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NAPFE Newsletter



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THE ELECTORAL COLLEGE

A REASON TO EXERCISE YOUR RIGHT TO VOTE

Wilbur L. Duncan, National President

THE ELECTORAL COLLEGE

Why is it necessary to have an Electoral College to elect a President and Vice President when it would be easier to elect them directly as most of us thought, for years, we were doing. In actuality, we have been knocking ourselves out to elect “Electors” who will select the president and the vice president. Hopefully, those electors will vote according to the will of the people, the popular vote. As we saw in this last presidential election, that doesn’t always work.

The Constitution provided this extra layer because “the nation’s founders were afraid of democracy.” It seems James Madison was worried about “factions:” People whom he defined as a group of citizens with a common interest in a program or proposal that would

impact on the rights of other citizens.

Alexander Hamilton wrote in “The Federalist Papers,” “that the office of President will never fall to the lot of any man who is not in an eminent degree endowed with the requisite qualifications.” The reason for the Electoral College is to preserve “the sense of the people.” At the same time, the College is to ensure that a president is chosen “by men most capable of analyzing the qualities adapted to the station, and acting under circumstances favorable to deliberation, and to a judicious combination of all the reasons and inducements which were proper to govern their choice.” In other words, the College is to judge whether the person chosen by the people has the qualifications to be President.

(Continued on page 2)

President (continued from page 1)

In 26 states, plus Washington, DC, electors are bound by law or party pledges to vote in accord with the popular vote. Most of them do, but occasionally, a few actually vote in opposition to the popular vote.

As witnessed in the 2000 election, the Electoral College does make it possible for a candidate to win the popular vote and still not become president. But that may happen because of the way a state apportions the electors. The winner takes all system is not federally mandated. In all but two states, Maine and Nebraska, electors are awarded on a winner-take-all-basis, which means that if a candidate wins a state by even a small margin, he or she wins all of the state's electoral votes.

At the time the Electoral College was placed in the Constitution, it was not the only limitation to direct voting. Most of those limitations have been removed. For instance, senators were initially appointed by state legislatures, and states were permitted to ban women from voting entirely. Slaves got an even worse deal; a slave was officially counted as just three-fifths of a person. The 14th Amendment abolished the three-fifths of a person and granted former **male** slaves the right to vote. The 17th Amendment made senators subject to direct election, and the 19th Amendment gave women the right to vote.

Who are these people who make up the Electoral College?

Though controversial, the Electoral College has remained in place for more than two hundred twenty-five years since the framers of the Constitution ordained it to select the person for president.

Members of the Electoral College are appointed by the state and are pledged to support the presidential candidate the voters have supported. The members vote on the second Wednesday in December following the national election. **(To Be Continued Next Month)**

Desk of the National 1st Vice President

President Trump has announced that there would be no pay increase for federal employees in 2019. He said the nation's budget wouldn't support it. Trump did say that the military would not be affected. They are expected to receive a 2.6 % pay raise next year.

I would remind our members that the mid-term elections are coming up. November 6th will be a very important day for all Americans. Make sure that as eligible voter, you exercise your right to vote. There are places in this country where transgressions in voting are being blatantly and openly displayed. Polling locations have been closed in more than 10 counties in Georgia in the predominantly Black precincts. The closing of seven out of nine precincts in Randolph County in Georgia was stopped, but the fight isn't over.

A 2016 report "The Great Poll Closure" from The Leadership Conference Education Fund, listed 868 fewer polling places available for the 2016 Presidential election based on their study of 381 counties at that time. We are now beginning to hear of closures in 2018. The mid-term elections are very important. There are 35 Senate seats, all 435 House seats up for reelection. The Senate seats are currently occupied by 24 Democrats, 9 Republicans, and 2 Independents. Full Senate complement is 51 Republicans, 47 Democrats and 2 Independents. The Republicans are hoping to increase their lot to get rid of more Obamacare among other priorities.

