

**Vol. 8 Issue 10**

**October 2016**

# **NAPFE Newsletter**



National Alliance of Postal and Federal Employees – 1640 11<sup>th</sup> St. NW – Washington, DC 20001-5008  
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Wilbur L. Duncan, National President

**1913 - 2016**

**One Hundred Three Years**

**Serving the Membership of the  
National Alliance of Postal and  
Federal Employees**

Here we are again, celebrating another year of service to the members of the National Alliance. The labor Union has had a rich history, one, I think, we sometimes forget. Maybe it's one that should be exhumed from time to time to remind us that we have something to fight for, even in the 21<sup>st</sup> Century. The same fight that began this journey 103 years ago. The National Alliance of Postal and Federal Employees has some work to do.

**Where There Is Unity, There Is Strength**

**NAPFE**

**Celebrating 103 Years of Service**

We are rebuilding as usual. Nothing new in that. We have managed to do that for over a hundred years.

Over the years, we have built a stalwart organization that has proven its worth time and time again. Seems as if it has to be done every couple of decades or so. But that is alright, we are up to the task.

We are in the market for young people, with strong minds and bodies and new ideas. An organization always requires new people in order for it to stay attuned to what is going on today. There is a need for those who are willing to learn about the past in order to promote a positive future.

New voices and new talents are needed to maintain our status quo as a viable labor union, a unique defender of our stature in the workplace, and to promote a strength and unity that is exemplified in everything we do.

**Happy 103<sup>rd</sup> Anniversary – NAPFE  
Ad Morten Fidelis**

### ANSWERS FROM TEDDY THE TAX MAN

Q: I'm nervous about the effects that the presidential election will have on my retirement. I heard what you said on the radio show recently, but I'm still a little nervous. Can you give me a suggestion as to whether I should move it or not?

A: As the DJ's back in the day used to say, "Stick and stay. Don't you dare go away!" I'm a long-term guy. I believe that a person planning for retirement, needs to start a plan, and don't let ANYthing, that's right, don't let ANYthing, deter him/her. I wish I could tell you the number of things that could have an effect on the stock market, and in turn, your retirement. And if you worried about all those things, in your later years, the question, "Would you like fries with that," might be very necessary.

Q: I missed an installment agreement payment on an IRS bill from 2012. Are they coming to get me?

A: Yep! I mean, you don't have to say goodbye to the wife just yet. Ask your advisor to call and reset the agreement as soon as possible. The IRS is fairly lenient when it comes down to resetting installment agreements. That should keep your name from being changed to a long number.

Q: I was told that if I became a homeowner, that my tax refunds would get larger, because I could then write off my mortgage interest and property taxes. I recently had my 2015 return prepared, and I don't see a major bump in my refund at all! What's going on?

A: There are many possible reasons that your refund didn't change much. One of which is that if you settled late in 2015, you would not have incurred much interest and taxes since most of your interest is paid through the monthly mortgage payment.

Another reason is that nowadays, mortgage rates are so low, it's possible that the amount of interest that you paid, is not very much over your standard deduction that the IRS allows you to take off of your return. That means that the amount of your total 'write-offs' would not have increased much. I encourage you to check with your advisor going forward. It's tough for us to undo the strategies that were implemented because of advice received from the streets. It'll be interesting to see if you can even find the person who gave you the advice that said buying a home will cure your tax refund issues.

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).

**"Let's Get It On"**  
**Thursdays - 6:00 PM EDT**  
**NAPFE Internet Radio show**  
**On**  
**[www.wclmradioonline.com](http://www.wclmradioonline.com)**



# 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
<small>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.</small>	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



## Did you know?

### Fed Retirement Investments Show Gain

Thrift Savings Plan I Fund – Up 2.8 for the year to date.

The S Fund – Up point 10.11 percent for 2016 as of September.

The G Fund – Gained 1.32 percent for the year to date.

The C Fund – Year to date increase at 7.87 percent.

The fixed income bonds lost two months in a row, but remained up at 6.01 percent

The L funds made small gains in September. The L funds are called lifecycle funds. People who began making withdrawals from the L Fund was up 0.20 percent in September. There are several L funds that grew in September up 2.82 percent year to date; L 2020, 4.15 percent; L 2030, 5.23 percent; L 2040, 5.78 percent; and L 2050, 6.21 percent.

### Federal Employees Will Pay 6.2 Percent More Toward Health Care Premiums in 2017

The Office of Personnel Management has announced that federal employees will pay an average of 6.2 percent more toward their health insurance premiums.

The breakdown for the Federal Employees Health Benefits Program (FEHBP) enrollees with self-only coverage - will contribute an average of \$5.27 more per pay check. Family coverage will pay about \$12.97 more. For the second year, FEHBP participants can select the self-plus-one enrollment category. These enrollees will see an average increase of \$10.32 per paycheck.

Federal employees and retirees share of the health care premiums will go up by a higher percentage than the government contribution,

which will rise 3.7 percent. OPM pays about 70 percent of FEHBP participants' premiums.

