective bargaining. Therefore, with the unpredictability of the current administration, President Renfroe convened the Executive Council yet again to discuss this development.

At this meeting, the Executive Council voted to an accelerated arbitration process. President Renfroe then held a nation-wide Branch Presidents meeting(s), from which I shared to all members in attendance at the branch office that evening. During this meeting President Renfroe discussed the arbitration decision, political environment, and path moving forward. For arbitration, as it has been explained to me the NALC will be seeking an accelerated arbitration similar to one last

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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.

used between the parties in 1978. This process involves foregoing the formal opening process and integrates a form of mediation where the parties discuss their issues with the mediator and the arbitrator is aware of all issues up front to decide. It is then up to the parties how the process of presenting evidence and testimony will work. President Renfroe stated, hypothetically, everything on the contract is on the table. However, the priority will be economics and discussing what work rules to include, modify, or eliminate. Politically, having a national agreement in place prior to any potential movement by the administration on the Postal Service would make our position stronger from a legal standpoint. So, lets discuss legalities.

Should the administration take any adverse action on the Postal Service through Executive Order, the NALC would file a lawsuit against the order. Under normal circumstances, these issues would be taken to the National Labor Relations Board (NLRB). However, the NLRB does not have enough members to constitute a quorum since President Trump fired one that was already appointed by the US Senate, and still had time left on their term. Essentially, the NLRB is nonfunctional. Make no mistakes, there will be attacks on our right to collectively bargain in the near future. For those that recall, or are aware, in 2018 the Trump administration created a task force on the United States Postal System that was chaired by the Secretary of the Treasury and included the Director of the Office of Personnel Management (OPM). Ultimately this task force released a report titled, *United States Postal Service: A Sustainable Path Forward Report from the Task Force on the United States Postal System*. In this report they cited, under Findings and Recommendations, "USPS's dual-labor model – combining private sector collective bargaining law with government employee compensation law – creates unsustainable labor costs. USPS employee rights should be more closely aligned with other federal employee rights by eliminating collective bargaining over compensation. The Task Force recommends that the Federal Service Labor-Management Relations Act be amended to apply to the USPS and its employees, and remove USPS compensation from collective bargaining. Doing so would enable the USPS to address the costs and complications with its current labor system, and allow for better workforce planning and cost control within its rapidly evolving business model." This is another way of saying letter carriers get paid too much. Apparently, the government further thinks we get too many benefits.

The US House of Representatives is expected to vote on a budget resolution that sets the stage for enacting cuts to earned federal retirement and health benefits via the budget reconciliation process. The budget instructs the Committee on Oversight and Government Reform to cuts of $50 billion mainly under federal retirement and health benefit cuts. This budget calls for:

1. Shifting the Federal Employee Health Benefit System (FEHB)

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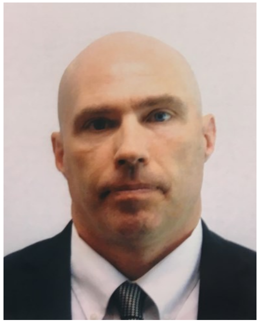

Pat Dougherty
Vice President

From the Vice President

The Importance of Contributing to the USPS Thrift Savings Program (TSP) for Letter Carriers: What is the USPS Thrift Savings Program (TSP)?

The USPS Thrift Savings Program (TSP) is a defined contribution retirement savings plan available to USPS employees. It's similar to a 401 (k)-plan offered in the private sector, with specific advantages designed to help employees save for retirement. TSP offers a variety of low-cost investment options, including stocks, bonds, and government securities, allowing employees to choose the right risk level for their needs. The USPS matches up to 5% of the employee's contributions, making it a powerful tool for growing retirement savings over time.

Harnessing the Power of Compound Interest

As a letter carrier for the United States Postal Service (USPS), ensuring your financial future is secure is crucial, and one of the best ways to do that is by contributing to the USPS Thrift Savings Program (TSP). TSP, a retirement savings plan, allows employees to invest in a wide variety of funds, providing a simple and effective method of building wealth over time. But beyond just signing up for the TSP, understanding the impact of regular contributions and the power of compound interest is essential to maximizing its benefits. Additionally, adjusting your contributions after every pay raise can help you save even more for retirement, ensuring that you have a comfortable financial future.

The Power of Compound Interest

One of the most significant advantages of TSP is the ability to harness the power of compound interest. Simply put, compound interest is the process of earning interest on both your initial contributions and the interest that accumulates on those contributions over time. This compounding effect becomes more powerful as time goes on, meaning the earlier you start contributing, the more you stand to gain.

