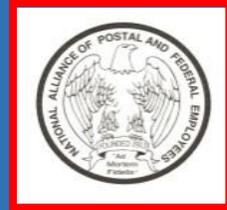


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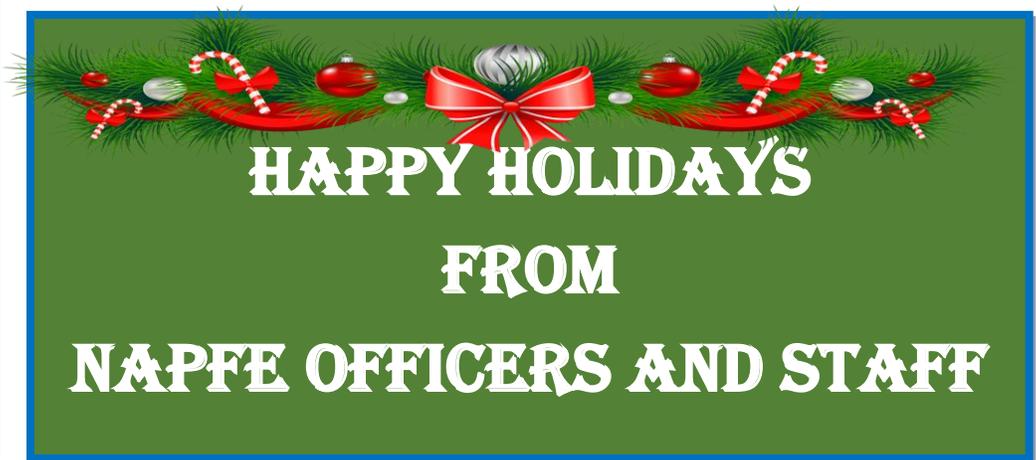
NAPFE Newsletter



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Wilbur L. Duncan, National President



A Christmas Gift?

The approval by Congress of "Trump's Tax Reform" sends this special message to all of us. Congressional Republicans believe in **Party (GOP) first and America second**. During the Obama administration the Republicans complained about the National debt. However, this legislation will add 1.4 trillion to the debt and leave thirteen million people without health insurance. "Trickle down economics" have been tried before and we ended up in a depression or recession each time. Nothing good will result from this legislation. If something or someone does not counter this action, the country very well may end up in worse condition than the depression of 1929. The Republicans say they have a "trigger" to take care of the debt. The "trigger" is to assess the debt upon the middle class while the "RICHER GET RICHER"

Though the House and the Senate now have to go into conference to reconcile the differences in the bill, I shudder to think of what will be removed in order to present a finish piece of legislation for the president's signature. It was a Republican president who got rid of car loan interest, credit card interest, and student loan interest as federal tax deductions. Now they are going after state, local, and sales tax deductions. Should both houses be able to reconcile their difference and the president signs it before the end of 2017, the new tax reform will go into effect on January 1, 2018. But your 2017 taxes will be based on the regulations for this year. Happy New Year to all.

The Desk of the National 1st Vice President

Janice Robinson

The Wounded Warrior Federal Leave Act 2015

I'm referencing the Wounded Warriors Federal Leave Act of 2015 because some of our members still unclear on who was eligible for this leave. Hopefully after reading what I was able to pull from Office of Personnel Management memorandum this will answer some of the questions our members have been calling Headquarters seeking answers.

The Wounded Warriors Federal Leave Act of 2015 was signed into law on November 5. The Office of Personnel Management recently released guidance detailing which federal employees will receive benefits from this new legislation and how it works.

The information that follows is taken from OPM's guidance, [memorandum CPM 2015-11](#). The legislation provides a separate new leave category, to be known as "disabled veteran leave," to any new Federal employee who is a veteran with a service-connected disability rated at 30 percent or more for purposes of undergoing medical treatment for such disability for which sick leave could regularly be used. Disabled veteran leave is available during the first 12 months of employment and may not exceed 104 hours. Disabled veteran leave not used during the first 12 months of employment may not be carried over to subsequent years and will be forfeited.

Who is Eligible?

It is important to note that the new leave category will only apply to **new federal employees hired on or after November 5, 2016**.

