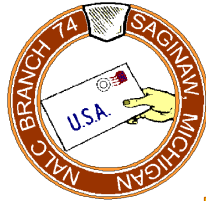


**NALC Branch 74's... 2008 AWARD WINNING**



# **The INFORMER**

**LOUIS M. P. MILLER BRANCH,  
NATIONAL ASSOCIATION OF LETTER CARRIERS – AFL/CIO  
REPRESENTING CHESANING, FRANKENMUTH,  
GRAYLING, ST. CHARLES & SAGINAW in MICHIGAN**

**VOLUME 14 NUMBER 9 NOVEMBER 2009**





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#### **DEADLINE: NOVEMBER 23<sup>rd</sup> FOR DECEMBER'S ISSUE**

Submissions for the December issue of *The Informer* must be submitted no later than November 23. "Letters To The Editor" require a signature and a phone number (it won't be published) for verification.

Submissions must be either legibly hand-printed, or typed, double-spaced using 12 point font or via e-mail to:

*informeditor@yahoo.com*

Hard copy submissions may be mailed to:

*The Informer*,  
 3175 Christy Way, Ste. 4,  
 Saginaw, MI 48603-2210

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**THE INFORMER Editor:**  
*Rob Wojciechowski*

## **This Month...**

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## **AND MORE INSIDE THIS MONTH'S The INFORMER**





## FROM THE DESK OF THE PRESIDENT

Our Branch will be running two Texas Hold 'Em Tournaments in the next two months for MDA. Each tournament is four days long starting on Saturday and ending on Tuesday. The tournament dates are November 14th through the 17th and December 19th through the 22nd. We will have two volunteers per shift. There will be three shifts

Saturday and Sunday and two shifts Monday and Tuesday. Saturdays and Sunday shifts will run from 2 pm-5:30 pm, 5:30 pm-9 pm, and 9 pm-1 am (or 2 am). Monday and Tuesday shifts will run from 4 pm-8 pm and 8 pm to Midnight (or 1 am). The tournament will be held at The Davenport Inn on Davenport Street by Warwick Street.

Volunteers should show up about 20 minutes early to learn what needs to be done. We will be responsible for changing money for chips and chips back to money. We will also be responsible for the money and some very minor paperwork. It is an extremely easy fundraiser and a lot of fun at the same time. The shift schedule is currently about half full. We would also like to encourage members, friends and family members of our branch (over 18), that aren't working, to come out and try their luck. If you have questions or would like to volunteer, please call me at 790-3388, or see John Hofmann.



SATURDAY, SUNDAY, MONDAY, TUESDAY - NOVEMBER 14, 15, 16, & 17  
&  
SATURDAY, SUNDAY, MONDAY, TUESDAY - DECEMBER 19, 20, 21, & 22  
ROUTE: SAT 3:00-5:30 COX 5:30-9:00 MON 4:00-8:00 TUE 8:00-12:00

**C'DOWN DOWN AND HAVE URSELF SUM FUN FOR MDA**

The month of November will be used as the evaluation period for Saginaw's route adjustments. In December, carriers will receive their initial consultation (evaluation) based on the regular carriers office and street times, during that period. The local adjustment team (DEAT Team) will normally use the carriers own numbers but they have an option of using other data if needed. This generally occurs if the regular carrier is not working the route during that period.

The adjustment team will then come up with an adjustment scenario on those evaluations. If routes are lost, the agreement requires that they consider auxiliary routes, vacant routes, and then eliminate routes held by junior carriers, provided the adjustment is effective and efficient. This did not happen in the last adjustment due to a lack of time. The time frame for this round of adjustments was spread out to eliminate those problems. The adjustments must be completed by February 29, 2010.

All the Associate Offices are already in the MIARAP process. Chesaning used Septembers data to evaluate the times of the routes, while St. Charles, Frankenmuth, and Grayling all used data from October. Chesaning's adjustments will be completed by the end of November while the other AO's will be completed by January 31, 2010.