Let's say you contribute $100 a month to your TSP. Over time, the interest earned on that initial $100 grows, and the interest earned on the interest continues to compound. By starting early and allowing your contributions to grow, you can significantly increase your wealth by the time you retire. In fact, the longer your money is invested in the TSP, the more pronounced the effect of compound interest will be, exponentially growing your savings with minimal effort.

Consider a scenario where you contribute $100 each month to your TSP, earning an average return of 5% annually. After 20 years, your initial contributions of $24,000 (the sum of $100 each month for 20 years) will have grown to over $65,000 thanks to compound interest. Had you waited even just 5 years to start, your savings would be significantly less, as you missed out on those critical early years of compounding.

The Importance of Regular Contributions

The key to making the most of the TSP and compound interest is consistent, regular contributions. If you want to build a sizable retirement fund, it's important to contribute a portion of your paycheck to the TSP regularly. This commitment to saving a set amount each pay period adds up over time, and because the USPS offers a matching contribution, it's like receiving free money. For example, the USPS matches up to 5% of your salary in contributions, which means every dollar you contribute up to that limit is essentially doubled.

As a letter carrier, one of the most strategic ways to ensure you're contributing enough is to

Continued on following page

Vice President cont.

increase your TSP contribution after every pay raise. The thought behind this strategy is simple: as your income increases, you can afford to put a larger percentage of that raise into your TSP without affecting your lifestyle. This practice not only helps you save more but also maximizes the power of compound interest because you're continuously increasing your contributions over time.

Why Contribute More After Every Pay Raise?

When you receive a pay raise, it may feel like a temporary financial windfall, and it can be tempting to increase your spending. However, allocating some or all of that extra income to your TSP can make a significant difference in your long-term financial health. By doing so, you're increasing the amount of money that will be working for you, earning compound interest, and growing steadily toward your retirement.

For example, if you receive a $100 pay raise, instead of simply adjusting your spending habits to accommodate this increase, consider contributing $50 to $75 (or more) to your TSP. Not only will this boost your retirement savings, but it also means that the additional funds will grow over time. That $100 raise could turn into much more when compounded over the years. By continuing to increase your contributions with each raise, you're establishing a powerful pattern of saving that will help you build a significant retirement nest egg.

This strategy also has an added benefit: it reduces the temptation to overspend. Many people find that as their income increases, their lifestyle and expenses also increase. However, by funneling a portion of that extra income directly into your TSP, you are automatically growing your retirement savings while keeping your day-to-day finances relatively unchanged.

Starting Now: A Simple Strategy for Letter Carriers

The best time to start contributing more to your TSP is today. Even if you're only able to contribute a small amount right now, the power of compound interest will help it grow. Then, when you receive your next pay raise, remember to adjust your TSP contribution accordingly. You don't need to make dramatic increases right away, but over time, small increases can have a profound impact on your retirement savings.

Consider this simple strategy:

Set a goal to contribute a specific percentage of your income (ideally 10% or more).

Increase your contribution after each pay raise by adjusting the amount you contribute either in dollar terms or as a percentage.

Invest wisely in a mix of funds that align with your retirement goals and risk tolerance.

Stay consistent with contributions and let compound interest work its magic.

Conclusion

The USPS Thrift Savings Program is a powerful tool for letter carriers to build wealth and secure a comfortable retirement. By contributing regularly, taking full advantage of the government match, and embracing the power of compound interest, letter carriers can significantly increase their savings over time. Additionally, adjusting contributions after every pay raise allows individuals to consistently increase their retirement savings without impacting their current lifestyle. The earlier you start and the more consistent you are, the greater the potential for financial security when it's time to retire. So, take control of your future by contributing to your TSP and watching your savings grow.

In Solidarity,

Pat Dougherty

Thrift Savings Plan

Matt Bauer
Compensation

Workers Compensation

OWCP PAYMENTS AND PAY SCHEDULES

If you find yourself ever off work due to an on-the-job injury, receiving compensation can be overwhelming at times. If you have a traumatic injury, the first 45 calendar days are paid by the Postal Service via Continuation of Pay (COP). This has been a large issue for the Branch 43 members as management has not paid this willingly. These 45 days do not have to be all or none. If you have returned to work but still have appointments etc, you can request COP until the 45 calendar days are over. If you find yourself being denied this benefit, please let your steward know immediately so grievance can be filed.