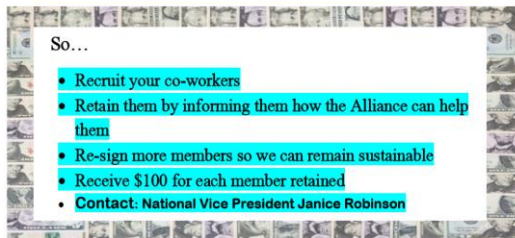
I urge you to check out your communities. Find out what is happening in the voter registration and participation areas. **AND – BE SURE VOTE YOUR CHOICE.**

Desk of the National 1st Vice President –

Janice F. Robinson



**The National Alliance of
Postal and Federal Employees**



Rules apply for payment of recruiting fees – See Pg. 7

Each One, Reach One

September 2018

We are entering our ninth month of 2018. Seems like only yesterday when we were beginning the new year. Our priorities remain the same - membership.

This appeal includes not only the officers of the union but also our current membership. We require the help of all of you to raise our numbers.

Remember that membership is the lifeline of the union.

We suggested a resolution for 2018 for all the Alliance family – It is: “We are going to do all we must for NAPFE.”

The means that we are going to apprise potential members of our history, the services we can render, how we look-out for our members when they have on

the job problems. Recruiting one new member per month per member, would give us quite a jolt. A step in the right direction. UP, ^{UP}, UP.

Those of you who have personally witnessed the protection of your jobs, be proud to share these encounters with the newcomers and potential members.

We must stay in touch with our members and urge them to engage with their co-workers to initiate recruitment. We must also reach out to them and educate them on the services we provide as a labor union. Remember, “Each One, Reach One.”

For Every person you recruit, you will be paid \$100.00

(Rules apply for payment of recruiting fees – See page 7)

NOVEMBER 6, 2018

**REMEMBER TO EXERCISE YOUR RIGHT TO VOTE IN THE
MID-TERM ELECTIONS**

ANSWERS FROM TEDDY THE TAX MAN

Q: In June, my advisor told me that I could amend my 2013 tax return and include mortgage interest that I overlooked on my original return. Huh? I thought that the statute of limitations was three years.

A: You can amend your federal return three years after it was filed. Here's what you rarely hear though: you can also amend it up to two years after you've paid a balance off. I'll bet that that was your case. If it was, go at it, and get some of that money back.

Q: I've had my financial advisor for six years now, and she's pretty good. Believe me, I'm not second-guessing her, I just kind of want you to chime in. Ever since I can remember, I've heard that if I touch my retirement before 59 ½, I would have to pay a 10% penalty on what I withdrew. She told me that there is a strategy that I could use, that would allow me to avoid penalties on money I withdrew, even though I'm not yet 59 ½. I could really use that money because of some circumstances that I have found myself in. What's the truth?

A: I wish that I could kiss your advisor. She's right! I've done this for about six clients already this year. I rolled their retirements over to an IRA and set it up so that they will receive the same amount (No more. No less.) from that IRA for five years. After the five years are over, as long as they are at least 59 ½, they are free to do with those remaining funds, whatever they want. There's more to it, but generally, those are the basics for this strategy.

Q: Some advice that you gave a while ago, is just hitting me. One of the rules that I need to follow for my Roth not to be taxable is that the account had to be opened and FUNDED (money put in), in order for the five-year clock to start

running. It doesn't mean that I have to put \$5500 in it every year, right?

A: You are correct! Even though I recommend putting as much in your Roth EACH YEAR as the law allows, if you skip a year or two years or however many years, the clock still began running when you deposited that very first dollar. As an example, if you first contributed \$1 in 2015, and through other contributions and growth, you ended up pulling out \$100,000 in 2020, you would pay ZERO dollars in taxes, as long as you're at least 59 ½ when you pull some out.

Teddy Prioleau is a registered representative, Enrolled Agent and the founder of Hunt Valley Retirements, LLC. You can reach him at 410 931-2004.

EFFECTIVE AUGUST 2018, ONLY NAPFE MEMBERS AND THEIR FAMILIES HAVE AN EXCLUSIVE EMAIL ADDRESS FOR DIRECT AND FASTER CONTACT!
teddythetaxman@gmail.com. Please delete all previous email addresses.

Keep your eyes peeled for Teddy's new book, titled **STEP AWAYYY FROM THE PORCELAIN!!!!** It will hit bookstores soon.

Sign up for his monthly newsletter at www.huntvalleyretirements.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.

NAPFE MEMBER! WE HAVE THE LONG DENIM APRONS!