*(Continued on page 5)*

## IT'S THE LITTLE THINGS



*By John Hofmann, Branch 74 Vice President*

As letter carriers for the United States Postal Service, each of us has a responsibility to be the best that we can. There are some of us that can case faster than others, and there are others that can deliver faster than the rest. There are those that seem to know every route in the office, yet others find it very difficult to adapt to a different route. There are those that seem to be always on management's agenda, then there are those that you would never even know they are there except for their case light being on.

To be the best we can, sometimes we have to evaluate ourselves and do the right thing the way we are supposed to do it as a letter carrier. There are times when you take an easy way out or when you are in such a hurry, the little things you neglect to do can get you in trouble. Hurrying is one of the main causes of accidents. So just consider some of these "little things" that should make you decelerate a bit to do your job right.

- It is the little thing of being on time to work before your tour starts. Excessive tardiness could lead to some measures that might try to 'correct' your behavior.
- It is the little thing of doing a thorough vehicle check in the morning to ensure that the vehicle will start, it is safe to drive, and to ensure that any damage is noted. Simply starting the engine is not a vehicle check. Failure to do a complete vehicle check could leave you as a scapegoat for management to put the blame on for something you did not do. Delay that urge to run back inside and do the vehicle check correctly.
- It is the little thing of filling out the 3996 when you believe you will not be able to complete your route in 8 hours or less. Not only are we supposed to be told what to do (i.e. curtail and authorized overtime etc.), the document serves as a vital piece of evidence that the union uses on your behalf if the situation should arise. Take the necessary time to properly fill one out when needed, especially if you do not know the route.
- It is the little thing of checking the pink cards (PS Form 3982) before you pull the route down, especially if you are new to the route. Granted you cannot remember every name, but you can have the chance to look at the DPS holdouts to ensure the newest change of addressees do not get delivered. Give those customers who have moved an honest effort and make sure you check the pink cards.
- It is the little thing of taking your 10-minute morning break. Rest breaks, according to National Arbitrator Britton, ruled that the Postal Service must ensure that all employees stop working during an office break. Contractual breaks must be observed and cannot be waived by employees. What do you gain by not taking your break? You gain nothing but you do lose 10 minutes to

*...the little things you neglect to do can get you into trouble.*

*(Continued on page 5)*

## IT'S THE LITTLE THINGS, continued

*(Continued from page 4)*  
management.

- It is the little thing of completing all the office tasks while in the office. Getting your parcels and DPS should be done on street time. To do otherwise could mislead management that you did not meet your casing standard of at least 18 and 8. Follow the agreed-upon procedure and get your parcels and DPS when you are supposed to.
- It is the little thing of taking your 5-minute personal time everyday. This is done before punching out on street time. It is built into your route; why not use it? Do not be in such a hurry to neglect to properly dress for your letter carrier duties and do not forget about those "personal needs".
- It is the little thing of observing the traffic laws to and from your route. Letter carriers are not excluded from the state laws that govern our roads and by-ways. Observe the traffic laws, do not speed, do the speed limit, and get to your first stop safely.
- It is the little thing of fastening your safety belt/shoulder harness every time your vehicle is in motion. If you have 67 stops that require you to get out of your vehicle, then 67 times your seat belt/shoulder harness should be refastened, even if one of those stops is just 20 feet away. Don't compromise your safety — put it on each and every time.

How about delivering a package? Do you pull in the driveway? Do you look behind you when you back out? Do you curb your wheels and set the parking brake when you leave the vehicle? Do you check your vehicle doors a couple of times during the day? There are many other things that you/we need to do to makes us the best. Cut yourself some slack and do the right thing by doing all those "little things".