The overall premiums for non-postal employees and annuitants, including all enrollments options and both the employee and government portions, will increase by 4.4 percent. The increase is down two percentage points from 2016.

The reason given for the increases are pharmaceuticals and the rise in the ages of the federal workforce. FEHBP health care plans will now provide appropriate benefits for children suffering with autism.

This will be the seventh year in a row, the FEPHP will be taking more money out of paychecks for federal employees who have received only 3.3 percent raises while the health premiums have increased a total 31.5 percentage points over the same period of time.

No new plans have been added, in fact, there are seven fewer than last year – 245 plan choices.

There are about 8.2 million federal employees, retirees and their families enrolled in the FEHBP. More than 1.7 million participate in the federal dental plan and 1.9 million are enrolled in the vision plan. Premiums for the dental benefit will increase 1.9 percent in 2017 and 6.3 percent for those in the vision plan.

**Open Season** – the period in which federal employees and retirees can enroll in FEHBP or switch plans will run from **November 14 through December 12.**

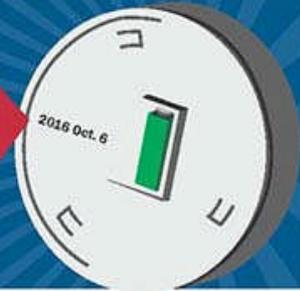
### Best Dates to Retire 2017

Tammy Flanagan of Government Executive (2016), offers suggestions as to the best time to retire in 2017. She says that selecting the best date to retire has become more complicated because federal retirement has become more complicated. Until 1984, there was only the Civil Service

(Continued in Page 6)

# Don't Wait — Check the Date!

Replace Smoke Alarms Every 10 Years



**Fire Prevention Week**  
Oct. 9-15, 2016

Age matters when it comes to your smoke alarms.  
Check the manufacture dates on your smoke alarms today!

<p><b>1</b> Remove the smoke alarm from the wall or ceiling.</p>		<p>October 6, 2016</p>	<p><b>2</b> Look at the back of the alarm for the date of manufacture.</p>
<p><b>3</b> Smoke alarms should be replaced 10 years from the date of manufacture.</p>			<p><b>4</b> Put the alarm back on the ceiling or wall if it is less than 10 years old.</p>



A closed door may slow the spread of smoke, heat and fire.



Test smoke alarms at least once a month by pushing the test button.



If the smoke alarm sounds, get outside and stay outside. Go to your outside meeting place.



Install smoke alarms in every bedroom, outside each separate sleeping area, and on every level of the home, including the basement. Larger homes may need more alarms. For the best protection, make sure all smoke alarms are interconnected. When one sounds, they all sound.



Call the fire department from a cellphone or a neighbor's phone. Stay outside until the fire department says it's safe to go back inside.

For more information about smoke alarms, visit [usfa.fema.gov](http://usfa.fema.gov) and [firepreventionweek.org](http://firepreventionweek.org).

U.S. Fire Administration



## Did you know? (continued from page 4)

Retirement System, under which a single retirement check was the sole source of retirement income for most federal retirees. Only about 4 percent of current federal employees remain under CSRS.

Tammy suggest that you consider the following: As a FERS employee, you may not have as much service time as the CSRS retiree. Having 10 years of service as opposed to 40 years of service will give you a different motivation for the time you select to retire;

Coordinating the TSP and Social Security benefits may provide you with more flexibility in selecting a retirement date;

Your human resource person should be able to help you to work out the estimates for the best date to retire. She also says to consider two or three dates to get the best time and benefits for yourself.

Tammy offers additional factors for you to consider:

- “The best dates to maximize the lump sum payment of annual leave for CSRS employees are January 3, 2017 or January 3, 2018.”
- “The best dates to maximize the lump sum payment of annual leave for employees are December 31, 2016 or December 31, 2017,”

The following dates mark the last day to be paid for “use or lose annual leave. They are January 7, 2017 and January 6, 2018. Most federal employees can carry over 240 hours from one leave year to the next, and they can be paid for accrued leave and accumulated leave. Be careful, a leave year and the calendar do not always end on the same date.

Go online and you can download the best dates to retire on the 2017 calendar.

## Calendar of Events

### Upcoming District Conventions

**District Two – October 27 – 30, 2016**

**Holiday Inn Express**

**11200 York Road**

**Cockeysville, MD 21030**

**(410) 527-1500 / Rm Rate:**

**\$112.86 per night including taxes.**

**Registration: \$80.00 / Youth Fees: \$40.00**

**District Eight – October 13 – 15, 2016**

**Courtyard Marriott LGA**

**90-10 Ditmars Blvd.**

**East Elmhurst, NY 11369**

**Ph: 718-308-4828 / Sgl/Dbf: \$169.00 plus**

**tax and fees – Rate cut off date: 9/15/16**

**Happy  
Birthday  
National  
Alliance of  
Postal and  
Federal Employees  
1913-2016**

**Founded at the Foot of Lookout  
Mountain**

**Chattanooga, Tennessee**

**October 6, 1913**