After the 45 days are over, or if you have an injury that happened over time a CA-7 needs to be filed with the Office of Workers Compensation Program (OWCP). If the time missed is intermittent, such as you missed Monday due to the injury, worked Tuesday and then missed Wednesday, then you will need to file a CA-7A in addition to the CA-7. These forms are available to you on www.ecomp.dol.gov If the form is not available, your claim could be in a status that does not warrant compensation.

When you file a CA-7 for an entire day of missed work, OWCP calculates your pay based on your payrate of the date of injury. The calculations are 66% pay or 75% pay depending on if you have dependents. Once they calculate your weekly rate, they will then calculate your daily rate. The daily rate is divided by the days that you normally work. Most carriers are on a rotating schedule and this will cause your daily rate to be 1/7th of your weekly rate. This is based on the Federal Employees' Compensation Act (FECA). Due to our schedules, we lose out on some money based on this formula. The formula used treats us as though our weekly rate is based on 56 hours of work and not 40 hours. So, the daily rate then becomes less than employees making the same amount with fixed days off. The daily rate is only used when you file for partial weeks or individual days. It is not used when you file for entire weeks.

Once you have missed a significant amount of time (normally 1 month of CA-7's), you would then be placed on daily rolls with OWCP. This means that you do not have to continue to provide documentation on why you are missing work. You would still need to file CA-7s on a regular basis. OWCP has a cut off that CA-7s will need to be approved on Tuesdays to be sent to the Department of Treasury for payment to be paid on Friday the same week. If it is not approved by Tuesday, your pay will be delayed by 1 week.

When it is determined that you will miss an undetermined time of work, OWCP will place you on periodic rolls. They will pay you automatically without you filing a CA-7 again. The pay will be paid every 4 weeks on periodic rolls and OWCP has their pay dates set for the entire year. When you are placed on periodic rolls, you are then subject to be paid out on a daily rate for a period of time to get you on the pay schedule of the set 4 week time period. This again is where rotating days can cause a loss of some pay based on FECA.

If you ever need assistance with filing any paperwork with OWCP, please contact me at matt.bauer@branch43.org

In solidarity,
Matt Bauer
Compensation Officer

During the February membership meeting Branch President Ted Thompson mentioned numerous changes being made to our Mobile Delivery Device (MDD). The MDD or the scanner, as most of us refer to it as, is being updated with functions that streamline some of our duties, eliminating paperwork and making it digital. One of these functions is the Moved Left No Address (MLNA) feature. If there is an address on your route that you know is no longer occupied and the resident has not put in a forwarding address, you should hold that mail for 10 days and after those 10 days are completed go to the Moved Left No Address option. Once you select it the scanner will ask if you have held the mail for 10 days, selecting yes will bring up a scan screen. Scan the barcode that you would normally scan for an SPM and the address will automatically be inputted. Double check that the address and name is correct. If there are multiple names at that address you will have to do this for each individual. It is a paperless version that will eventually make the 3575z Employee Generated Change of Address form obsolete.

The Postal Service also has downloaded tutorial videos onto the scanners that pop up every now and again. They're the ones that show up when we're trying to clock in and annoy us more than a pivot and I too am guilty of simply exiting out of these as quickly as Postmaster DeJoy decided to exit his job but it's something that in the end can be beneficial to us on the street and in the office. If the Postal Service is going to put these videos out there, then I'm going to get paid to watch them and I encourage everyone else to do the same. Your local management has no clue about these changes, nor these videos so expect them not to communicate with you about it and learn something they don't know in the process.

Lastly, if anyone is interested in becoming either a Carrier Academy Instructor or an On-The-Job-Instructor reach out to the hall or your union steward and submit your interest, over two thirds of the active city letter carriers in the city of Cincinnati are former CCAs or PTFs

Continued on following page

Motions made at the February Membership Meeting

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

To send up to four people, at the President's discretion, to the Region 11 training March 9th through 11th in Schenectady New York to include travel, lodging, wages, and per diem. **Carried**

To send the President and one additional person to the Committee of Presidents meeting April 7th & 8th in Pasadena, California to include travel, lodging, wages, and per diem. **Carried**

To pay Matt McCarren & Corey Isham $125.00 each for working on grievance file software on their own time. **Carried**

To pay the bills. **Carried**

To adjourn. **Carried**

Bill Stratman
Formal A Rep

Steward's Corner

Are you aware of your responsibility to maintain regular attendance?

Have you ever been asked this? Have you ever stopped to think "What am I being asked?" Management will usually start with this question and then ask you if you are aware that failing to maintain regular attendance may result in corrective action. But what is regular attendance? Management may include 665.41 of the E.L.M which states: "Employees are required to be regular in attendance. Failure to be regular in attendance may result in disciplinary action, including removal from the Postal Service. However, neither in E.L.M. 665.41 nor anywhere else in any handbook or manual is regular in attendance defined.