***Let's be more careful out there people.***

## DESK OF THE PRESIDENT, continued

*(Continued from page 3)*

The Senate approved legislation on October 22 that gives federal and postal workers under the Federal Employees Retirement System credit toward their retirement benefits for unused sick leave. The House approved the bill October 7 and it was sent to President Obama for his signature. Under the new law, FERS employees get half credit for unused sick leave through 2013; full credit takes effect in 2014. The bill also includes a provision to gradually move federal employees who live and work outside the continental United States away from territorial COLAs based on price differences and into a locality pay system based on wage differences.

***Be The Hammer, Not The Nail.***



*Bud McKenna*

*Now, our God, we give you thanks, and praise your glorious name*

**Happy Thanksgiving**



## WHERE DO YOU DRAW THE LINE?

*Written By Hugh Leach*

I'm starting with the moral of this story...management is spending millions and millions of dollars to find ways to eliminate your job...lets try not to make it too easy for them!

While on my way to see a Carrier about a grievance, I heard the darndest thing... "supervisors should be able to bring out our mail to us on the street!" Even more surprising was that this phrase had come out of the mouth of one of the top seniority carriers in Saginaw. So I asked (Warren Wedding) why he felt that way?

He said, "I shouldn't have to waste my time driving all the way back here to get my assistance."

I asked, "Aren't you on the 60-hour OTDL?"

Warren's answer was "yes, but it's still a waste of time".

***"...management is prohibited from performing craft work."***

Another top seniority carrier immediately chirped in with "how inefficient it was for carriers to spend time driving to get mail, when supervisors could bring it out". He (Danny McInerney) also stated that "in these troubled financial times for the USPS (we're going broke), we should be looking for ways to save the Post Office money".

It seemed so unusual to me that two carriers, who had been through the hard financial times prior to the Reorganization Act of 1970, would now be so willing to give up work?

So I asked them both some simple questions...

- If you give management the right to perform carrier craft work in this instance, where do you draw the line?
- If management deemed that your supervisor was a "more efficient" caser than you, would it be OK to let the supervisor case your routes? Where do you draw the line?
- What if management decided that supervisors were more efficient at delivering your route, would that be OK?

Once again, where do you draw the line?

My main contentions to this were threefold:

1. The theory that "having a supervisor bring out the mail" will save money is invalid, that supervisor is not bringing it out for free, he/she is still getting paid (and probably at a higher rate of pay). Therefore, if someone is going to get paid for this work, it damn well better be a Letter Carrier.
2. The assertion that we are "going broke" is nothing more than management (once again), blowing our current financial position out of proportion. (Did you

*(Continued on page 7)*

## “THE LINE IS DRAWN ‘HERE’”

notice the new computer equipment, or that there are more 204b's than you can shake a stick at...just a couple of examples, but it doesn't look like management is cutting back too much to this writer.)

3. Have you ever had a supervisor come up to you, (or any other carrier for that matter) and say “I need to violate the contract today to save some money (we are going broke), could you go home with only 3 hours of work so I can have a supervisor deliver your route? He is more efficient you know...where do you draw the line?”

Throughout my “discussion” with these carriers, I was astounded by their lack of concern over the fact that this work is “carrier craft work”. If their reasoning prevailed, it would not effect them, but after awhile, management would start to shave all this time (where they had a non-carrier performing the work, “more efficiently” of course) off routes across the city. Hmmm, they would say, looks like we have too many carriers, lets excess them out! Goodbye carriers at the bottom of the seniority roster...

If you give management the option of managing by “what's more efficient alone, rather than what is contractual, how long will it be before all that's left to deliver the mail will be Warren (you know he will still be here) and a bunch of running T/E's? This may seem like an exaggerated example, but I'm just jumping to its conclusion...where do you draw the line? Don't get me wrong, T/E's are good hard workers, but they are constantly on one day reviews.

**Craft work is for craft employees, and protecting that work is one of the NALC's main priorities.**

They skip their lunches and breaks to make management happy, otherwise... they're gone.

