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NAPFE Newsletter



National Alliance of Postal and Federal Employees – 1640 11th St. NW – Washington, DC 20001-5008
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SEASON'S GREETINGS



Wilbur L. Duncan, National President

The officers and staff at National headquarters wishes all its members and friends a Merry Christmas and a Happy, Healthy, New Year.

As I reflect back over this year, I am remembering the many faces I saw at the various District Conventions I attended this past year. The attention you spared all of the National officers as they conducted their individual workshops in an effort to keep the delegates abreast of new laws and remind you also of the old ones that are still in effect, was inspirational. There are always changes, new things being developed, old things being discarded. But the one thing that stands out, are the friendships and the camaraderie that has developed over the years through unionism.

As we prepare to welcome in a New Year and a new administration, we must be ready to defend our position as a viable labor union.

The differences that we may encounter under the new administration may be quite out of the ordinary as to the status quo of labor unions.

We, indeed, will have to be aware of any changes that could affect our ability to perform our tasks as labor representatives.

I also want to remind you of the upcoming 52nd National Convention scheduled for Pittsburgh, PA – August 1-4, 2017. See flyer attached to this newsletter. Be sure to request your annual leave as soon as possible, so that you will have little or no trouble getting the time off. National conventions are very important. It is an opportunity for Locals to learn what other Locals are doing to enhance recognition, how dues monies are being handled, what Locals are doing a great job in representation throughout the U.S.

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ANSWERS

FROM TEDDY THE TAX MAN

Q: I asked my current tax advisor how much he would charge me to incorporate my business. WHEW! The fee blew me away. So, now I'm asking YOU, how much do you charge?

A: What I want every future business owner to understand, is that start-up charges vary from professional to professional, obviously. If you've had a long and good relationship with your tax advisor, stick with him/her. A decade from now, when you're making your millions, you won't even remember what that fee was. It won't be important. If you think the fee is high, ask if you can pay it in weekly or otherwise periodic payments. Don't let that one transaction get in the way of your success. If you still feel that it's not working out, THEN call me.

Q: I'm fortunate enough to be able to give my grandchildren nice gifts. But from here on in, no more X-Boxes, no more bikes, no more skates! They have others who love them and will see to it that they get what they deserve. I want to do something that I saw you speak about nearly seven years ago. That is, contribute to their college (529 Savings) plans. Think about it. College plans won't rust, wear out, break or tear. And when the time comes for each of them to enter their choice of post-secondary school, the money is right there, and they won't have to borrow. I KNOW I'm doing the right thing. I don't know why I'm writing to you.

A: Hmmmmm. I think that I feel hurt right about now! Anyway, you are preaching to the choir! Build those 529 plans up so that you lessen the financial burden on them when they attain college age. And ask your tax advisor if you are due a credit or deduction because of the contribution. There is no federal deduction or credit, but your state may offer an incentive.

Q: You mentioned rolling over our old retirement plans before the end of the year. I didn't know that the end of the year was a factor when discussing that strategy. How come?

A: It's a tax strategy. You want to have as many options as you can legally have when talking about how to beat the federal and state governments. I don't have enough space to respond with all of the answers to this question, but we can start with the possibility of you needing to take a distribution for whatever reason (Christmas gifts, winter vacation, etc.) from your account. If you do that rollover prior to the end of the year, then you have a choice as to what year you'll claim the distribution on your tax return. The significance to that is, your tax advisor may tell you to take it in 2016, because he/she knows that you'll have more deductions in 2016. Or the advisor may tell you to take it in 2017, because you won't work as much as you did in the prior year. If you roll it over AFTER the year ends, you won't be able to choose when you'll take the distributions.

To reach Teddy, simply call him at 410 931-2004. Additionally, you may email him at teddy@hvretirements.com. If you'd like to know more, go to www.huntvalleyretirements.com. Feel free to google Teddy The Tax Man, and watch some of his television appearances that are currently on the internet.

DISCLAIMER

NAPFE, NAPFE Federal Credit Union and NAPFE affiliates bear, no responsibility for the opinions, products or services offered by Hunt Valley retirement, Teddy the Tax Man or Teddy Prioleau.

NAPFE, NAPFE Federal Credit Union and NAPFE affiliates do not provide, recommend and or advise regarding tax, accounting, actuarial, record keeping, legal, broker/dealer or any related services.