Has anyone discussed your attendance with you in the past? Again, this question is asked for a specific reason. Management is trying to establish that you fail to show up to work when you are supposed to. Part of the discipline procedure laid out in Article 16 of the National Agreement dictates that discipline is corrective rather than punitive. What this means is management has to demonstrate that they made every effort to correct any deficiency in a progressive manner. For example, management must start by informing you of the rule, informing you that you are in violation of that rule, and give you the opportunity to follow that rule in the future. This is true of any discipline, not just attendance-related discipline.

Finally, management is likely to hand you several 3971's and begin asking you to explain why you were absent on certain days. Let me first encourage you to fill out a 3971 every time upon returning to work after an unscheduled absence and write in the comments section why you were absent. Also, request a copy of that 3971. When management asks you about your absences if you can be specific, please do. Do not however feel obligated to produce an answer if you simply don't remember the absence in question. Management should not be handing you a stack of 3971's to sign during your P.D.I. Yes, it is your responsibility to fill out a 3971 when you return to work, but it is their responsibility to provide you with one to fill out. Not to simply hand you a pile to fill out so they can put them in a discipline file.

So, as a steward and on behalf of my fellow stewards, what am I asking? What I am asking is, when you are called into the office for a pre-disciplinary interview (P.D.I.), first of all always ask for a steward to be present and don't take the questions you are asked lightly. Sometimes an answer to one question during a P.D.I. is all your steward needs to get the discipline thrown out.

So how do you answer these questions? I don't have a problem with someone admitting that they are required to maintain regular attendance, but there is nothing wrong with asking your supervisor to define "regular attendance" before answering. When asked about your attendance being discussed with you in the past. If it was a short time ago and the discussion was about how your attendance needed to improve, then yes may be fine. However, if it was an attendance review 2 years ago then be specific. Management would have a tough time defending the issuing of discipline to someone who has never been told they have an attendance problem.

In conclusion, every person who steps up to be a union steward does so to make sure your contractual rights are protected. Whether that be for forced overtime or frivolous discipline. All we ask is for your help in enabling us to represent you the best we can.

In Solidarity,
Bill Stratman

Continued

which means the overwhelming majority of us have been through some form of Academy instruction with an additional week of OJI. If we want to end this forced overtime and long hours, then having quality teachers to educate our new employees will lead to better quality carriers.

Jacob Bingham

STAND WITH LETTER CARRIERS

HELL NO!

TO DISMANTLING THE POSTAL SERVICE

FIGHT LIKE HELL!

PLEASE JOIN QUEEN CITY LETTER CARRIER BRANCH 43 ON SUNDAY MARCH 23RD FOR A FIGHT LIKE HELL RALLY.

TIME & LOCATION TO BE RELEASED AT A LATER DATE

President cont.

to a voucher system where the government would pay a flat amount that would not increase at the same rate as premiums.

2. Require All Federal Employee Retirement Benefit System (FERS) employees to contribute 4.4% of their salary towards retirement with no additional to those currently at a lower percentage.
3. Ending the annuity supplement payments for FERS retirees who retire before the age of 62.
4. Base annuities of future retirees on a High - 5 instead of the current High- 3 years salary.

At the branch office, we are currently in communication with both federal and local elected officials on these concerns. The branch will be hosting a rally over all of these issues on Sunday March 23rd. A location and time should be provided by the branch membership meeting on March 13th, but please save the date and plan on attending.

The March membership meeting will also be installation of branch officers. I do not have confirmation yet if President Renfroe will be attending and perform the installation, but NBA Mark Camilli and RAA Dave Kennedy will both be in attendance. I will have our FaceBook and website updated with a flyer once I confirm final attendance from national. This is a great opportunity for all members to be able to hear from, have face time with, and discuss any thoughts with your nationally elected leaders. There is no better time to come out with all the movements we have recently had over the contract and the political and legislative landscape. So, I hope to see many of you there!

Fraternally,
Ted Thompson

You continue to serve your country—
THANK YOU!
NALC Veterans Group
Complete this form and mail it to:
NALC Veterans Group, c/o NALC,
100 Indiana Ave., N.W., Washington, DC 20001-2144

NAME:__________
ADDRESS:__________
CITY, STATE, ZIP:__________
NALC BRANCH NUMBER:_____ BRANCH OF SERVICE:__________

I BELONG TO THE FOLLOWING VETERAN GROUP(S):
☐ AMERICAN LEGION ☐ DISABLED AMERICAN VETERANS ☐ VETERANS OF FOREIGN WARS
☐ OTHER:__________

Family and Medical Leave Act (FMLA)

Human Resources Share Service Center

1-877-477-3273 Option 5, then Select 6
TTY: 1-866-833-8777
MAILING ADDRESS:
HRSSC FMLA EASTERN
PO Box 970905
Greensboro NC 27497-0905
FAX: 651-456-6041

Make the Call!