My entire point was that, the line is already drawn. Craft work is for craft employees, and protecting that work is one of the NALC's main priorities. The protection of this work (from being performed by management)

was deemed so important, that the provisions protecting it are found in Article #1 of the National Agreement, not Articles 5 or 12 or 17 or even 41...Article 1. When the parties sat down to write the basic skeleton of what we call the National Agreement in 1970, the provision that **“management is prohibited from performing craft work”** (in all but a handful of instances), was one of the very first things written.

The bottom line of this whole discussion is that, carriers are paid by the hour, and management is the “scheduler” of those hours. If they want to pay you to stand on your head on the work room floor and whistle Dixie, that's their decision. If they want to pay you \$35 an hour to drive back to the office to get your assistance, that's also their decision.

Sounds like pretty easy work to me.

***I told Danny McInerney that he would be the topic of my next article in The Informer. He was quite concerned that everyone know his position on this issue. You will find his own submission rebutting my position in the Letter to the Editor. Hugh***



## THE MORE THINGS CHANGE THE MORE THEY STAY THE SAME

*By Mark Swan, Steward, Wheeler Station*

As you all know, the moves are done and I see some things never change.

I won't go into too much detail about that but, any of you that know me, well, I just can't resist.

Looking around our new surroundings, or shall I say, the old surroundings, not much has changed except for some younger faces. I have finally seen our postmaster since our move but, she failed to say hello. Hmmm, how rude of her and the POM to come over and only talk to the '01 carriers. I am aware that they came over to talk about how the intervention is going but, it's my guess the '02s voices will not be heard.

Management **knows** we have a lot of legitimate arguments. At least she could have asked me how my now five-year old daughter was.

I do know the real reason why she didn't say "Hi"! She doesn't want to hear about how crowded we all feel. She doesn't want to hear about the crazy break times we have — just 15 minutes after we start! She doesn't want to hear about union and management not getting along. I have asked for a labor-management meeting with the new and old staff but they don't think it's important. So I'm sure she doesn't want to hear that at our old station at Wheeler I only had 10 grievances in nine months. But in 39 days here at Cumberland, I have already filed 11.

Most of my old supervisors know that I always try to work with them and direct off issues before they become grievances. Here, however, I am already being shown that management will not work with the union.

I have gone to the station manager about a few of our issues and was completely ignored. If that's how she wants to manage, then **I will be a steward from hell!**

If any of you hear any one of the supervisors saying, "blame your union," please tell me. The stewards have been given a direct order not to talk about management and their wrongdoings on the workroom floor. Therefore, I have requested the same from them.

Another thing that bothers me is when some of my own union brothers and sisters say stuff like, "The union doesn't do anything for me." Wow, what a slap in the face. I should expect that since those words come from people who never attend union meetings. The union (stewards) enforce the contract and get some of you paid additional monies for being wronged. In some cases, the remedies are in the tens of thousands of dollars. Don't laugh. It's true. Many forget that when something doesn't go their way. The union has books and manuals that we follow to protect your rights. If management is breaks those rules, if they violate your rights, we will fight for you. Sure, we get paid a salary for working for you but pales in comparison to what many of you have received in return.

*(Continued on page 9)*

## CHANGE IS THE SAME, continued

*(Continued from page 8)*

Many of the stewards and officers take your problems home with them. So before some of you open your mouths to complain, come to a union meeting and I will show you what and how much we do FOR YOU.

I hear from everyone how they want to come to work, case and carry their routes, and go home.

When did the Postal Service lose focus on customer service? They start us later in the day now so if I have an hour or more of overtime, I can do it but better be back by 5pm. I guess they have forgotten how to do the math. If I'm late, management will give me an official discussion but I will be covered by filling out my 3996. YOU ALL have to do the same. Protect yourselves so when they try to discipline you, we have the documentation to back you up.

Our Postmaster General was on C-SPAN recently. Did you see it? What a joke.

