



## Holiday happening

**What:** Local 987 Christmas party  
**When:** Dec. 20, from 6-11 p.m.  
**Cost:** Members get in free and are allowed one guest for free (i.e., spouse, friend). Additional guests cost \$25 each.  
**Dress:** Semiformal to formal  
**Requirement:** You will need to RSVP by calling Union Hall at 478-922-5758, Ext. 21, and confirm you will be attending to the person who answers, or by leaving a voicemail.

## Make your voice heard

## 2025 Public Service Viewpoint Survey

By AFGE Leadership

With the Trump administration deciding not to conduct a Federal Employee Viewpoint Survey this year, AFGE is partnering with the Partnership for Public Service to ensure federal employees can still share their workplace experiences during this critical time for the civil service.

The Public Service Viewpoint Survey takes less than 8 minutes to complete. The Partnership for Public Service – the nonprofit,

nonpartisan organization behind the Best Places to Work in the Federal Government rankings for the past two decades – will aggregate data from the survey to understand how current management practices are affecting the federal workforce.

All responses are confidential. The deadline to complete the survey is 11:59 p.m. Eastern time on Dec. 19.

The link can be found at: <https://surveys.our-publicservice.org/s3/PSVS-UA>.

## Buy. Sell. Swap.

For members only.

If you've been looking to sell something - or a number of items - or swap for something in particular, AFGE Local 987 is here to help. You can advertise those items and/or what you are searching for in The Union Advocate. Email the particulars to [theunionadvocate@gmail.com](mailto:theunionadvocate@gmail.com). (Membership will be validated upon receipt.)

## AFGE E-Dues

The need has never been greater! Sign up for E-Dues or direct dues. Visit [Join.afge.org](http://Join.afge.org) or [Join.afge.org/L0987](http://Join.afge.org/L0987) or [local987.com](http://local987.com) to sign up today!



# SAVE THE DATE

## Membership meeting

Local 987 will have a membership meeting Dec. 18 at 5 p.m. It will be held at Union Hall, located at 1764 Watson Blvd.

Membership will be verified. You can make updates to your contact information by calling Union Hall at 478-922-5758 or by emailing Linda Baxter at [linda@afgelocal987.org](mailto:linda@afgelocal987.org) or Jeanette McElhaney at [jmac@afgelocal987.org](mailto:jmac@afgelocal987.org).

## ASPIRE-ing to do more

# Local, others join forces to provide food, more to members in need

By **DON MONCRIEF**  
Editor, The Union Advocate  
[don.moncrief@afgelocal987.org](mailto:don.moncrief@afgelocal987.org)

AFGE Local 987, with the assistance of the ASPIRE Foundation prepared and served 150 bags of food – plus two cartons of eggs and the choice of a ham or turkey – to union members Nov. 22 at Union Hall. “In Season Market” also provided turnip greens. A special thank you to them. Local 987 also provided gift cards for those members who had been furloughed during the shutdown. Others involved in the effort included: Benefit Architect, Black Voters Matter, the Middle Georgia Central Labor Council and the Georgia AFL-CIO.

As far as ASPIRE, the acronym meaning Activate, Support, Prepare, Inspire, Reach, Empower, “This part here is different because it’s the first time I’m actually able to do something where I’ve been for the last number of years.” That was Angela Wootson, who founded the organization. Other members on hand from her organization to help out on that day were board members Clinton Green and Shanieki Ryles, along

with AFGE Local 987 Trustee/Treasurer Jeanette McElhaney, who is also a board member.

What she was referring to – being the first time being able to help out from where she has been – was the fact she is a pastor for Saint James CME in Marshallville. She, a native of Fort Valley, started ASPIRE when she was pastoring a church in Culloden.

“I noticed rural communities didn’t have resources (they needed to help those in need).” So, she partnered with leaders in the Monroe County School System to do “after school” programs and the like. She did the same thing in Jeffersonville some time later. Now she is doing that in Houston County – as well as preparing to launch a tutoring effort.

On being able to help union members, she said she heard the idea – the need – at one of the board meetings and said she thought, “Oh, I would love to join you and do that. Especially during this time. It’s a matter where you can save, you can do everything, but life has a way of changing things and I just feel like when you’re blessed and you’re able to give, that’s just



**AFGE Local 987 Trustee/Treasurer Jeanette McElhaney gifts eggs to a BUE. (AFGE Local 987 photos/Don Moncrief)**

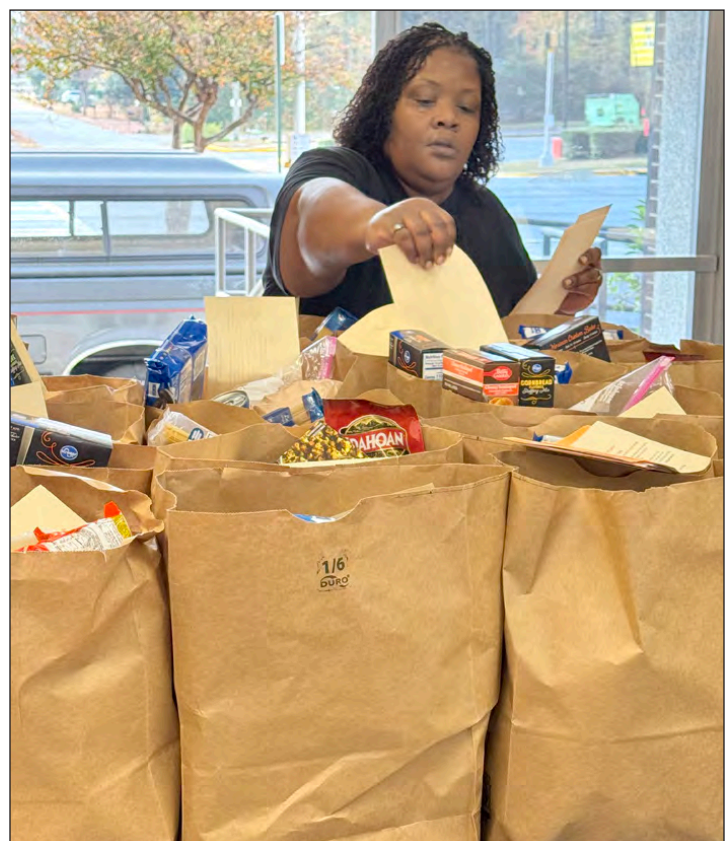
my heart and I just feel like when you do that, that’s what we’re here for. To help others in ways that we can.”

If you would like to support the ASPIRE effort, visit <https://www.aspirefoundation.org>.