USPS Employee Assistance Program
1-800-327-4968
(1-800-EAP-4-YOU) TTY: 1-877-492-7341
www.EAP4YOU.com

February Membership Meeting Raffle Winner

Split the Pot - Burt Hughes "Tobias"

March Retiree Birthdays

Mike	Antone
Loyal	Brock
Paul	Burnhimer
Joseph	Dean
Gerald	Giesting
Greg	King
Curtis	Komala
Rhonda	Kuntz
Joe	Lee
David	McCaffrey
Michael	McGowan
Paul	Meyer
Jerry	Mielke
Dennis	Poe
Gregory	Propes
Karon	Remillard
Lois	Schuerman
Norbert	Schultz
Mark	Singer
David	Taylor
Mark	Wesseler
John	Westerman III
Timothy	Wiechman

February YOPC Attendees

Deborah Bryant
Sue Egbers
Diana Enwright
Art Holt
Dick Kelleer
Ken Pflanz
Angela Stone
Robert Wilkinson

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

March Gold Carders

Gilbert	Bird
Carl	Bockman
Edward	Brown
Orville	Cupp
Robert	Gabbard
Dennis	Halcomb
Thomas	Marckesano
Albert	Matheus
Joseph	McGowan
Altha	McNeil
Kelse	Murphy
Donald	Nagel
Jack	O'Leary
Clifford	Ritzi
Thomas	Rouse
Robert	Stulz
Larry	Yung

Paul Leslie

Join fellow retirees for lunch

1:00 pm - 1st Monday of each month

<u>April 7th</u>

Log Cabin

322 Madison Pike
Covington, KY 41017

Call Burt Hughes
(513) 807-4143

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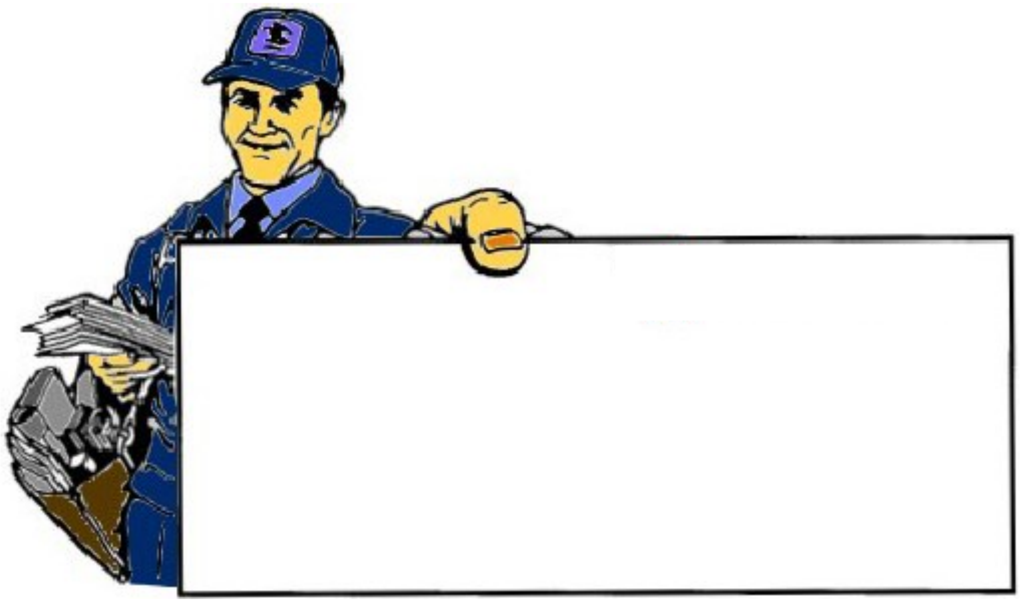

Upcoming Events

Officers Meeting - March 13th, 6:00 PM

Branch Meeting - March 13th, 7:30 PM

Officer Installation - March 13th

Fight Like Hell Rally - Sunday, March 23rd. Time & Location To Be Determined

Budget Meeting - March 27th , 5:30 PM

March YOPC - Wednesday, April 2nd