My father-in-law, Bill, (a big union man, himself) called to tell me about what he heard. He was upset that the NALC was instrumental in saving the Postal Service \$4 billion dollars this year with their efforts to get H.R.22 passed, yet Potter said nothing about it. "What Mr. Potter failed to do was to give the union credit." I later watched the same interview and agree with my father-in-law.

Potter also failed to give credit to the NALC and the NRLCA (rural carriers' union) for Customer Connect and Rural Reach. Potter took all the credit for the savings to the Postal Service. And Potter still pushed for 5-day delivery, too. Sounds like Potter wants to outsource our jobs, cut our pensions, reduce their portion of our health benefit premiums. He even wants to turn Post Office lobbies into little stores. How can that possibly help when window operations are closed for an hour and a half a day? Who thought of that idea? Close the windows so you can't sell stamps and services? Even the stamp vending machines are gone. And they wonder why we can't make money?

Thank you all for sending the stewards to the KIM (Kentucky-Indiana-Michigan) training in Merrillville, Indiana over the Columbus Day holiday weekend. I attended some very good classes — FMLA, the national reassessment program, JCAM, and COR. The latter is one I hope I personally wish not have to be a part. I am too old and weak for this. If anyone has any questions, please feel free to ask me and I will answer them or get you the info you may need.

The last few months, some of my best friends have lost someone dear to them. I am very sorry for your losses. I know they will be missed.

"God Bless You All"

**SWANNY "8"**



### *Moving?*

Please send the Branch your new mailing address as soon as you know an effective date. We can save 50¢ each time you do and we can possibly avoid having you miss an issue of *The Informer*.



## MANY CHANGES IN 2010

*By Terry L. Ewing, Sr.*

With 2010 comes many changes to our Health Benefits. I just returned from the NALC Health Benefit seminar in Las Vegas where I learned about the 2010 Health Benefit. With the increase in the economy we will also have an increase in our Benefits. All FEHB plans will have an increase for 2010.



One difference with the NALC Health Plan is that our rates will also go up, but we have added many changes that we will cover in 2010.

The rates for 2010 are as follows:

### For Active Members of the NALC Health Benefit Plan Bi-weekly

ACTIVE LETTER CARRIER	OPTION CODE	TOTAL PREMIUM	USPS PAYS	MEMBER PAYS	CHANGE FROM 2009
SELF ONLY	321	\$235.46	\$190.89	\$44.57	+\$11.86
SELF & FAMILY	322	\$514.38	\$428.27	\$86.11	+\$23.27

### For Annuitants & Survivors Monthly Premium

RETIREEES	OPTION CODE	TOTAL PREMIUM	USPS PAYS	RETIREE PAYS	CHANGE FROM 2009
SELF ONLY	321	\$510.16	\$363.16	\$147.00	+\$24.58
SELF & FAMILY	322	\$1,114.48	\$814.75	\$299.74	+\$47.60

As you can see our rates increased, but other plans have also increased from an average of 8.8% to 12% higher. The NALC Health Benefit Plan did go up, but we also added more benefits that we cover. Our plan is still rated Number One of all FEHBPs.

I will be having several seminars at the union office in November. The dates are as follows:

- Nov 10th at 6:30 pm
- Nov 17th at 6:30 pm
- Nov 24th at 6:30 pm

Everyone is welcome and I hope you and your spouse can attend. I will be going over some of the changes to our plan and show you how others have changed. If you would like to talk to me about the changes before the seminars please call me at 777-2046 and I will be happy to help.

## **“HOW WOULD YOU FIGHT IT?”**

Logan Lastoneout is a regular carrier with twenty three years of postal seniority and has a route that has a lot of caseable volume. On a daily basis, he is almost always the last one in the office. One day while he was pushing his hamper back to his case he noticed Station Manager, Lucille Looks, heading to the locker room with a bunch of locker keys. Looks hesitantly glanced toward Lastoneout and hoped that he did not see her, but their eyes met. Lastoneout then asked what she was going to do with all those keys. Looks simply stated that she was going to make sure that all the inside of the lockers were neat and clean according to the ELM. Lastoneout tells you, a union steward of this incident at lunch. As a steward, what would you do?