- More pictures on page 6



**ASPIRE Founder Angela Wootson, left, assists a visitor.**



**Shanieki Ryles prepares bags of food.**

# YOUR MEMBERSHIP - YOUR BENEFITS

## INSURANCE

### Special Series - #6

#### AFL-CIO Medicare Advantage plans

AFL-CIO Medicare Advantage plans are available exclusively to retired union members and their spouses/partners and cannot be found or bought on the open Medicare market. Exclusive benefits include:

- ♥ Nationwide access to providers and care.
- ♥ Telehealth and other virtual care options.
- ♥ The same benefits in and out of the plan’s network.
- ♥ Hearing and Vision coverage.
- ♥ Brand-name prescription drug and Rx gap (or “donut hole”) coverage.
- ♥ Value-added resources like SilverSneakers® gym memberships.



**Toll-free Benefits Line:**  
**(888) 844-2343**

**Email: [Questions@afge.org](mailto:Questions@afge.org)**  
**Programs are subject to change.**

#### More of the Rx benefits you need

We don’t stop at what original Medicare offers, our plans offer more health resources and benefits than original Medicare, including: ♥ \$0 copay for select gener-

ics prescription drugs (for Premier and Value plans that include Rx).

♥ Prescription drug benefits with an extensive covered drug list (for Premier and Value plans that include Rx).

♥ A broad nationwide pharmacy network (for Premier and Value plans that include Rx).

These Medicare Advantage plans come with health resources and benefits beyond what Original Medicare provides. These offerings include:

♥ A \$0 copay for an annual wellness visit.

♥ National Access Plus, which allows you to see any doctor who accepts Medicare and our plans. You’re not tied to a provider network and you pay the same copay or coinsurance percentage whether your provider is in or out of the plan’s network.

♥ Access to discounts and special offers from our healthy living partners.

♥ A \$0 copay for Select Generics prescription drugs (for Premier and Value plans that include Rx).

♥ Prescription drug benefits with an extensive covered drug list (for Premier and Value plans that include Rx).

**See BENEFITS, page 3**





iStock via Getty Images

# Doctors’ tips to stay healthy, safe this holiday season

(StatePoint) The holiday season is a joyous time to reconnect with family and friends, but it can also throw your wellness routines out of alignment. Doctors advise prioritizing healthy choices now so you can start 2026 feeling your best.

“Amid the hustle and bustle of the holidays, it’s easy to lose sight of our well-being, overindulge in food and drink, and feel stressed. A little awareness and a few healthy habits can go a long way in helping you and loved ones enjoy the season in good health,” says Dr. Bobby Mukkamala, president of the American Medical Association.

For a healthy and happy holiday season, the AMA recommends the following tips:

1. Watch what you eat. Pay attention to labels and avoid ultra-processed foods, especially those high in added sodium, saturated fats and sugar. Consider having a healthy snack before the big meal or offer to bring a healthier dish for the holiday spread. Drink water instead of sugar-sweetened beverages, and eat nutritious, whole foods such as fresh fruits and vegetables alongside richer holiday dishes.

2. Prioritize your mental health. Factors such as holiday spending and navigating time with extended family can bring on extra seasonal stress. Get sufficient sleep and exercise, and don’t hesitate to talk to a mental health professional when you need help managing stress.

3. Prioritize physical activity during this busy time of year. A good rule of thumb for adults is at least 150 minutes of moderate-intensity or 75 minutes of vigorous-intensity activity each week. Brisk walks, bike rides, hikes and family-friendly sports like basketball and touch football can provide easy, fun ways to get off the couch and elevate your heart rate.

4. Be prepared when traveling. Whether you’re flying or taking a road trip, you might be tempted to grab convenient yet unhealthy food for the journey. Consider packing your own snacks, such as fresh fruits and vegetables or small portions of dried fruits and nuts. When flying, pack your medication in your carry-on bag instead of your checked luggage so it’s easily accessible. Keeping medication handy will help you avoid missing a dose on busy travel days, especially amid flight delays.

5. Make smart choices and plan ahead if you’re driving. In December 2023 alone, 1,038 people died in alcohol impaired-driving crashes in the United States. If you plan to drink, always arrange for a sober driver or alternative transportation. And if you are the designated driver, commit to 100% sobriety. Also make sure to get plenty of sleep before your road trip as drowsy driving is responsible for an estimated 100,000 car crashes each year nationwide.

6. Vaccination remains the best protection against several serious respiratory viruses circulating this fall and winter, particularly as people are spending more time indoors and gathering for the holidays. The AMA encourages you to speak with your physician or other health care professional to determine which vaccines are best for you. The AMA offers infographics to help patients and physicians cut through vaccine confusion and foster open, honest conversations with each other. The infographics can be found at <https://ama-assn.org>.

7. Start New Year’s resolutions early. Speak with your doctor or other health care professional about quitting tobacco, nicotine and e-cigarettes, and declare your home and car smoke-free to protect loved ones from secondhand smoke exposure.

# ‘True love’ in for pricey holiday shopping season according to data

(StatePoint) True Love is at it again this holiday season – and paying more than ever. According to PNC’s Christmas Price Index (CPI), the final price tag to buy all of the gifts in the song “The Twelve Days of Christmas,” comes to \$51,476.12 this year, headlined by drastic increases in the price of gold and the famed partridge’s Pear Tree.

For more than 40 years, PNC has tracked the price of the birds, entertainers, and other gifts that comprise the classic holiday song as part of its Christmas Price Index, a light-hearted take on the Bureau of Labor Statistics’ Consumer Price Index. Fulfilling True Love’s shopping list will cost 4.5% more in 2025 than it did in 2024, outpacing the BLS index, which rose 3% from October 2024 to October 2025.

“This year’s index reflects pressures from a tight labor market and lingering global economic uncertainties,” said Amanda Agati, chief investment officer of PNC’s Asset Management Group. “However, tariffs are not a driver at all because True Love’s shopping list only includes domestically produced goods and services.”

Highlights from this year’s index:

- The gold standard  
For two years the price of The Five Gold Rings stayed flat, but that brief run of stability is over. The rings jumped by 32.5% – the biggest increase in the CPI this year. That’s an actual annual price increase of more than \$400, reflecting a surge in gold prices overall. Inflation, expected Federal Reserve interest rate cuts, and a declining U.S. dollar have pushed investors to precious metals in 2025.

Overall, just more than half the gifts rose in price in 2025. Aside from gold, the biggest movers were the Partridge and the Pear Tree, and the Ten Lords-



iStock via Getty Images

a-Leaping. For the former, the overall 13.5% increase is entirely attributable to the Pear Tree, reflecting increases in the price of labor, land and fertilizer and also serving as a proxy for U.S. housing costs.

The Ten Lords-a-Leaping have consistently grown in price over the life of the index – aside from 2020 pandemic restrictions on live entertainment. The lords remained the highest priced overall gift in the index at \$15,579.65 and are a reflection of the growing cost of performers. The four entertainment-related gifts all increased in price in 2025, with the aggregate price increasing by 5.4%.

