

Vol. 8 – Issue 5

May 2016

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# NAPFE Newsletter



National Alliance of Postal and Federal Employees – 1640 11<sup>th</sup> St. NW – Washington, DC 20001-5008  
Ph: 202-939-6325 – Fax: 202-939-6392 – Email: [headquarters@napfe.org](mailto:headquarters@napfe.org) – Web: [www.napfe.com](http://www.napfe.com)



Wilbur L. Duncan, National President

## NAPFE Launches New Web Site [www.napfe.com](http://www.napfe.com)

I am pleased to announce and welcome you to the official Launch of our newly redesigned National Alliance of Postal and Federal Employees website. The look and navigation of the NAPFE website is new and information has been made more accessible. The new features include integrated social media buttons for Facebook, Twitter, Google+ and LinkedIn to foster improved communications with our current and future members. We will constantly update our content with helpful information, articles, blogs newsletters, NAPFE magazine and organization announcements. Our goal is to provide our

visitors an easier way to learn about the National Alliance of Postal and Federal Employees. We hope you find the new website helpful.

[\(www.napfe.com\)](http://www.napfe.com)

Remember Your  
Loved Ones This  
Memorial Day

### ANSWERS FROM TEDDY THE TAX MAN

**Q:** Teddy The Tax Man, I have one word of praise and one word of criticism for you. Thank you for rolling over my 401k to the IRA so quickly. It took approximately 9 days fewer than I thought it would. My criticism is that you didn't put my husband's name on the IRA. What do I need to do to correct it? Can I do it myself?

**A:** Thanks for the word of praise! Everyone likes to get that pat on the back every once in a while. Regarding changing the IRA, you cannot have a joint IRA. I-R-A stands for Individual Retirement Arrangement, with the emphasis on INDIVIDUAL. You did name him as the beneficiary, so the objectives you tried to meet, you met.

**Q:** I noticed that when my 401k was still with my employer, and I requested a distribution, twenty percent would be withheld for federal taxes. After I rolled it into an IRA, I was told that I could have however much I wanted withheld. I could even tell them NOT to withhold ANYTHING! Why didn't someone tell me about this earlier? I love being in control of my own money!

**A:** If you plan well, it's a beautiful thing, isn't it? Just make sure that your advisor is a part of your decision making, so that your taxes at the end of the year will work well for you and your household.

**Q:** As of September 2015, I am now divorced. The divorce decree says that my former spouse and I are responsible for our 2014 tax liability 50/50. How in the world does this work? We are not even on speaking terms.

**A:** Unfortunately, the two of you absolutely MUST work something out. The IRS does not care whether you pay 80 percent and the former spouse pays 20 percent or vice versa. They just want to be paid. If they are not paid, they'll pounce on both of you.

Teddy Prioleau is a registered representative, Enrolled Agent and the founder of Hunt Valley Retirements, LLC. You can reach him at 410 931-2004 or send an email to [teddy@hvretirements.com](mailto:teddy@hvretirements.com). You can obtain additional information at [www.hvretirements.com](http://www.hvretirements.com).

### USPS Named Number One Agency For Supplier Diversity

The United States Postal Service has again been named the number one federal agency in supplier diversity.

DiversityBusiness.com, a B2B online website conducted an election among some 1.5 million business owners to choose the top companies.

The award is based on volume, consistency and quality of business initiatives a government agency grants to companies owned by women and minorities. The Postal Service has ranked among the top federal agencies for 15 years.

DiversityBusiness.com Pres. & CEO Kenton Clarke, said, "We are honored to have the Postal Service retain its number one position.

"Let's Get It On"

Thursdays - 6:00 PM EST

NAPFE Internet Radio show

On

[www.wclmradioonline.com](http://www.wclmradioonline.com)

## CALLING ALL FORMER ABC SCHOLARSHIP RECIPIENTS

### “WHERE ARE THEY NOW?”



We are often asked if we ever hear from our past scholarship winners. The National Alliance of Postal and Federal Employees would love to hear from previous Ashby B. Carter Scholarship recipients. We would be pleased if they were to send us a note telling us how they used their scholarship and what they are doing now.

It would be extremely interesting to see where their talents have taken them, and gratifying to learn how the NAPFE was able to contribute to their career development in a small way. We would like to hear from you so that we can highlight your achievements in our National Alliance Magazine, and to let others know how well you are doing out in the big wide world.

Please spread the word to anyone you know who was either a recipient, the sponsor of a recipient, or a relative of a recipient. Please send your information to the Attn: of Loretta Wallace, NAPFE Past Scholarships, 1640 11<sup>th</sup> St. NW. - Washington, DC 20001-5008. Or email Loretta Wallace @ [lwallace@napfe.org](mailto:lwallace@napfe.org) with information and pictures, or call (202) 939 -6325, ext. 239.