Disabled veteran leave is also available to employees of the United States Postal Service and the Postal Regulatory Commission. However, as the Act does not apply to employees not covered by title 5 leave provisions, disabled

veteran leave is not available to non-title 5 employees such as employees of the Federal Aviation Administration and Transportation Security Administration. Congress did not include a provision that makes disabled veteran leave available retroactively or to current Federal employees. The Act defines the following terms –

- **Employee.** Has the same meaning as provided for in the definition of employee under section 2105 of title 5, United States Code, and also includes employees of the United States Postal Service and the Postal Regulatory Commission.
- **Veteran.** Means a person who served in the active military, naval, or air service, and who was discharged or released under conditions other than dishonorable.
- **Service-Connected.** Refers to a disability that was incurred or aggravated in the line of duty in the active military, naval, or air service.

Disabled Veteran Leave Certification

In order to verify that disabled veteran leave is used for treatment of a service-connected disability, an eligible employee must submit certification issued by a health care provider that the employee used such leave for purposes of receiving treatment for the service-connected disability.

Regulations and Effective Date

The Act requires the U.S. Office of Personnel Management (OPM) to issue implementing regulations covering employees other than those employed by the United States Postal Service and the Postal Regulatory Commission no later than 9 months after the date of enactment. The new leave category of disabled veteran leave is not immediately available as the Act provides for a delayed effective date. Under the Act, the provisions of the new category of disabled veteran leave will apply with respect to

(Continued on page 4)

ANSWERS FROM TEDDY THE TAX MAN

Q: I watched you on the news when you said that a person could take out an insurance policy for a ten (10) year period. I was blown away! It's always been my belief that term policies were for thirty (30) years. Clarify please.

A: You are not the only one who believes that thirty (30) years is the minimum. A good example of a policy needed for a short 'term' is that person who has decided that he/she will not be leaving a financial legacy for any person, but he/she may want to leave just enough money to cover the balance of the mortgage on the house, so that it is paid off, shortly after death. The term could be for much less than that thirty (30) year time period to which we are accustomed. That person could also save quite a bit in premiums, compared to what he/she would pay over a thirty (30) year term.

Q: I gave some money and a lot of clothes to a family at my church, whose house burned down in 2017. Someone told me that none of that is tax deductible. That can't be true! Can it?

A: Unfortunately, it is true. If you had given it to the church and allowed the church to give it to the family, you could have deducted it on your tax return. That's because the church is recognized as a 501(c)(3). The family is NOT a 501(c)(3).

Q: Mine is more a comment/confirmation than a question. A relative of mine said that her advisor mentioned to her, what you've been telling us about doing the early distribution of our TSP's if we were fortunate enough to have reached the age of 59 ½. She's admitting that she didn't understand ALL that the advisor said, but she trusted him, and made the move. Now she gets it, and won't shut up about it!! I'll turn 59 ½ in March, and it's already on my schedule.

A: That's my laugh for the day! One of my main reasons for recommending that people consider using this strategy, is that many, many people lost a great deal of their TSP's in 2008 because of the serious downturn in the stock market. If it happens again, these same people will be in a worse situation, because they're THAT much closer to retirement. So now, why not move those funds into a guaranteed annuity, with the accent on 'GUARANTEED,' if your advisor thinks it's a good fit for 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@huntvalleyretirements.com. You can obtain additional information at www.huntvalleyretirements.com.

DISCLAIMER

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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.

“Let's Get It On”

NAPFE Online Internet Radio Show

Has a new Link and new call letters.

WWW.UWINradio.com.

UWIN 1450AM and WBTL 1540AM

Airs live every Thursday, 6.pm EST.

**National Auxiliary
to the
National Alliance of Postal and Federal
Employees**

Mission

The mission of the Auxiliary is to assist the Alliance in legislation activities and social programs

Eligibility

The Auxiliary is composed of relatives of Alliance members and Associates members as may be determined by the Constitution of the Auxiliary, which shall be organized into Districts and Locals along the same lines as the parent body. The principles of the auxiliary shall not be inconsistent with those of the Alliance.