## **“AS A STEWARD I WOULD...”**

Manager Looks is willfully and blatantly violating the spirit and intent of the National Agreement with her intentions. The Employee and Labor Relations Manual (ELM) section 612.242 states, *“Employee lockers are subject to inspection by authorized personnel. Provisions governing locker inspections are provided in applicable collective bargaining agreements.”* (emphasis added). The National Agreement is straight to the point and states in Article 41.3.J the following: *“The Employer agrees that, except in matters where there is reasonable cause to suspect criminal activity, postal management or inspectors shall not inspect lockers unless the employee or the Union representative has been given the opportunity to be present. For a general inspection, in which a number of lockers are to be inspected, where employees have had prior notification of at least a week, the above is not applicable.”* If Looks were to also take a gander at the Constitution of the United States, Amendment IV states, *“the right of the people to be secure in their persons, houses, papers, and effects against unreasonable searches and seizures, shall not be violated...”* Looks is 100% wrong in this situation.

**NEXT CONTRACT WAGE INCREASE:  
1.9%, November 21, 2009.**

**NEXT CONTRACT COLA:  
There is currently NO COLA payable in March 2010.**

**NEXT UNION MEETING:  
Tuesday, November 3, 2009 at 7:00 PM  
at 3175 Christy Way, Suite 4 in Saginaw Township.**

**NEXT NON-WORKING HOLIDAYS:  
Veterans' Day, Wednesday, November 11, 2009,  
Thanksgiving Day, Thursday, November 26, 2009.**

## GRIEVANCE SETTLEMENT REPORT

*Written and compiled by Branch 74, VP  
John Hofmann*

### BOARDWALK

Third Quarter 60 hour OTDL was equalized and agreed upon with eight carriers given 'one' asterisk and eight carriers with 'two' asterisks. Settled at Pre-File.

Grievant was required to clock out due to an alleged lack of work. It was determined that there was work available and the grievant was paid for all lost time. Settled at Step A of the DRP.

### CUMBERLAND

Grievant paid four (4) additional hours at straight time rate for incomplete payment of previous settlement. Settled at Pre-File.

Grievant charged with AWOL, but was agreed to change the AWOL on the form 3971 to sick leave. Settled at Pre-File.

Grievant issued a LOW and charged with failure to be regular in attendance. If the grievant achieved no more than four unscheduled absences in the next year the LOW would be expunged. Settled at Pre-File.

Class action, Station Manager inspecting lockers. Cease and desist. Settled at Step A of the DRP.

Supervisors bring mail out to carriers. 60 hour OTDL personnel paid. Settled at Pre-File.

Working 204-B doing carrier work while on higher level pay paper. A person from 60 OTDL who should have worked was paid an additional eight hours at the overtime rate. Settled at Pre-File.

Grievant was denied a change of schedule, consequently it was agreed that the grievant be allowed a change of schedule of her choice. Settled at Pre-File.

Due to improper holiday scheduling, a letter carrier received eight hours of pay at the straight time rate. Settled at Pre-File.

## WRITE YOUR REPRESENTATIVES



Mailing  
addresses for  
our Federal  
Legislators.

### WEBSITES ADDED FOR CONVENIENCE



#### Senator Carl Levin

269 Russell Senate  
Office Building  
Washington, D.C. 20510  
<http://levin.senate.gov/>  
FAX: 1-202-224-1388



#### Senator Debbie Stabenow

702 Hart Senate  
Office Building  
Washington, D.C. 20510  
<http://stabenow.senate.gov/>  
FAX: 1-202-228-0325



#### 5th Congressional District Congressman Dale Kildee

2107 Rayburn House  
Office Building  
Washington, D.C. 20515  
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FAX: 1-202-225-6393



#### 4th Congressional District Congressman Dave Camp

137 Cannon House  
Office Building  
Washington, D.C. 20515  
<http://camp.house.gov/>  
FAX: 1-202-225-9679

## COLCPE

(Committee On Letter Carriers Political Education) help elect members of Congress who support NALC's legislative goals. Active and retired letter carriers rely on friends in Congress to safeguard their benefits, so invest in your future:  
Give generously to COLCPE.

