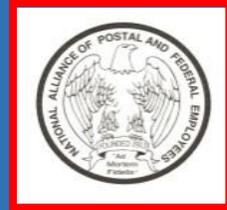


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NAPFE Newsletter



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HAPPY 104TH BIRTHDAY

NAPFE

1913 - 2017

Wilbur L. Duncan, National President

The National Alliance of Postal and Federal Employees is celebrating its 104th birthday on October 6, 2017. Founded in Chattanooga, TN at the foot of Lookout Mountain in response to the needs of the African American Railway Mail clerks who rode the rails distributing the mail in towns and cities throughout the country.

NAPFE has managed to remain alive and viable through several wars and conflicts both in and outside of a segregated Post Office and a segregated nation.

The white labor unions would not represent the “colored” workers. The lynching of African American railway mail clerks happened too often to be ignored, but no one was ever caught and convicted of murdering these federal employees. Since the white unions would not represent the postal African Americans, they decided to found their own organization to

represent them and the National Alliance of Postal Employees was born.

It wasn't until 1965 that the organization was opened to all federal employees and the name was changed to the National Alliance of Postal and Federal Employees.

Since its inception, the Alliance has never denied membership on the grounds of race, religion, or national origin. A postal or federal employee is welcome to join the Union.

The month of October is a great time to reach out and bring in a new member, a former member who has retired and believes he or she is not needed, but you cannot ignore experience and knowhow. Recruit a family member into the Auxiliary, they too, need additional support from families of NAPFE members. Each year becomes a milestone that this labor union continues to be viable and renders an important service to our members. God Bless NAPFE.

The Desk of the National 1st Vice President

Janice Robinson

Forty and Twenty Years Members for September

Congratulations to the following members who have stayed the course:

Forty Year – Life-time Member

Mr. Thomas G. Johnson, Sr. – Local 203
Charleston, WVA

Twenty Year Members

Roberson G. Merriweather – Local 708
Milwaukee, WI

Bryan K. Johnson – Local 701
Chicago, IL

Linda C. Shelton-Brown – Local 813
Newark, NJ

Daryl O. Bonner, Sr. Local 708
Milwaukee, WI

Brenda Anderson – Local 701
Chicago, IL

Lee R. Baker – Local 513
Jersey City, NJ

Chester L. Cassel – Local 107
Houston, TX

Darrell J. Goodman – Local 107
Houston, TX

Spencer E. Robinson, Jr. – Local 509
Philadelphia, PA

Denise Mercado – Local 809
Bronx, NY

Estelle R. Randolph – Local 313
Columbia, SC

Earl Brown, Jr. – Local 334
Opa Locka, FL

Sandy D. Hill – Local 408
Mobile, AL

Marleen Holder – Local 513
West Orange, NJ

George N. Moody – Local 813
New York, NY

Catastrophes on the Home Front

Seems as though, one catastrophe after another is riding on the coattails of one another. Hurricanes Harvey and Irma were bad enough. The destruction and deaths they left behind should have been enough. Those storms we cannot manage nor control. Doesn't seem that mass murder is either. We are unable to enter the minds of the people who perpetrate these types of dastardly crimes to prevent them.

Is there no place safe anymore? Churches, mosques, planes, subways, hospitals, places of business, schools, and any place where people gather - is a target for those bent on the destruction of people, places, and things.

We offer our prayers and condolences to the victims and their families. We join with everyone else in thanking the first responders in Las Vegas, including those who stopped to help others.

There are guidelines available to those who need to know how to prepare for a hurricane, but what guidelines do we have for avoiding mass murder.

The topic of guns will again come up and it will go down just as fast. The NRA is one of the most powerful lobbies in the U.S. No matter what happens or how many people are killed, when it comes to gun control, the National Rifle Association will prevail. Too bad, life is so short, I've always thought that living the best that you can, as long as you can, was most important.

J.C. Moore

"Let's Get It On"

NAPFE Online Radio Show

Every Thursday evening at 6:00 pm

www.wclmradioonline.com

ANSWERS FROM TEDDY THE TAX MAN

Q: I'm asking this for a friend. No, I REALLY am! She said that she saw one of your appearances on Fox in Maryland, and you gave her a good idea. It was regarding the in-service distribution strategy for rolling over a retirement a few years BEFORE she retired. She tried to do it herself, more than once, and it's not going through. What in the world can be the problem?