- Status quo for birds  
Aside from the Six Geese-a-Laying, which rose by 3.3% this season, the other four gifts consisting entirely of birds cost the same as they did in 2024.

Historically, the bird gifts are some of the most consistently priced in the CPI, with both the Four Calling Birds and the Seven Swans-a-Swimming remaining unchanged for more than a decade. The Swans – formerly the most expensive gift in the index are only roughly \$5 more than they were in 1984. Despite their consistency, their elevated total price of \$13,125

has historically inflated the index, leading to a “core index,” which measures growth in the CPI independent of the Swans. This year that grew by 6.1%.

- Online shopping relief

Trekking from store to store for all these goods can be cumbersome, but it’s ultimately cheaper than fulfilling True Love’s list online for \$55,748.05 – shipping and packaging all those birds is expensive.

- Getting technical

If you’ve ever heard or sung “The Twelve Days of Christmas,” you know the verses repeat after each gift is introduced. If you’re feeling traditional and wanted to buy all the gifts as the verses repeat, you’ll pay the “True Cost of Christmas,” which is \$218,542.98 in 2025.

PNC’s Christmas Price Index is now in its 42nd year.

“With the Fed’s recent focus on looser monetary policy, it will be interesting to see where the CPI shakes out in 2026,” says Agati. “Will we get the gift of substantially lower inflation, or will still-elevated inflation be the proverbial lump of coal in shoppers’ and investors’ stockings? It all depends on whether the purple haze of policy uncertainty dissipates in the new year.”

# Shop safe, shop smart this holiday season

The 2025 holiday shopping season is shaping up to be steady and resilient, with retailers starting earlier promotions and offering more options to meet shoppers’ needs. Deloitte projects a growth of 2.9% to 3.4%, with sales reaching up to \$1.62 trillion in its annual holiday retail forecast. Of course, scammers are ready to target unsuspecting shoppers using fake ads to offer deep discounts and hard-to-find popular items.

Increased online shopping is likely to result in even more online purchase scams this year. According to the BBB Scam Tracker Risk Report, online shopping scams accounted for more than 30% of all scams reported to BBB Scam Tracker in 2024. BBB recommends the following tips to “Shop Safe, Shop Smart” this holiday season:

**Research before you buy.** Use BBB.org and shopper reviews to do your homework before paying. Also, read our tips for spotting phony reviews.

**If the deal looks too good to be true, it probably is.** The top motivating factor for people who made a purchase and lost money was the price. Don’t shop on price alone.

**Beware of fake websites:** Check the URL, watch for bad grammar, research the age of the domain, and search for contact information. See BBB’s tips for identifying a fake website.

**Professional photos do not mean it’s a real offer.** Respondents reported that website photos motivated them to engage with scammers, especially for pets/pet supplies, clothing/accessories, and vehicles.

**Make sure the website is secure.** Look for the “HTTPS” in the URL (the extra s is for “secure”) and a small lock icon on the address bar. Never enter payment or personal information into a website with only “HTTP” – it is NOT secure.

**Be careful purchasing sought-after products, especially during the holiday season.** The risk of online purchase scams rises during the holidays because more people are making online purchases, and scammers offer the most popular products for the season at great prices.



Kelvin Collins

**Beware of making quick purchases while scrolling through social media.** Scammers have access to tools they need to learn about your buying behaviors, offering exactly what you want at enticingly low prices.

**Look for the BBB seal.** BBB Accredited

Businesses pledge to uphold the BBB Standards for Trust and to deal fairly with consumers. If a business displays a BBB seal, verify it by going to BBB.org.

**Use secure and traceable transactions and payment methods.** According to BBB’s research, those who paid with a credit card were less likely to lose money. Be cautious when paying by digital wallet apps, prepaid money cards, or other non-traditional payment methods. Learn more about payment types and how to use each safely.

**Shipment tracking information can be faked.** Look closely to make sure it is a legitimate business. Avoid clicking on the tracking link; go to the ‘shipper’s website and type in the code to see if it is real.

**Count on BBB to help you “Shop Safe, Shop Smart.”** More tips are available at BBB.org/holiday-tips.

Report unsatisfactory purchase experiences to BBB. If you are unhappy with a purchase, file a complaint at BBB.org/file-a-complaint. If you never got what you paid for, consider reporting it to BBB Scam Tracker to help other consumers avoid being scammed.

The holidays bring out a lot of cheer and goodwill, but they also bring out scams and schemes that tend to separate you from your hard-earned money. Take the time to check out anything that sounds too good to be true.

For more trustworthy tips, go to BBB.org and report scams at BBB.org/ScamTracker.

# Medal of Honor spotlight Army Sgt. James Mestrovitch

By KATIE LANGE

DoD News

When Army Sgt. James Mestrovitch moved to the U.S. from Europe, he didn’t expect to return as an interpreter or warrior; however, serving as the former inspired him to achieve the latter. During World War I, he helped save the life of his commanding officer, which led to his Medal of Honor.

Mestrovitch was born May 22, 1894, in a part of Yugoslavia now known as Montenegro. He had two brothers, both of whom also served in World War I, but for different countries.

Mestrovitch immigrated to the U.S. in the early 1910s when he was still a teenager. He lived in Fresno, California, for a time with his uncle and his brother Peter, before moving to Pittsburgh, where he worked as a bookkeeper at a hotel.

In late 1914, a typhus epidemic broke out in Serbia, near where Mestrovitch grew up, so he joined a delegation of American doctors and nurses who went to help. Typhus is an infectious disease spread by fleas, lice and chiggers.

Mestrovitch worked as an interpreter during the humanitarian effort and later said that the compassion he witnessed during that time from the Americans led him to join the Pennsylvania National Guard, which he did when he returned to the U.S. in June 1916.

He was initially assigned to the 18th Pennsylvania Infantry and served along the U.S.-Mexico border. But by late April 1917, the U.S. had officially joined World War I, so



Photo courtesy defense.gov

Army Sgt. James Mestrovitch

the 18th was absorbed into the regular Army’s 28th Infantry Division. Mestrovitch was assigned to the 111th Infantry Regiment.

In May 1918, Mestrovitch’s division was deployed with the American Expeditionary Forces to join the fighting in Europe.

On Aug. 10, 1918, Mestrovitch was with Company C in Fismette, France, when they were attacked by enemy forces. As his company withdrew to a sheltered position behind a stone wall, Mestrovitch looked back and realized that his company commander was lying wounded about 30 yards away.

Mestrovitch refused to leave the officer, so he crawled back into exposed territory. Through heavy machine-gun fire and shelling, Mestrovitch pitched the officer onto his back and crawled back toward the wall.

The young sergeant was hit by gunfire during the move, but he still managed to get to safety and perform first aid on the wounded officer, who survived thanks to Mestrovitch’s brave

actions.

According to Pennsylvania National Guard records, Mestrovitch was erroneously reported as killed in action in that incident. He later wrote to his uncle about what had happened while he was recovering in a hospital.