Contributions are not tax deductible.

**OF INTEREST TO LETTER CARRIERS**  
**LEGISLATIVE REPORT**



**IN THE US HOUSE, H. R. 1203** — To amend the Internal Revenue Code of 1986 to allow Federal civilian and military retirees to pay health insurance premiums on a pretax basis and to allow a deduction for TRICARE supplemental premiums.

**SUMMARY:** Federal and Military Retiree Health Care Equity Act - Amends the Internal Revenue Code to permit: (1) federal civilian and military retirees to pay Federal Employees Health Benefits Program (FEHBP) and TRICARE supplemental premiums on a pretax basis (i.e., exclude premiums from gross income); and (2) a tax deduction (available to itemizers and nonitemizers) for TRICARE supplemental premiums or enrollment fees.

Directs the Director of the Office of Personnel Management (OPM) and the Secretary of Defense to ensure that the option of paying FEHBP and TRICARE supplemental premiums on a pretax basis is available to federal civilian and military retirees for the first open enrollment period beginning not less than 90 days after the enactment of this Act.

As of October 26, 2009, 196 cosponsors, which includes 5th District Congressman Dale Kildee. However, **4th District Congressman Dave Camp is not signed on to this legislation.** Please contact Congressman Camp and ask that he be a cosponsor of this important bill.



Companion bill, **IN THE US SENATE, S. 491**. As of October 26, 2009, 43 cosponsors, which includes Senator Carl Levin. However, **Senator Debbie Stabenow is not signed on to this legislation.** Please contact Senator Stabenow and ask that she be a cosponsor of this important bill.



**IN THE US HOUSE, H. R. 235** - To amend title II of the Social Security Act to repeal the Government pension offset and windfall elimination provisions.

**SUMMARY:** Social Security Fairness Act of 2009 - Amends title II (Old Age, Survivors and Disability Insurance) (OASDI) of the Social Security Act to repeal: (1) government pension offset requirements applicable to husband's and wife's insurance benefits, widow's and widower's insurance benefits, and mother's and father's insurance benefits with respect to OASDI payments; and (2) windfall elimination requirements with respect to computation of an individual's primary insurance amount.

As of October 8, 2009, 309 cosponsors, which includes 5th District Congressman Dale Kildee. However, **4th District Congressman Dave Camp is not signed on to this legislation.** Please contact Congressman Camp and ask that he be a cosponsor of this important bill.



Companion bill, **IN THE US SENATE, S. 484**. As of October 8, 2009, 30 cosponsors, which includes Senator Debbie Stabenow. However, **Senator Carl Levin is not signed on to this legislation.** Please contact Senator Levin and ask that he be a cosponsor of this important

*(Continued on page 19)*



## DO WE KNOW WHO WE ARE?

Name: **Mark A. Swan**

- Years as a Letter Carrier: **23**
- Total USPS Service Time: **24 years**
- Military? **Yes** Branch? **US Navy**
- Started in: **Exton, Pennsylvania**
- Immediate Supervisor: **Al**
- Was Trained by: **Bill Sayer in Pennsylvania**
- At the time, my reason for working for the Postal

Service was: **Got out of the Navy and took the test in PA and got lucky and passed.**