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*Season's Greetings
From The
National Auxiliary*

1st Vice President (Continued from Page 2)

any new Federal civilian employee “hired on or after the date that is 1 year after the date of enactment of this Act.” **Therefore, the new leave category will be available to new Federal civilian employees hired on or after November 5, 2016.**

What About Current Employees?

While current Federal employees are not eligible for disabled veteran leave, Executive Order 5396, July 17, 1930, provides that disabled veterans are entitled to leave without pay for necessary medical treatment. In addition, a disabled veteran has a wide range of leave options and workplace flexibilities available to take time off from work to receive medical treatment for his or her disability, such as annual leave, sick leave, advanced annual leave or advanced sick leave, leave under the Family and Medical Leave Act (FMLA), donated leave under the voluntary leave transfer program, compensatory time off and telework. If established by the employing agency, a voluntary leave bank program may also be an option for an employee needing to take time away from work.

Extracted from fedsmith.com

Hanukkah Begins

December 12



Begins

**December
26**

Desk of the 2nd National Vice President

SEXUAL HARASSMENT IN THE WORK PLACE

Sex-based discrimination, which includes sexual harassment, is prohibited under federal law. Sexual harassment is objectionable, nonconsensual sexually related misconduct that is verbal or physical. Sexual harassment involves incidents that have no sexual component, but instead are aimed at disparaging an employee on the basis of gender.

Sexual Harassment: Unwelcome sexual advances, request for sexual favors, and other verbal or physical conduct of a sexual nature constitute sexual harassment when; 1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment; 2) submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; 3) such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

Because of what is taking place in the entertainment and political environment, the light has been turned on and is being directed to bring the practice of sexual harassment out in the open. As of the writing of this article, very little has been said pertaining to the practice of sexual harassment in the Postal Service.

For those of us who are or have been postal employees are well aware of this practice. The prevailing attitude of postal management has been "this is a man's world" and in order to be successful in this organization, it is best that this attitude is remembered.

A large percentage of females in the postal service, especially those in management have been the victims of some type of sexual harassment

sometime during their career. One would ask the question "if this is happening, why hasn't it been addressed?" The answer is FEAR! Fear of retaliation, fear of lost promotions and fear of termination. As being shown by the news media, this fear is the coat that most females in the work force have to wear.

The following is an example of what happens to justify this fear. In the Postal Service, a midlevel manager heard her manager make the comment "the only thing that I will miss about you is your big breast." The manager immediately reported the incident to management officials as required by postal regulations. There was no investigation conducted to determine if this indeed did happen, the female manager was reassigned to another facility at a lower pay level and was denied promotion. When she filed an appeal about the harassment the retaliation increased. She was accused of discriminating against some of her employees. The case ended up going to arbitration, which found in her favor. But she was ordered to render an apology to her employees, which she refused to do. She was subsequently terminated for failure to follow a direct order.

This incident did happen and it shows why female employees do not come forward to report these incidents of sexual harassment. Keeping silent on these actions, you are building a foundation for this type of action to continue against you and other employees. These actions need to be reported.

If you are a victim of this type of harassment, give us a call at 202-939-6344.

HAPPY HOLIDAYS

PLEASE KEEP NAPFE INFORMED
OF ANY ADDRESS CHANGE!
SEND AN EMAIL to NAPFE OR
VISIT www.napfe.com and
submit a change of address
electronically on the NAPFE
webpage.



Reminder to all Recruiters in Order to Be Paid Recruiter's Fees:

If you are recruiting members, please be reminded in order to be paid the recruiter fee, the name of the recruiter **MUST BE PLACED AT THE TOP OF THE YELLOW COPY OF THE PS1187.**

Signing the PS 1187 as a Union official does not state to this office you are the recruiter. So in order to be paid in a timely fashion, please adhere to the rules of the recruitment program.

Also, recruit payment will only be sent out only after NAPFE HQ has received 3 months of dues check off for USPS employees.

Members joining and paying through the NAPFE Credit Union must first pay 6 months of dues.

Members joining and paying by Credit Card or Debit Card must pay 6 months of dues before receiving the membership recruit fee.