“They operated twice on me,” Mestrovitch told his uncle. “In another month, I think I will be just as good as I was and ready for the front again.”

The sergeant did return to the battlefield, rejoining his unit in time to take part in the Meuse-Argonne Offensive, the last major campaign of the war and one of the deadliest offensives in American history.

Sadly, government records show Mestrovitch was killed in action Nov. 4, 1918, when his battalion came under fire from a concealed machine-gun position during a reconnaissance patrol.

One week later, on Nov. 11, 1918, an armistice was signed. The war was over.

Mestrovitch was initially buried in a temporary cemetery in France, but in 1925, his remains were returned to his mother. He was reburied in a cemetery at St. John Serbian Orthodox Church in Durasevici, Montenegro.

Later that year, during a U.S. mission to the city of Split in current-day Croatia, sailors sought out Mestrovitch’s mother, Mary. Reports say she was invited aboard a Navy ship, where she received a posthumous Medal of Honor on her son’s behalf in the presence of a full honor guard.

# THE UNION ADVOCATE

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Please submit articles, photos, etc to [don.moncrief@afgelocal987.org](mailto:don.moncrief@afgelocal987.org). For questions about story content, to pass on story ideas or to request coverage, please contact the aforementioned.



# BENEFITS

## From page 1

♥A broad nationwide pharmacy network (for Premier and Value plans that include Rx).

Note: These plans are entirely voluntary. Members will be responsible for their monthly premiums.

### Working America Health Care Program

Do you have AFGE members, family members or prospective members who are NOT already covered under the Federal Employee Health Benefits Program (FEHBP), an employer or union’s collectively bargained health plan? AFGE’s Working America and Union Plus are working with licensed agents at GoHealth to guide any uncovered workers and their families through the insurance enrollment process. We can explain eligibility for tax credits and subsidies, plus advise workers about the best insurance plan to fit their needs and budget.

With the AFL-CIO-endorsed Working America Health Care Program, after you enroll in a qualified health plan, you’ll also benefit from a Health Advocate service at no cost. This unique service provides personalized help to answer your coverage, care, clinical and claims questions, including negotiating medical bills and recommending doctors, including:

- ♥Obtain approvals for needed services from insurance companies and providers
- ♥Negotiate complex bills, to try to lower costs and establish payment plans – acting as a 3rd party negotiator
- ♥Find the best doctors and hospitals
- ♥Access a Nurse Helpline for explanation of conditions and treatment options
- Locate eldercare support services
- ♥Explain your covered benefits, in-network options and more.

### Farmer’s Auto and Home

Farmers GroupSelect provides you with access to customizable insurance coverage for your needs and budget.

### Policies available include:

- ♥Auto
- ♥Homeowners
- ♥Condo / Renter’s
- ♥Boat
- ♥Recreational vehicle
- ♥Landlord’s rental dwelling
- ♥Personal excess liability protection
- ♥and more!

Member Benefits Include:

- ♥Special group discounts not available to the general public
- ♥Apply anytime throughout the year
- ♥Free, no-obligation quotes
- ♥24/7 claim service
- ♥Extended customer service hours
- ♥Value-added services that are included at no cost like, ID Protection Services!

**Enjoy Convenient Payment Options:**

You can choose to have your payments automatically deducted from your paychecks or bank account. With these options, insurance premiums are spread throughout the policy term with no down payments\*, interest charges, or service fees. Other payment options are available.

### Professional Liability Insurance

Lawsuits and frivolous complaints against federal employees are becoming the new “norm” in today’s workplace. Every federal employee runs the risk of having an investigation against them; no employee is off limits. Whether you are an analyst, secretary, law enforcement officer, doctor, nurse, etc., at any time during your career you can become the target of an investigation or complaint.

Non-management employees face actions that could be misconstrued or taken out of context, insubordination, time and attendance issues, misuse of government property, etc.

Police officers, correctional officers, border patrol agents, and judges have a high risk of civil lawsuits being filed against them.

In reality, all it takes is one complaint against management, one angry supervisor, a vindictive inmate, a failed assignment, or jealous co-worker to open a can of worms and both your job and personal assets could be at risk.

### What benefits are included?

- ♥Choice of \$1 million, \$2 million, or \$3 million of civil liability for judgments against you
- ♥\$100,000 or \$200,000 for defense costs
- ♥\$10,000 accidental death benefit while on the job (exclusive to AFGE members)

### What does CareerGuard® cover?

- ♥Negligent acts and judgments from alleged acts, errors, or omissions while in your scope of employment.
- ♥Administrative and disciplinary proceedings

- ♥Criminal acts
  - ♥LEOSA HR218 coverage (qualified law enforcement officers acting in such capacity)
  - ♥Security clearance revocations/recertification for scope of employment related actions
- How much does this valuable coverage cost?**

The short answer is as low as \$.40 cents a day if eligible for agency reimbursement\*. Cost is dependent upon the level of coverage chosen, from \$297/year up to \$505/year. Enrollment and payment options include bi-weekly payroll deduction, monthly checking account debit, or quarterly, semi-annual, annual direct billing with AutoPay options via checking account or credit card.

### What is Agency Reimbursement?

Because this insurance is so valuable and needed, congress enacted federal statute that agencies reimburse eligible employees 50% up to \$150/year for premiums cost. Eligible employees are defined as managers, supervisors, and law enforcement officers (check with your agency is to see if you qualify).

### Who is eligible?

All Federal employees that are eligible for benefits from the American Federation of Government Employees.

Coverage is Worldwide as long as you are acting within the scope of your employment.

The policy is underwritten by Berkley Assurance Company which has an A.M. Best rating of A+ (excellent) and is a United States company.

### Term Life Insurance

Term-to-70 Life Insurance helps protect your family from the financial burden of an unexpected death. The costs of funeral arrangements and outstanding bills are high enough, not to mention the day-to-day bills (mortgage, car payment, college tuition, etc.) your family will face when you’re gone. And with today’s rising costs and debt, many employer-sponsored life insurance plans may not provide enough coverage alone.

The plan’s rates are based on 5-year age bands. And with its “living benefit” feature, you can collect a portion of your benefits from the plan when you might need the money the most – during a terminal illness.

Union Plus Term-to-70 Life Insurance exclusively serves union members and their families. We’re able to provide

specially arranged rates typically reserved only for large groups.

- ♥Coverage without re-application, underwriting, or changes to your benefits until age 70 when you can convert to the Senior Life insurance plan without any medical questions.
- ♥Provides a waiver of premium—which means, you don’t have to make any payment—for up to 3 months during an involuntary layoff or lockout lasting 30 days or more and is subject to a 30-day waiting period. This is a member-only benefit.