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 11th 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)

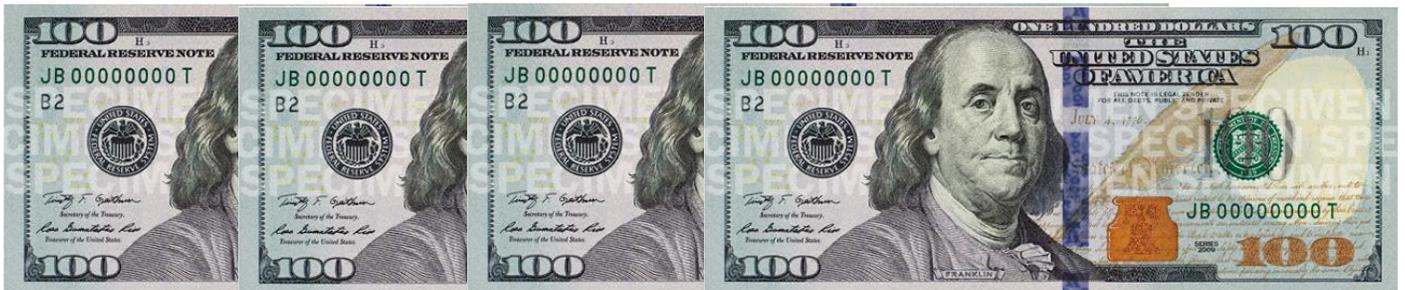
UNITED STATES POSTAL SERVICE
 AUTHORIZATION FOR DEDUCTION OF DUES

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
E - NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES	DATE
	POSITION
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.	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



Don't assume pregnancy causes work-related limitations

Even though there isn't a statute or regulation with a "clear provision" banning agencies from asking pregnancy-related questions, it's important to avoid such questions.

Unlike the Americans with Disability Act – which clearly prohibits asking disability-related questions – the Pregnancy Discrimination Act has no parallel provision. Nonetheless, the Equal Employment Opportunity Commission "generally discourages such questions" and will consider such conduct as evidence when evaluating charges of pregnancy discrimination.

Example: If an agency asks about an employee's pregnancy and then changes her duties or denies a training opportunity, the employee may allege pregnancy discrimination. If a pregnant woman is able to perform all aspects of the job, the agency cannot assume she has limitations.

The agency generally has a strong obligation to "defer to a woman's use of her body and her right to make a decision about her body. This means whether she can perform the job **"is the woman's call in most instances."**

Medical opinions

A manager can rely on medical restrictions that are clear-cut, sensible, and based on medical opinions in making employment decision without violating the Pregnancy Discrimination Act.

The number of postal employees who are pregnant is on the increase. Unfortunately, postal supervisors and in some cases, managers are not familiar with the current instructions and policies that outline the procedures for handling these types of employees. Generally, if the employee feels that she can safely perform her assigned job without going against any medical limitation, she has the right to do so. Remember, with the absences of contradictory medical information, the

employee is the one who makes the call as to whether she can or cannot perform her assigned duties.

For further information pertaining to Pregnancy Discrimination, contact: Gale Thames, gthames@napfe.org or 202-939-6381.

Gale R. Thames, National 2nd Vice President
NAPFE



From the Desk of the National 1st Vice President

Janice F. Robinson

Postal and Federal employees, who will be eligible for retirement in the next ten to fifteen years need to prepare for their retirement ASAP. Otherwise, you may find that you are unable to do so. Edward A. Zumdorfer, a certified financial planner has compiled a list of the ten biggest mistakes that federal employees make when planning for retirement. Highlights are:

Mistake 1. Not reviewing your personnel records prior to retirement. This should be done routinely to ensure the information contained in the records is current and correct. Form SF 50 (Notice of Personnel Action) contains extremely important pieces of retirement-related information.

Mistake 2. Not making timely requests estimates of unpaid deposits or redeposits. By doing so,

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First Vice President (Continued from Page 4)

employees can push their SCD for retirement backwards, which will increase their service time and also increase the amount of their SCRS or FERS annuities.

Mistake 3. Failure to fill out and/or update beneficiary designations. There are four forms you might be interested in: DF 1152, SF 2823, TSP 3, and SF 2808. Look them up. These are forms that you may need to complete if recently married or divorced, etc.

Mistake 4. Failing to *understand* the rules concerning maintaining federal health insurance during retirement. A big rule is - that the employee must have been enrolled in the FEHB program for five years *immediately* prior to retirement. There are other conditions with this rule that require a review of the text.

