

NAPFE Newsletter



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

NAPFE welcomes honoring the women of the National Alliance of Postal and Federal Employees during the month of March. To represent all the women of the Alliance we have chosen our National First Vice President, Mrs. Janice Fisher Robinson, who just happens to be the first woman to ever hold this position in the Alliance.



Janice Fisher Robinson was born in Fayetteville, NC. Her parents were Charles Richard Fisher and Josie Evans Fisher. Her father was a chef at the Sheraton Hotel in Philadelphia, Pa. while her mother worked at Ormonds Laundry in Fayetteville, NC. Her mother worked for minimum wage to make sure Janice was afforded the things any other young lady

MARCH IS WOMEN'S MONTH

of her age needed growing up. She attended the North Street Elementary School, the J.S. Spivey Junior High School and attended and graduated from E.E. Smith Senior High School in 1969 in Fayetteville, NC.

Janice attended Fayetteville State University after graduation from high school. During her time at FSU her major was Elementary Education. She was impressed with her aunt (her second mom) Evelyn Evans Fuller, who was an elementary education teacher.

Janice began her career as a Postal Employee with the US Postal Service in November 1981. She started as a Part-Time Flex (PTF) as they were called in the 80's. She did her probationary training from 1981-1982. Janice began considering relocating to

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Timeline

1789 U.S. Constitution is ratified. The terms “persons,” “people” and “electors” allow for interpretation of those beings to include men and women

1837 Oberlin College in Ohio becomes first coeducational college in the U.S.

1839 Mississippi becomes first state to grant married women right to hold property in their own names, independent of their husbands

1840 Catherine Brewer becomes first woman to receive a bachelor’s degree, from Georgia Female College (now Wesleyan College) in Macon, Ga.

1843 Isabella Baumfree takes the name Sojourner Truth and goes on to become a famed abolitionist and women’s rights activist

1848 First women’s rights convention is held in Seneca Falls, N.Y., to sign the Declaration of Rights and Sentiments

1849 Elizabeth Blackwell becomes first woman to receive a medical degree, from Geneva Medical College (now SUNY Upstate Medical University in Syracuse, N.Y.)

1869 First women’s suffrage law is passed, in territory of Wyoming

1872 Susan B. Anthony is arrested for trying to vote

1872 Victoria Claflin Woodhull becomes first woman Presidential candidate, for the Equal Rights Party

1916 Jeannette Rankin of Montana becomes first woman elected to Congress

1920 19th Amendment gives women right to vote

1924 Miriam Ferguson (Texas) and Nellie Tayloe Ross (Wyoming) become first women elected governor

1932 Amelia Earhart becomes first woman to fly solo across Atlantic

1932 Hattie Caraway of Arkansas becomes first woman elected to Senate

1933 Secretary of Labor Frances Perkins becomes first woman Cabinet member

1938 Fair Labor Standards Act establishes minimum wage without regard to gender

1955 First lesbian organization in U.S., Daughters of Bilitis, is founded

1963 Equal Pay Act is passed by Congress to close gender pay gap

1963 Betty Friedan’s *The Feminine Mystique* is published

1964 Title VII of Civil Rights Act of 1964 prohibits employment discrimination on basis of race, color, religion, national origin or sex

1967 Muriel Siebert becomes first woman to own a seat on the New York Stock Exchange

1972 Title IX bans gender discrimination in federally funded education programs

1972 Katharine Graham of The Washington Post Co. becomes first woman CEO of a Fortune 500 company

1972 Shirley Chisholm becomes first major-party woman Presidential candidate

1973 In *Roe v. Wade*, Supreme Court protects woman’s right to terminate pregnancy

1977 Secretary of Housing and Urban Development Patricia Harris becomes first Black woman Cabinet member

1978 Pregnancy Discrimination Act prohibits discrimination “on basis of pregnancy, childbirth, or related medical conditions”

1981 Sandra Day O’Connor becomes first woman Supreme Court justice

1982 For the first time, more women than men receive bachelor’s degrees

1984 In *Roberts v. United States Jaycees*, Supreme Court prohibits public organizations from refusing membership to someone because of gender

1984 Geraldine Ferraro becomes first major-party woman Vice Presidential nominee

1987 Congress declares March as National Women’s History Month

1990 Dr. Antonia Novello becomes first woman (and first Latino) U.S. surgeon general

1993 Family and Medical Leave Act provides job protection and leave for family, medical issues

1993 Janet Reno becomes first woman Attorney General

1994 Gender Equity in Education Act establishes programs to train teachers to treat boys and girls equally

From the Desk of the 2nd Vice President

Gale R. Thames

SPOUSES HAVE A SAY IN TSP WITHDRAWALS

Those anticipating making a withdrawal from their Thrift Savings Plan accounts after retirement need to remember that the law gives certain rights to your spouse, including a separated spouse.