- ♥Unlike some other insurance administrators, Union Plus does not ask you to take a medical exam, depending on your answer to the health questions on the application, for coverage up to and including \$150,000 in order to receive coverage. Amounts over \$150,000 require a medical exam.
- ♥Provides you a 60-day review period with a satisfaction guarantee if you decide that this coverage is not right for you.
- ♥Gives you a toll-free customer service support phone number.

### What Happens If I am Out of Work?

Union Plus Life Insurance includes a valuable feature that waives premiums for three months if a union member is out of work due to a union-sanctioned strike, layoff or lockout lasting 30 days or more.

The AFL-CIO Mutual Benefit Plan provides a hospital grant for eligible members to assist in paying for large, out-of-pocket hospital expenses. This benefit is not provided or endorsed by The Hartford.

Union Plus Life Insurance is underwritten by Hartford Life and Accident Insurance Company, Hartford, CT 06155

### Senior Term Life Insurance

With Senior Term Life Insurance, AFGE members have a range of coverage options to fit their budget. And a “living benefit” feature allows the insured to collect benefits and pay no monthly life insurance premium during a terminal illness.

Unlike other term life insurance programs there’s no termination age and no medical exam required. Your insurance premium is waived if you are ever confined to a nursing home.

- Benefit Eligibility:
- ♥Available to active and retired members ages 55 - 74.
  - ♥Available to spouses/domestic partners ages 55 - 74.

- Policy Form # SRP-1153 A (HLA)(1661)
- Features of this Benefit:**
- ♥Choose your level of protection: benefits paying from \$5,000 - \$25,000
  - ♥Pays in addition to any other benefits you may have.
  - ♥Coverage without re-application or underwriting.
  - ♥No medical exams are required.
  - ♥Premiums are waived if you become terminally ill or become nursing home confined.
  - ♥Pays benefits for loss of life by accident or illness anywhere in the world.
  - ♥Your benefits will not reduce until age 80. The reduced coverage is \$5,000 which remains consistent even if you live to be more than 100 years old.
  - ♥Your Spouse or domestic partner is eligible to apply.
  - ♥No-cost living benefits: Receive up to 50% payout of your life insurance benefit if you suffer a terminal illness. This allows you to get up to 50% of your benefit money when you need it the most. (And this benefit is available to you until 80 years of age.)

### Free Accident Insurance

Your AFGE membership entitles you to enroll in free coverage for accidental death (AD) insurance worth up to \$20,000 provided by Union Plus for one full year. No medical exam. No hassle.

### Benefit Features:

- ♥\$10,000 of coverage for death due to any type of covered accident at home, at work and while commuting or traveling anywhere in the world.
- ♥Plus, \$10,000 of additional coverage against covered accidental death while at work.
- ♥At the end of 12 months, members will be offered a low- cost \$100,000 accidental death policy in place of providing the option to renew the no-cost coverage.
- For added protection and peace of mind, you may choose to purchase additional accidental death and dismemberment (AD&D) coverage from \$25,000 to \$200,000 at group rates.

### Pet Insurance by MetLife

- Why is pet insurance important?
- A small monthly payment can help you prepare for unexpected vet expenses down the road
- ♥More than 6 in 10 pet owners said their pet has had an emergency medical expense2
  - ♥24% of pet parents have credit card or personal loan debt to cover pet health and vet costs3

- ♥Average annual cost for a routine vet visit is \$212 for a dog and \$160 for a cat; and average annual cost for a surgical vet visit is \$426 for a dog and \$214 for a cat4
- Pet insurance may not cover pre-existing conditions**
- What is covered?
- ♥accidental injuries
  - ♥illnesses
  - ♥exam fees
  - ♥surgeries
  - ♥medications
  - ♥ultrasounds
  - ♥hospital stays
  - ♥X-rays and other diagnostics
  - ♥hip dysplasia
  - ♥hereditary conditions
  - ♥congenital conditions
  - ♥chronic conditions
  - ♥holistic/alternative therapies
  - ♥and much more!
- Why Choose MetLife?**
- Quick 3-step enrollment
- Flexible coverage options including levels of coverage, deductible options and reimbursement percentages
- Take your pet to any licensed veterinarian, specialist or emergency clinic in the U.S.
- If you’re claim-free in a policy year, we’ll automatically decrease your deductible by \$25 or \$508
- Obtain discounts up to 30% and additional offers on pet care, where available
- Multichannel support options with our experienced team of pet advocates that have been serving pet parents and their communities for more than 15 years

### Death Benefit Program

The Death Benefit program is a group term life insurance policy that covers current dues-paying members in a participating AFGE Local. It pays double the amount (listed below) in the event of accidental death or dismemberment. This program is underwritten by the Union Labor Life Insurance Company.

Individuals cannot obtain this benefit; it is only available to all members of a Local that has elected to provide this benefit to all their members by way of constitutional amendment. Each Local determines the number of units.

### Eligibility:

- You are eligible to participate in the Life Insurance and Accidental Death & Dismemberment (AD&D) Plan if:
- ♥You belong to an insured Local;
  - ♥Are under the age of 71; and.
  - ♥Have active duty status.

Continued next issue

# REAL, MEANINGFUL AND FULL OF MANA

## How to Make This Holiday Truly Your Own

**FAMILY FEATURES**

The holidays rarely look like the glossy greeting-card version you grew up with, and that’s a good thing. From mismatched chairs around the table to spontaneous drop-ins and burnt cookies, the festive season can be a little messy, and all the more wonderful for it. After all, the holidays are yours and the way you choose to celebrate is what gives them meaning.

When it’s time to celebrate whatever the holidays look like for you, thoughtful touches, expert tips and delicious recipes can help turn those imperfect, unforgettable moments into lasting memories. They may even help you create new traditions of your own. Whether hosting a laid-back dinner for friends, a family gathering or carving out a quiet moment with a loved one, the season is truly what you make of it. It’s all about creating comfort, connection and meaning in ways that feel authentic to you.

This year, instead of chasing someone else’s version of “perfect,” Teremana – the premium small-batch tequila brand – has created “Recipes for Real Mana,” a seasonal moment designed to help people embrace celebrations that reflect their own lives, tastes and communities in a way that feels real and authentic.

**People Crave Belonging and Connection**

A recent poll from the “American Psychological Association” found that half of Americans lack companionship, signaling that more and more people are craving deeper connections. When you open your doors, welcome others in and share good energy, no matter what that looks like, it offers seasonal inspiration that encourages people to come together in ways that feel real, relaxed and personal, tapping into the fundamental human need for belonging.

**Find Your Recipe for Real Mana**

A perfect companion for any holiday gathering, Teremana Tequila makes mixing cocktails effortless and fun, while festive initiatives like Recipes for Real Mana, offer seasonal inspiration that brings people together. As part of the campaign, its holiday site features an interactive Cocktail Generator. Answer a few simple questions and the tool recommends a cocktail to match your vibe – whether it’s a Pomegranate Margarita for a festive get-together, a Cranberry Paloma for family gatherings or a Mocha Espresso Martini for a cozy evening by the fire. It’s a playful way to explore new recipes, share good energy and bring a little extra Mana to every celebration.