**From the Office of the 1st Vice
President**

Janice F. Robinson

Alliance members you have been asking for the long denim aprons, and they have arrived. Please place your order via email or by telephone for the aprons.

This is also a great recruitment tool for your local. For 2018 NAPFE has plans on being more visible in the workplace. Letting our members and non-members know we are still in the workplace representing OUR members. Hopefully this will also increase recruitment efforts in all the locals. We cannot sit back and not let everyone know the Alliance is still alive and representing.

Some locals can order and give the aprons out to new recruits as a joining incentive.

The cost of the aprons is \$10.00.

**“The Union that Cares for its
Members!”**

202-939-6325 Ext 248

**Thank you to our very own
National Secretary Noel V.S.
Murrain for displaying our
aprons.**



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Former NAPFE 1st Vice President David A. Cage Returns to the National Office



Former NAPFE National 1st Vice President, David A. Cage has returned to the National office to take up the mantle of National Treasurer-Comptroller following the untimely death of Warren E. Powell. Mr. Powell died on July 14, 2018.

Mr. Cage hails from Jackson, MS and will complete the unfulfilled term of office until the next national election.



NAPFE T-Shirt

For Sale

Ten Dollars - \$10.00

**Don't Worry - We Have
Your Size**

Medium/Large/1x/2x/3x

Purchase Yours Today

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 PS 1187.**

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 Business of Unionism...

is the business of all union members. Participation is key. Don't just join the union and expect the officers to do all the work. They require help and feedback from time to time.

There is strength in numbers. Stand up and be counted. Labor unions are again under a threat of being dismantled – of losing their advantage. Do not let this happen. An active member has a voice.

Use It.



The National Alliance of Postal and Federal Employees

RECRUIT

RE-SIGN

REACH

RECEIVE

RETAIN

For every new member you sign up with the National Alliance – earn \$100.00.

For Details: 202-939-6325 Ext. 248



You Can Do the Following:

- **Recruit USPS & Federal Employees**
- **Recruit your co-workers. Emphasize the help NAPFE provides in job-related situations**
- **Re-sign members who may have left the fold**
- **Receive \$100 for each member recruited**

Desk of the 2nd Vice President

Over the past few months, I have received numerous inquiries pertaining investigative/pre-disciplinary interviews. The main focus of these inquiries have been “what are my rights.” The main focus of your rights is *Weingarten Rights*. This right provides that the employee who is the focus of the interview has the right to have a representative present during the interview.

To trigger *Weingarten* right, four elements must be met;

1. An examination of a bargaining unit employee by an agency representative.
2. The examination must occur in connection with an investigation.
3. The employee must reasonably believe that the examination may result in discipline.
4. The employee **must** request representation.

The agency need not advise the employee during the investigation of the right to a representative. An annual notice of that right is sufficient.

When a valid request for representation has been made, the agency has the choice to;

1. Grant the request.
2. Discontinue the interview.
3. Offer the employee the choice to continue the interview without representation or have no interview at all.

The decisive consideration as to whether an employee is entitled to representation is whether he wants union support and **reasonably fears discipline**.

To qualify as an examination for the purpose of the *Weingarten* right, a meeting does not necessarily have to occur on duty time.

An employee’s decision to participate in

an investigative interview without representation must not be coerced.

An employee’s refusal to participate in a meeting that meets *Weingarten* criteria, after a valid request for representation has been denied, is protected by the statute. The employee does not commit insubordination. An employee’s refusal to attend a meeting that is not an examination in connection with an investigation is an act of insubordination and grounds for disciplinary action.

A meeting held to discuss a last chance agreement, although concerning potential disciplinary action, is not an examination in connection with an investigation.

The fact that a grievant was told that a meeting was for “safety concerns” and was non-disciplinary didn’t establish that the grievant fear of discipline was unreasonable.

The determination of whether an employee’s alleged fear of discipline was reasonable is made from the perspective of the employee rather than the intentions of the agency’s representative.

When informed of a pending interview, the employee should contact EEO and file a complaint. This insures that you can have a representative of your choice (Alliance Rep) versus having a representative provided from the exclusive union.

If you need further information, contact me;
Gale R. Thames National Labor Director
202-939-6381
gthames22@gmail.com