A: Oh my goodness! There are so many possible issues, including whether or not the current retirement plan requires paperwork, whether or not the plan requires what's called a Medallion Signature Guarantee, whether or not the correct transfer information was even included, and on and on. PLUS, who's to say whether the new setup is even correct for her? I have no experience in painting. So, I have someone to paint for me. I have no experience in auto mechanics, in fact I don't even change my own oil. That's no kidding! So, I take the car to a mechanic. I think you get where I'm going. If she's not a retirement's advisor, I recommend that she stay away from the do-it-yourself method.

Q: I heard you mention almost two years ago, that certain employees can move their retirement plans to other places, even BEFORE they retire. I don't remember what the strategy is called, but I became eligible last year. I had been wanting to do it since that time, but didn't have the money to pay you or anyone else to help me. Can you please, please, please share with others how you helped me resolve this? If I didn't know that it could be done, I can tell you now, that others didn't know.

A: My goodness! I guess I never thought about it! That's why it's good to hear from you and others who have questions. First, the strategy is called the in-service distribution. There are other variations of this title, but all in all, it's the same.

There is GREAT news! In many, many instances, the fee for this service can be deducted from your retirement account, so that you don't HAVE to write a check. That's great, because otherwise, most of my clients couldn't afford to take advantage of this strategy. Thanks for bringing that to my attention!!!

Q: You know that early distribution plan that you mentioned a while ago, that allowed those of us who are sixty (60) to roll over our retirements before we retire? I've been taking notes, and it didn't make sense until you mentioned what happened to us in 2008. I've never been dumb, but building retirements is not necessarily my forte. Just one more time, please explain the thing about the guarantees when I move my TSP.

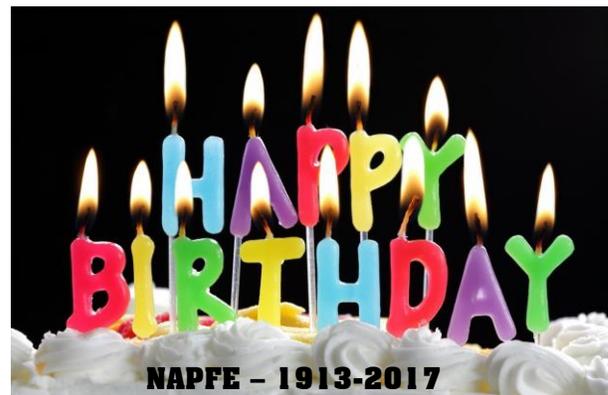
A: I can't wait until October's newsletter comes out. I received all three (3) of the questions that I'll answer, within about nine days of each other, and they're all concerning this strategy! I think

(Continued on page 4)

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Teddy the Taxman

(Continued from page 3)

that people are starting to catch on. One of the primary reasons I love this plan is that, if, after I've analyzed a person's situation, and it makes sense, I'll recommend moving his/her current TSP or 401k to an annuity that has a guarantee. The year 2008 taught us that the stock market (and our retirements) can drop at ANY time. A guarantee can allow your retirement to not only NOT LOSE, but could also GUARANTEE that income will be ADDED to your account. Many have said that if they knew about this nine (9) years ago and they were eligible to take advantage of this little-known idea, they would've used it.

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@huntvalleyretirements.com.

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

HAPPY BIRTHDAY TO THE NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES

104 YEARS OF SERVICE TO POSTAL AND FEDERAL WORKERS.

FROM NAPFE EMPLOYEES



From the Desk of the 2nd Vice President

Merit Systems Protection Board opens the door to claims for taxes arising from back pay damages

Back pay awards and settlements for discrimination may cost agencies more based on a recent Merit Systems Protection Board administrative judge decision that went against past precedent and ordered an agency to reimburse an employee for the taxes arising from the damages payment.

This case could also impact an agency's decision to defend or settle an MSPB appeal because practitioners will need to "take into account the additional damages in tax consequences that are now possible in MSPB cases" and settlements.

An administrative judge declined to follow prior case law and found that the MSPB has the authority to award compensatory damages covering the adverse tax consequences of back pay awards in discrimination cases. This is the first case to acknowledge the MSPB's right to award consequences and therefore has the potential to have wide impact.

Since the 1991 amendments to Title VII (Civil Rights Act), the EEOC and federal courts have recognized the right to remedy the additional tax burden caused by receiving several years of back pay at one time.