“Mana isn’t just a word, it’s a way of celebrating what really matters,” says Teremana Tequila Global Brand



Ambassador Alan Ruesga-Pelayo. “This season, it’s less about perfectly set tables and more about the moments that make you smile, laugh and connect. Whether you’re raising a glass with friends, hosting a spontaneous gathering or savoring a quiet evening at home, Teremana is there to make those moments feel intentional, meaningful and a little magical. It’s about opening your heart and your home, on your own terms.”

From festive gatherings and cozy nights in, Recipes for Real Mana is a reminder that the holidays don’t have to be perfect to be memorable. They are yours to shape, full of laughter, warmth and connection, exactly the way you want them.

To find more information, inspiration and festive cocktail recipes, visit [teremana.com/holiday](https://teremana.com/holiday) and follow @teremana across social media.

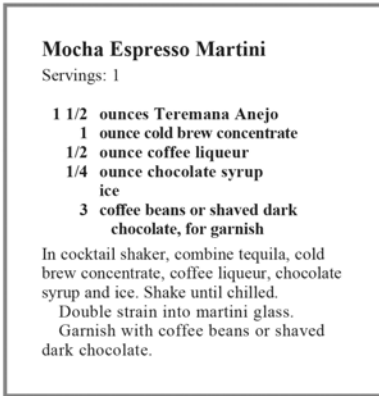


### Pomegranate Margarita

Servings: 8-10

- 2 cups Teremana Reposado
- 1 1/4 cups pomegranate juice
- 1 cup fresh lime juice
- 2/3 cup cinnamon syrup
- 3 pinches salt
- ice
- cinnamon sticks
- rosemary sprigs

In pitcher, combine reposado, pomegranate juice, lime juice, cinnamon syrup and salt. Stir to incorporate. Pour into rocks glasses over fresh ice. Garnish with cinnamon sticks and rosemary sprigs.



### Mocha Espresso Martini

Servings: 1

- 1 1/2 ounces Teremana Anejo
- 1 ounce cold brew concentrate
- 1/2 ounce coffee liqueur
- 1/4 ounce chocolate syrup
- ice
- 3 coffee beans or shaved dark chocolate, for garnish

In cocktail shaker, combine tequila, cold brew concentrate, coffee liqueur, chocolate syrup and ice. Shake until chilled. Double strain into martini glass. Garnish with coffee beans or shaved dark chocolate.



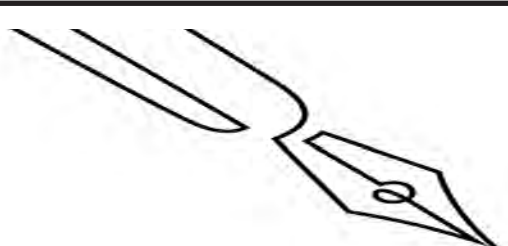
### Cranberry Paloma

Servings: 8-10

- 1 1/2 cups Teremana Blanco
- 1 cup cranberry juice
- 1/2 cup fresh lime juice
- ice
- grapefruit soda
- lime wheels
- cranberries

In pitcher, combine blanco tequila, cranberry juice and lime juice. Pour into salt-rimmed Collins glasses over fresh ice. Top with grapefruit soda. Stir gently to combine. Garnish with lime wheels and cranberries.





# Just for

## King Crossword

ACROSS

1

Novelist Carr

6

Posture

12

Criminal's "why"

13

Tribulation

14

Small beard

15

Japanese automaker

16

Queue after Q

17

500 sheets

19

Pot brew

20

Elite alterna-tive

22

Standard

24

Non-Rx

27

Yoga class pads

29

Modern "carpe diem"

32

No. 1 hit by Men at Work

35

Wife of Jacob

36

Rebuff

37

Sean, to Yoko

38

Ultra-modernist

40

Recipe meas.

42

Paper Mate rival

44

Amorphous mass

46

"House" actor Omar

50

Surround with light

52

Woodwind player

54

Radio com-ponents

55

Tourist's vehi-cle

56

Fancy fiddles

57

Birds' homes

10

Birthday cut-up?

11

Director Kazan

12

Store boss (Abbr.)

18

Corrode

21

"— Believer"

23

Sailor's assent

24

Barn bird

25

Commonest English word

26

One of a news show pair

28

Unwilling to budge

30

Privy

31

Have

33

"Evita" narra-tor

34

Small ammo

39

Gawked at

41

Drudges

42

Hotel furniture

43

Monogram pt.

45

Privation

47

Brad of Hollywood

48

Unpaid TV ads

49

Cardinal cap letters

51

Nabokov novel

53

Spelldown

DOWN

1

Dove calls

2

Rat- —

3

Illuminated

4

Prior night

5

Six-pack units

6

Slugger

7

Surpass

8

Wood-shaping tool

9

Uncharged particles

12

13

14

15

16

17

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The Garden Bug

The bird-of-paradise plant can be toxic to animals, so keep pet access in mind if you choose one. These plants are known to live for more than 50 years with the right growing conditions, not even flowering until they are five or six years old. They can do well in pots indoors, but they grow tall, upward of five feet in some cases, and their leaves love to spread out, so be sure your potted bird-of-paradise has plenty of room.

Bird-of-paradise

- Brenda Weaver

Source: www.housebeautiful.com

Five Spot™

Big break

V O C A L

Solve each row by replacing one letter from the answer above or below and scrambling to make a new word. When complete, the top and bottom words will have no letters in common.

Song part

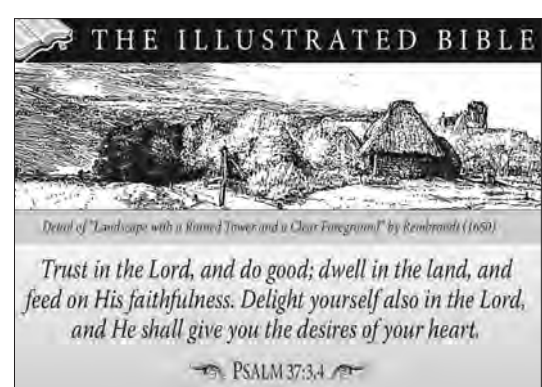
Give birth in the dairy barn

Bumper sticker

Offered a hint

Volume dimension

First appearance



THE ILLUSTRATED BIBLE

Trust in the Lord, and do good; dwell in the land, and feed on His faithfulness. Delight yourself also in the Lord, and He shall give you the desires of your heart.

PSALM 37:3,4

SCRAMBLERS

Unscramble the letters within each rectangle to form four ordinary words. Then rearrange the boxed letters to form the mystery word, which will complete the gag!