**National Alliance Paying  
\$100.00 for every  
NEW MEMBER Recruited!**

**Recruiter's Name Here**

**Recruiter's Name Here  
(Yellow Copy Only, Please)**

**NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES**  
1640 11<sup>th</sup> Street NW - Washington DC 20001-5008



**APPLICATION FOR MEMBERSHIP**

I herewith make application for membership in the National Alliance of Postal and Federal Employees.

Name \_\_\_\_\_  
(Please Print)

Address \_\_\_\_\_  
(Number & Street) (City & State) (Zip Code)

Telephone Number: Home \_\_\_\_\_ Work \_\_\_\_\_

Social Security # \_\_\_\_\_ [ ] Federal Employee [ ] Postal Employee

Name of Gov't Agency/ Postal Installation \_\_\_\_\_

Address of Gov't Agency/ Postal Installation \_\_\_\_\_  
(Number & Street)

\_\_\_\_\_  
(City, State & Zip Code)

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature & Title of Union Official \_\_\_\_\_ Date \_\_\_\_\_

Local Name & Number \_\_\_\_\_ Date \_\_\_\_\_ Local Dues \_\_\_\_\_

**Payment Options:** [ ] Credit Card [ ] Check [ ] Cash

Credit Card Information: Type \_\_\_\_\_ Number \_\_\_\_\_ CVN \_\_\_\_\_ Exp. Date \_\_\_\_\_

Check Information: Bank Name: \_\_\_\_\_

Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_

Requested Withdrawal Date \_\_\_\_\_  
Month/Date

This assignment, authorization and direction shall be irrevocable for a period of one (1) year from the date of delivery hereof to you, and I agree and direct that this assignment, authorization and direction shall be automatically renewed, and shall be irrevocable for successive periods of one (1) year, unless written notice is given by me to the Union not less than thirty (30) days.

NAP 10/2014



**Authorization for Payroll Deduction of Dues (form 1187)**

**UNITED STATES POSTAL SERVICE  
AUTHORIZATION FOR DEDUCTION OF DUES**

I hereby assign to the National Alliance of Postal and Federal Employees, from any salary or wages earned or to be earned by me as your employee (in my present or any future employment by you) such regular and periodic membership dues as the Union may certify as due and owing from me, as may be established from time to time by said Union. I authorize and direct you to deduct such amounts from my pay and to remit same to said Union in accordance with any procedures established for such purpose, by the U.S. Postal Service.

This assignment, authorization and direction shall be irrevocable for a period of one (1) year from the date of delivery hereof to you, and I agree and direct that this assignment, authorization and direction shall be automatically renewed, and shall be irrevocable for successive periods of one (1) year, unless written notice is given by me to you and the Union not more than twenty (20) days and not less than ten (10) days prior to the expiration of each period of one year.

This assignment is freely made pursuant to the provisions of the Postal Reorganization Act is not contingent upon the existence of any agreement between you, my Union, or any other Union.

NAME OF EMPLOYEE (Print, Last Name, First, Middle)	SOCIAL SECURITY NUMBER
HOME ADDRESS (Street and Number) (City and State) (Zip Code)	
POSTAL INSTALLATION	INSTALLATION FINANCE NUMBER
<b>E - NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES</b>	DATE
Union dues, contributions or gifts to the NAPFE are not tax deductible as charitable contributions. However, they may be tax deductible under other provisions of the Internal Revenue Code.	POSITION
	LOCAL NUMBER
I hereby certify that the regular dues of this Local Union for the above-named member are currently established at \$ _____ per calendar month.	
SIGNATURE OF EMPLOYEE	DATE
DATE OF DELIVERY TO EMPLOYER:	SIGNATURE AND TITLE OF UNION OFFICIAL





## 2016 Ashby B. Carter Memorial Scholarship Program



**Eligibility:**

ALL APPLICANTS MUST BE DEPENDENTS OF MEMBERS OF THE NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES. SUCH SPONSORS MUST HAVE BEEN MEMBERS IN GOOD STANDING FOR AT LEAST THREE (3) YEARS PRIOR TO THE SUBMISSION OF APPLICATION FOR SCHOLARSHIP. ALL SCHOLARSHIP APPLICATIONS MUST BE CERTIFIED BY THE NATIONAL SECRETARY

FOUNDER'S AWARDS		
First Place	Second Place	Third Place
\$5,000.00	\$3,000.00	\$2,000.00

Student's Name _____	SSN _____
Address _____	City/State/Zip _____
Age _____ Grade _____	School Name _____
School Address _____	City/State/Zip _____
Sponsor's Name _____	SSN _____
Address _____	City/State/Zip _____
Telephone _____ Relationship _____	Local _____

All applicants for these awards **must take** the *Aptitude Test of the College Board Entrance Examination* on or before April 20<sup>th</sup> of the filing year. Applicants must be High School Seniors. Completed applications and all required materials **must** be returned to the Director on or before May 31, 2016.

**For further information, fill in Questionnaire and send to:**

Ms. Melissa Jeffries-Stewart, Director  
 Ashley B. Carter Memorial Scholarship Fund  
 1640 11<sup>th</sup> St. NW  
 Washington, DC 20001-5008