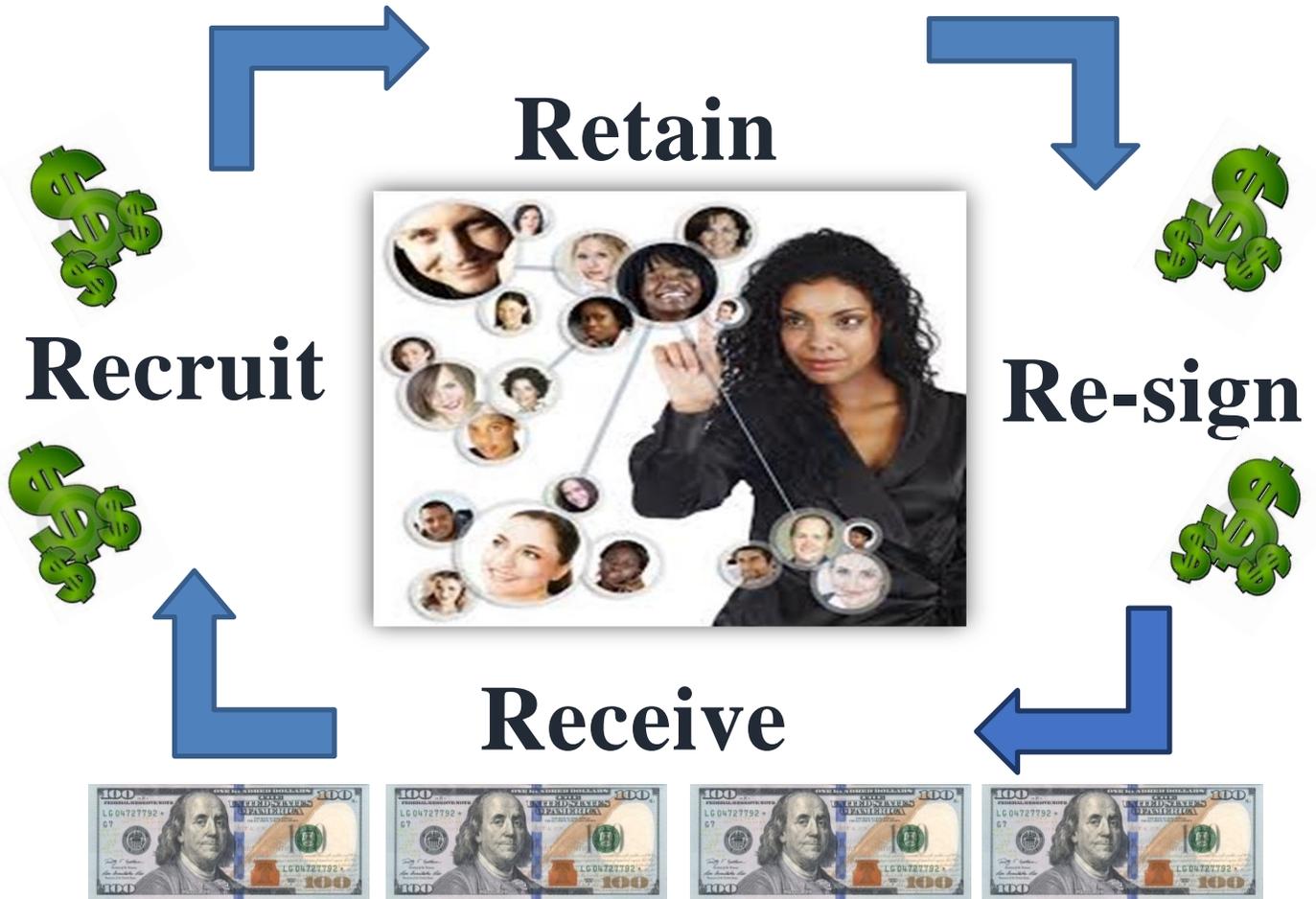
Gale R. Thames, 2nd Vice President

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The National Alliance of Postal and Federal Employees



THERE IS STRENGTH IN NUMBERS...

AND WE NEED YOU!

JOIN US IN RECRUITING NEW MEMBERS, RETAINING THEM AS WE REPRESENT THEM; CONTINUE TO RE-SIGN MEMBERS SO YOU CAN RECEIVE \$100 FOR EACH RECRUITMENT.

Contact: National 1st Vice President Janice Robinson 202-939-6325