Convey

RAMPIT

Scrub

LANCE

Flaxen

MEENY

BOLDEN

TODAY'S WORD

LEMON

Today's Word

3. Enemy; 4. Blonde

1. Impat; 2. Clean;

solution

SCRAMBLERS

Play Better Golf with JACK NICKLAUS

BEWARE OVER-AGGRESSIVENESS IN INITIATING THE THROUGH-SWING WITH YOUR FEET AND LEGS TO THE POINT WHERE YOUR BODY SPINS TARGETWARDS TOO QUICKLY.

START DOWN WITH A SMOOTH SHIFT OF WEIGHT TO YOUR FORWARD FOOT, ALONG WITH CONTROLLED SHUTTling OF YOUR KNEES TARGETWARDS.

KEEPING YOUR RIGHT HEEL GROUNDED WHILE WORKING ON THE KNEE ACTION WILL GIVE YOU THE PROPER FEEL.

SNOWFLAKES

by Japheth Light

There are 13 black hexagons in the puzzle. Place the numbers 1 - 6 around each of them. No number can be repeated in any partial hexagon shape along the border of the puzzle.

1

5

6

1

6

1

4

5

1

2

5

3

DIFFICULTY THIS WEEK: ♦♦

♦ Easy ♦♦ Medium ♦♦♦ Difficult

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Americanisms

"Men can starve from a lack of self realization as much as they can from a lack of bread."  
— Richard Wright

Just Like Cats & Dogs

by Dave T. Phipps

I GET THE SENSE YOU'RE ANGRY WITH ME. I'VE WATCHED ENOUGH TRUE CRIME TO HAVE THE GOOD SENSE TO ASK BEFORE I DRINK THIS.

S T S E N S A D S T R S

L A L N E R S D E S D I O D E S

T S T O B O L O A L H A N E

S P S P E B L O G L C B I C

N O S B N S N E O

W M O N B E T I N C A N O H W

L O L O Y O L O S M A T S C O T C

A R P A R A P I C A P I C A

E A T E A M R E R E T U R S T U

K I S U Z U K I G O A T E E

A L O R D E A L M O T I V E

C E A N C E S T A N C E C A L E B

King Crossword

Answers

Solution time: 21 mins.

Weekly SUDOKU

1 9 5 4 8 6 2 3

8 3 5 9 1 4 8 5

6 3 2 9 1 4 8 5

5 6 8 3 9 8

9 1 7 3

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

DIFFICULTY THIS WEEK: ♦♦

♦ Moderate ♦♦ Challenging ♦♦♦ HOO BOY!

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1 9 5 4 8 6 2 3

6 3 2 4 8 5 7 1 6

8 4 7 9 3 1 2 9 5

5 6 1 3 7 8 9 4 2

7 8 4 1 9 6 2 3 5

2 9 3 6 5 4 1 8 7

4 5 8 2 1 9 6 7 3

1 9 5 7 4 8 6 2 3

Weekly SUDOKU

Answer

3 5 2 6 1 9 4 3

5 9 1 2 6 3 4 5

1 2 4 3 5 4 2 1

6 5 1 2 9 4 3 6

4 5 6 3 2 1 9 4

1 2 3 6 4 5 2 1

5 2 1 3 4 6 5 2



# fun

## Amber Waves

OWEN, I CALLED YOU OVER HERE BECAUSE THANKSGIVING IS COMING AND WE NEED TO PRACTICE.

RELATIVES WILL BE VISITING AND ASKING FOR CHRISTMAS LISTS, SO SHOW ME ADORABILITY...

GIVE ME CUTE SMILES, BIG ENERGY AND WHEN ASKED, JUST TELL ALL OF THEM YOU'VE BEEN GOOD!

BEST TO GO OVER THIS OUT HERE. STUFF SAID IN FRONT OF PARENTS TENDS TO GET BACK TO SANTA.

by Dave T. Phipps

## Out on a Limb

CREDIT CARDS? CHECK. COUPONS? CHECK. EXTRA SHOPPING BAGS? CHECK. NOW JUST POINT ME AT ANY TARGET, DARYL

YOU GOT IT, HON

by Gary Kopervas

EMILY GETS IN THE SPIRIT OF BLACK FRIDAY SHOPPING

KOPERVAS

BARNEY GOOGLE AND SNUFFY SNUFF

I WUZ GONNA GIT TH' WHOLE HAID MOUNTED BUT IT WUZ TOO 'XPENSIVE !!

I COULD AFFORD TH' DERMY, BUT NOT TH' TAX !!

I HEARD DOC MADE YA TAKE A STRESS TEST, SNUFFY !!

YEP !! HE TOLD ME I NEED TO "CHILL OUT" !!

HE SAID INSTEAD'A STEWIN' I GOTTA L'ARN T'LET THINGS GO !!

SO I SEZ, "BUT, DOC, IF N I START LETTIN' THINGS GO...

"WE'LL ONLY HAVE VEG'TABLES FER SUPPER !!"

BLAM!!

TUMBLE THEATRE PRESENTS POPEYE BY RANDY MILLHOLLAND

POW!

LOOKS LIKE I GOT A FAMILY MEETING. OSCAR, WHILE I'M GONE, THINK ABOUT WHAT YOU DID TO DESERVE THAT BEATING.

WHAT DID I DO?

IF I KNEW, I WOULDN'T HAVE TOLD YOU TO FIGURE IT OUT.

OKAY, BRUTUS. WHAT DO YOU AND BRUTO WANNA TALK ABOUT?

WE GOTTA FIGURE OUT MOM'S CHRISTMAS GIFT.

SHE WANTS A FAMILY PORTRAIT OF ALL OF HER ISONS AND GRANDKIDS.

HA! BURLO AINT MAKIN' A LANDFALL AS LONG AS HE OWES CHILD SUPPORT.

SINCE YOU'RE HIS TWIN, WE WERE HOPING YOU COULD TALK --

ARE YOU NUTS?! BURLO HATES ME MORE THAN HE HATES ANYONE ELSE!

THIS IS ALL MUMSHY WANTS.

FINE! I CAN'T GET HIM TO SHOW UP BUT I'LL GET A PERFECT STAND-IN.

FARMER DELL'S ALL-NATURAL FERTILIZER SOLD BY THE SACK

AIN'T THE AMOUNT YA WANT THAT'S A PROBLEM. JUST NEVER BEEN ASKED TO EMBROIDER A MAN'S FACE ON A BAG BEFORE.

## The Spats

OUR MARRIAGE IS LIKE A WALK IN THE PARK..

"JURASSIC PARK!"

by Jeff Pickering

## TIGER

TRASH PICK-UP DAY

HEY, THAT'S MY FAVORITE PAIL

HEY, TIGER!

WHATSA IDEA OF THROWING MY PAIL AWAY?!

MY BIKE!

by BUD BLAKE

Sponsor this page. Call 478-733-9772.