If you are a married FERS participant, your spouse must waive his or her right to a survivor annuity if you choose a withdrawal method other than a joint life annuity with your spouse, with 50 percent survivor benefit, level payments, and no cash refund feature. If your spouse does not waive his or her rights to the prescribed annuity, you cannot withdraw your account by any other method. If you do not elect the prescribed annuity or obtain your spouse's waiver by the date on which you are required to withdraw, the TSP must purchase a joint and survivor annuity for you and your spouse with your TSP account.

If you are married CSRS participant, the TSP must notify your spouse before you withdraw your account, stating which annuity option you have chosen. The TSP will prosecute any participant who denies (or attempts to deny) his or her spouse these rights by, for example, not stating marital status correctly at the time the request is made, forging the spouse's signature, or falsifying the spouse's address.

Under certain circumstances, including when the spouse's whereabouts are unknown, an exception may be granted to the spouses' rights requirements. To apply for an exception, complete Form TSP-16, Exception to Spousal Requirements, and submit it with the required documentation to the TSP Service Office at the address on the form. The criteria for exceptional circumstances are strict. The fact that there is a separation agreement, a prenuptial agreement, a protective or restraining order, or a divorce petition does not in itself support a claim of exceptional circumstances.

For more information contact: Gale R. Thames at gthames@napfe.org

Calendar of Events 2017

March

| | |
|----|-------------------------|
| 1 | Ash Wednesday |
| 12 | Daylight Savings Begins |
| 17 | St. Patrick's Day |
| 20 | First Day of Spring |

SUBJECT: 2016 LM REPORTS & IRS 990 POST CARD

District and Local Presidents are reminded that subject reports are due to be filed March 31, 2017 and May 15, 2017, respectively. Anyone needing assistance in completing the reports must provide the **office of the National President** with (1) bank statements (checking and savings), (2) credit union statements, (3) deposit receipts, and (4) cancel checks/check images, (5) disbursement vouchers or an audit with the signature of the auditor - **Not Later Than February 28, 2017.**

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Tennessee, but finding it too difficult to leave home and her mother she subsequently reapplied for her position within the postal service.

When Janice reapplied at the Fayetteville Post Office, she was told that there may not be a position available for her. Janice was expecting her second child, and the postal service was aware of the pregnancy. A past President of NAPFE Local 316, Mr. Wilbert Graham, advised her to file an EEO complaint. She filed the EEO with NAPFE as her representative and she was rehired with the USPS.

Janice went on to become President of Local 316, serving until she was elected to her current national office of 1st vice president, serving in Washington, DC. Janice has a son Glen McAllister and a daughter Leslie Robinson. She is a proud mother, grandmother of 6, and great grandmother of 3. Honoree Janice F. Robinson.

ANSWERS FROM TEDDY THE TAX MAN

PLEASE STOP NOW, AND SIGN UP FOR MY MONTHLY NEWSLETTER AT WWW.HUNTVALLEYRETIREMENTS.COM

Q: I'm thanking you in advance, partially for information you gave me in the past. I know I just confused you, but I watched you on the news a few times last year, and one time you advised that we business owners should strongly consider setting up a retirement plan. I have a single-member LLC, and I think I'm ready. I just had my business return prepared, and I recall you saying that even though 2016 is long gone, I could still contribute and beat the federal and state governments by doing so. I did hear correctly, right?

A: You're talking (in this case) about a SEP. You certainly can contribute up to twenty-five percent of the business' net income, towards your retirement. You'll kill multiple birds with one stone, including lowering your federal taxes, lowering your state taxes and saving money for that day you plan to occupy the rocking chair. And, you won't believe this, but you'll join a very select group, in that you can still contribute to an IRA on top of all that. You have a tremendous opportunity in front of you!

Q: I'll never forget hearing you talk about the 'secret retirement strategy.' I wasn't old enough to take advantage of it back then, but I am now. How do I proceed?

A: For the sake of others, the secret retirement strategy is rolling over your retirement plan once you reach 59 ½, even though you are still an employee. Most people still don't realize that they can do that, hence, my naming it the 'secret retirement strategy.' First, you and your advisor should identify where the TSP or 401k, etc., will be rolled over. Then, get the appropriate paperwork from your employer. Ask your

advisor about rolling it over to something with guaranties, so that when there is a downturn in the stock market, you can remain on cruise control, instead of hitting the panic button the way so many people did in 2008.

Q: I have a few hundred dollars debited from my checking account, and going into my grandchild's college plan each month. For the first time since I've been doing it, I can foresee running short in a few months, and just for a few weeks. Can I stop the contributions, then resume them when I'm ready?

A: You absolutely can! I salute you for recognizing that you could have a financial shortfall, and planning ahead. Also, kudos to you for helping your grandchild in his/her pursuit of an education. I know that you don't want your grandchild to be saddled with mega student loans that will take twenty years to pay off. Make a note to yourself to resume your monthly contributions, when this little bit of a hiccup is gone.

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. You can obtain additional information at www.hvretirements.com.

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 |
| 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 |





SAVE THE DATE!!

NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES

52nd 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](http://www.doubletree3.hilton.com)**