Mistake 5. Failing to contribute as much as possible to the Thrift Savings Plan (TSP). It is recommended that all employees contribute the maximum regular contribution and if over 50, contribute the maximum in “catch-up” contributions.

Mistake 6. Not considering TSP as a “long-term” investment plan. Invest in it until the participant or beneficiary no longer needs the TSP account. A TSP account must continue to grow after the employee date of retirement.

Mistake 7. Planning for the day that you may become incapacitated. Obtain long-term disability insurance while you are young and healthy.

Mistake 8. Failing to have an estate plan. One that includes names of beneficiaries to bank accounts, insurance policies, a Will or a Living Trust, a health care power of attorney, or a Living Will.

Mistake 9. Not planning for retirement in terms of housing, limited income, lifestyle changes for both the employee and family members.

Mistake 10. By not attending mid-career and federal retirement planning seminars, the employee misses out on learning about income and lifestyle changes once they retire from Federal Service.

We are all aware of today’s increasing markets in everything including the high price of health care, rents, utilities and just about everything else that we have become use to having. Your lifestyle will change dramatically when you retire. Not only will you not be getting up to go to work every morning - the weekly/bi-weekly check will no longer be forthcoming. You will now have to adapt to a monthly check, which can be a little strange at first. We urge you to prepare as much as you can for the future. Watch for the pamphlets and articles that deal with retirement and began your savings plan as soon as can with as much as you can spare.

IN MEMORIAM

Our deepest sympathy is extended to former NAPFE District One President, Mrs. Sylvia W. Dixon and her family - upon the death of husband and father. Robert P. Dixon, Sr.

Robert entered into eternal rest on Thursday, November 17, 2016. He leaves to mourn his passing: wife Sylvia, Robert, Jr., Brian and Anita Muhammad, Enrique Williams and Lisa Mitchell.

National officers and Staff

National Alliance of Postal and Federal Employees

“Let’s Get It On”

NAPFE Internet Radio Online

Every Thursday, 6:00 pm EST
www.wclmradioonline.com

NAPFE Closes Out the Year with Kudos to a Dedicated Patriot

NAPFE salutes Barack Hussein Obama, as a statesman, a warrior, a husband, a father, a gentleman, and as a president of the United States.

During the past eight years, the nation watched as the Congress of the United States elected by the people in their respective areas did perform with little or no respect for the office of the President.

These past eight years have been strewn with rubble; sticks and stones. The President will be leaving office a little grayer, but a whole lot smarter.

Does anyone remember the comment made by Mitch McConnell when Obama was elected to the presidency? He said, "The single most important thing we want to achieve is for President Obama to be a one term president."

Does anyone remember seeing the picture of Governor Jan Brewer "storming" across the pavement to shake her finger in Obama's face before even shaking his hand?

Then there was the final insult to a guest in "his house" when Congressman Joe Wilson screamed out, "You lie!" during an address before the full Congress discussing the Affordable Care Act (ACA). Through all of Congress' peccadilloes, Obama managed to move the country in the right direction, not as fast as he would have liked, but through sturdy persistence, tenacity, and a knowledge of which battles to fight and

President (continued from page 1)

These conventions are important. As delegates you help with the direction the union will take for the next two years. You must be present to hear the reports and vote on the recommendations submitted either individually (officer) or as a Local.

We will look forward to seeing you there.

The Place: Doubletree Hotel

The City: Monroeville, PA

The Date: August 1-4, 2017



which battles to circumvent. The Obamas leave with heads held high and a reward of a "Job Well Done." Especially when he received little or no help from most of the 535 members of Congress.

The staff of the NAPFE Newsletter send best regards to the Obama Family, all of them, for a "Job Well Done." We wish them the best as they leave the turmoil that is the White House for a sane and sober, and solid existence.

Thank you. Thank you, very much.



SAVE THE DATE!!

NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES

52st BIENNIAL NATIONAL CONVENTION



AUGUST 1-4, 2017

Hosted by Local 510 Pittsburgh PA

Parent Body - Auxiliary - Retirees - Management Division - Youth Division

Guest speakers, Workshops to inform and strengthen our Union,
Net Working, Awards Banquet, Youth Talent Showcase, Local Cultural
Excursions... and much, much more.



DoubleTree by Hilton
Convention Center

DOUBLETREE Hotel Pittsburgh - Monroeville
BY HILTON

101 Mall Blvd., Monroeville, Pennsylvania, 15146

Guests can make reservations over the phone @ (800)-222-8733 or online using the code
NAP @ www.doubletree3.hilton.com