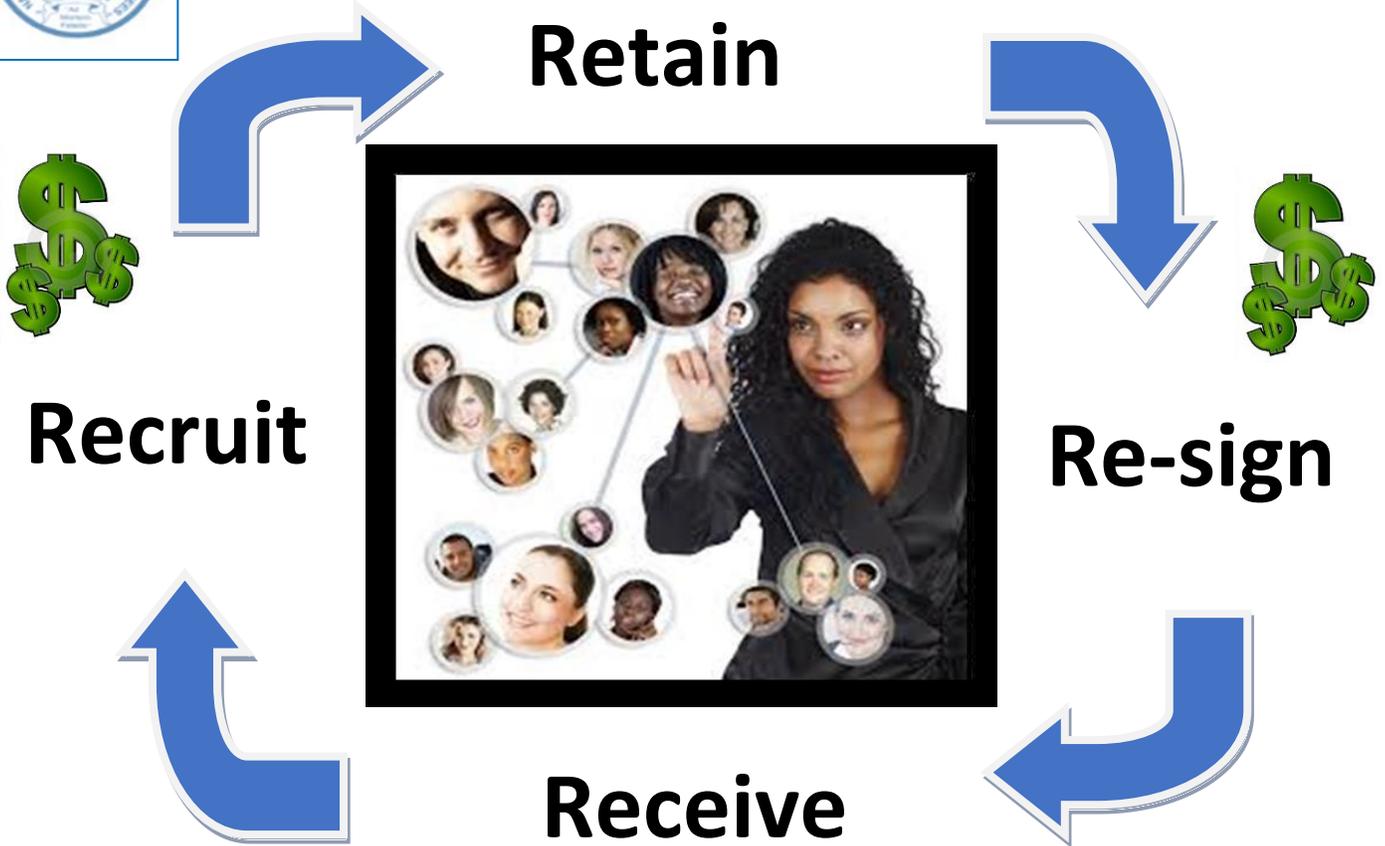
All members paying dues by cash must pay 1 year of monthly dues before the recruiter is paid.

Union members in management positions can only sign up other managers and supervisors while craft members are free to sign up all postal & federal employees.





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 and Representing Them; Continue To Resign
Members So You Can Receive \$100 For Each Recruitment**

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