GRIN & BEAR IT

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"It survived wars, plagues and evil spells ... and finally fell to an adjustable rate mortgage."

### GO FIGURE!

The idea of Go Figure is to arrive at the figures given at the bottom and right-hand columns of the diagram by following the arithmetic signs in the order they are given (that is, from left to right and top to bottom). Use only the numbers below the diagram to complete its blank squares and use each of the nine numbers only once.

	-		÷		=	5		
+		+		+				
	+		+		=	17		
+		+		×				
	+	4	+		=	18		
=					=			
22		14		20				
1	2	3	4	5	6	7	8	9

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### FEAR & KNOT

By: rj johnson

DOUBT? ...OR DARE!

IKL  
PLINCE  
PETTM  
♥ARDE  
TRIDGE  
♥TSI  
MIKS  
PYMIL  
♥ADM  
♥RYAPLE  
♥ARELG  
♥TEMI

Unscramble these twelve letter strings to form each into an ordinary word (ex. HAGNEC becomes CHANGE ). Prepare to use only ONE word from any marked ( ♥ ) letter string as each unscrambles into more than one word (ex. ♥RATHE becomes HATER or EARTH or HEART ). Fit each string's word either across or down to knot all twelve strings together.

answer

FEAR & KNOT

Group of folks who completely support Wisconsin's pro football team: The Green Bay Packers.

ANSWER

CryptoQuip

	20		14		22
=			=		=
18 =	5	+	4	+	9
	×		+		+
	3	+	8	+	6
	+		+		+
5 =	1	÷	2	-	7

answers

### CryptoQuip

This is a simple substitution cipher in which each letter used stands for another. If you think that X equals O, it will equal O throughout the puzzle. Solution is accomplished by trial and error.

Clue: S equals F

VXYCO YS SYDUM PEY

KYAODZJZDH MCOOYXJ

PGMKYIMGI'M OXY SYYJLQDD

JZQA: JEZ VXZZI LQH LQKUZXM.

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### HOCUS-FOCUS

BY HENRY BOLTOFF

Find at least six differences in details between panels.

6. Barring is different.  
not as tall. 4. Collar is different. 5. Pocket is added to coat.  
Differences: 1. Curtain is shorter. 2. Menu is smaller. 3. Plant is



# ASPIRE-ing to do more - *continued from front*



## Easy, Elegant Charcuterie Boards for Effortless Holiday Hosting

### FAMILY FEATURES

When holiday occasions call for you to don your hosting cap, skip complicated appetizers and hors d'oeuvres to instead serve sustainable charcuterie with sommelier-approved wine pairings. After all, simplicity can still equal premium flavor with the right meats, cheeses and libations.

It doesn't take a hosting expert or pairing professional to create a spread that's as memorable as it is delicious. Charcuterie boards made with just a few ingredients can start the festivities on a high note by wowing loved ones with your pairing prowess.

Amaze your guests (and even yourself) by starting with heritage breed pork in small-batch artisanal production from Niman Ranch, whose independent family farmers and ranchers raise all animals with no antibiotics or added hormones ever. Their commitment to humane practices and sustainability leads to the exceptional flavor and tenderness your crowd craves and can taste in every bite.

Match the selection of meats – like prosciutto, genoa salame or capocollo in these recipes – with complementary cheeses and accents such as crostini, olives or even thyme-infused honey for an extra special touch. Finally, find the perfect bottle of wine for each board to round out a palate-pleasing spread that suits each guest's preferred pairing profile.

With flavor, sustainability and a personal touch, charcuterie can bring holiday occasions to life for you and your loved ones. Visit [NimanRanch.com](http://NimanRanch.com) to find more seasonal inspiration and charcuterie solutions.



### Capocollo, Aged Cheddar, Thyme Honey and Txakoli

**Niman Ranch Capocollo**  
Aged sharp cheddar cheese  
Thyme-infused honey  
Txakoli wine

Start your cheese board or platter with savory capocollo

laced with pockets of cured fat that balance out the meat. Its mild smokiness works well with an aged sharp cheddar for a salty, intriguing but complementary match. Serve with a side of thyme-infused honey for herbaceous sweetness. Pair with Txakoli, a dry Spanish wine that's easy to drink with hints of salt and pinesap.



### Genoa Salame, Vintage Grand Ewe and Syrah

**Niman Ranch Genoa Salame**  
Aged, firm sheep's cheese, such as Vintage Grand Ewe  
Olives  
Syrah wine

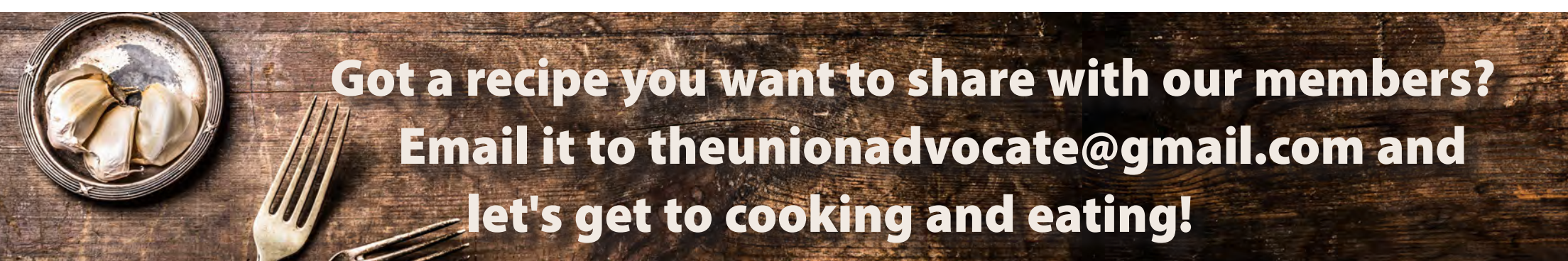
On a cheese board or platter, arrange genoa salame, featuring the rich flavors pulled from the spices and wine used in its making. Pair with an aged, firm sheep's cheese such as Vintage Grand Ewe, with notes of toasted almond, maple syrup and cultured butter. The sweetness of the cheese gives way to the genoa salame to be the star. Finish the board with skewered olives and serve with an unfussy red wine low in tannins like Syrah.



### Prosciutto, Sottocenere and Aligote

**Niman Ranch Prosciutto**  
Firm cheese, such as Sottocenere  
Toasted crostini  
Aligote wine

On a cheese board or platter, arrange buttery, silky prosciutto with Sottocenere, a firm cheese speckled with black truffle, or any firm cheese striped with dill or paprika or washed in ale. To round out these savory flavors, pair with Aligote, a white burgundy from France that's citrusy but refined with hints of green apple and honeydew.



Got a recipe you want to share with our members?  
Email it to [theunionadvocate@gmail.com](mailto:theunionadvocate@gmail.com) and  
let's get to cooking and eating!