- My first impression was: **When our postmaster split her bonus from the Post Office with all of us in Exton, Pennsylvania.**
- First solo route: **122 at Cumberland Station in Saginaw.**
- My most embarrassing moment was when: **Having someone answer the door, naked, and had her sign for a certified. I tripped on the stairs, backwards, because I lost focus of where I was.**
- The one thing people don't know about me is that: **I really do care about my job and where it may be headed.**
- What song would best describe my personality? **"Bad to the Bone." Just kidding. "Rudy" by Supertramp.**
- Farthest I've been away from home? **Been around the world and in 18 different countries.**
- On vacation, my favorite sleeping accommodation is: **Tent or Brian Jacques' cabin.**
- Hobbies? **Love to fish and hunt.**
- Favorite Movie? **Apocalypse Now.**
- When I was growing up, I wanted to be: **On an aircraft carrier flying planes.**
- My Hero/Heroine are: **My mother and father.**
- If one of my children said to me that they wanted to follow in my footsteps and be a letter carrier, I would tell them: **NO WAY!**
- If Mark's numbers came in and he won the Mega-Million Jackpot, he'd: **Buy a log cabin off Lake Michigan.**
- Of all the world's problems, my passion to be part of the solution is: **Feed all the hungry children.**
- If I had one more day with a person I cared for, it would be: **My Dad's father. Let's go fishing.**
- My greatest fear is: **Thunderstorms.**
- What brings a smile to my face? **My daughter and wife cooking together or just playing.**
- My greatest joy in life? **My 4-year old daughter, Thea.**
- If I was a car, I'd be: **A four-wheel drive vehicle. I love to drive on fire trails up north and get lost.**
- My first car was: **1961 Ford Galaxy. Looked just like Barney Fife's.**
- Gas cost: **42¢ a gallon**
- If I hadn't chosen to work for the Postal Service, I'd be: **Still in the Navy.**

- In my opinion, the greatest invention ever is: **Musical instruments. I love music.**
- My talent? **To be the best friend and father I can be.**
- Greatest Accomplishment? **Getting my high school diploma. If only you knew.**
- I graduated from: **St. Charles, Michigan in 1980.**
- My first job was as: **Cutting grass for five bucks an hour.**
- If I could have three wishes, it would be: **1. World Peace, 2. Cure for cancer, 3. To "hit" all the beer breweries.**
- How many more wishes would I want? **As many as the fat genie would give.**
- I am: **Married with one daughter.**
- My Favorite Color is: **Blue**
- Favorite Season is: **Summer**
- My Favorite Sport is: **Volley Ball**
- My Favorite Team is: **70s Pittsburgh Steelers**
- Favorite Food is: **BBQ Chicken**
- Favorite Restaurant is: **Red Lobster**
- And My Favorite Route? **My first one in Pennsylvania. I had a lot of overlooks to see the mountains.**
- My most memorable experience on the route? **In PA driving an old Jeep during a hurricane. I was blown over, drove on two wheels for a city block and went back and called it a day.**
- In my spare time, I: **Watch my daughter and play Barbie's with her. I get to be Ken.**



## LETTER TO THE EDITOR



To the Editor:

Should management be allowed to bring mail out to the carriers?

The Union position is that it takes away from the carriers. I support their position 100%. Another point is that it is a waste of time for us to drive back in to pick up our assistance. I hate worn out clichés, but "time is money".

What does that time cost? If an employee makes \$20.00 per hour, divide that 20.00 into 60, representing 60 minutes in a hour, and you will find he or she makes 33 cents a minute. If that employee goes into overtime, they will make more per minute than the price of a 1st class stamp. If you remember, last months Branch Informer, (the USPS) reported a loss of 2.4 billion dollars in its 3rd quarter.

How does management recover those minutes? Pivoting, eliminating routes, DPS, Flat sorting machines, the list goes on and on.

It's been my opinion, that instead of thinking like a business, and working like a business, the Postal Service still operates like the old Post Office Department, with the horse running backwards. That's appropriate. Until we change our way of thinking, the Letter Carrier could end up like your local milkman.

**Danny McInerney - Boardwalk**

## THIS MONTH IN HISTORY: NOVEMBER

**220 YEARS AGO - November 20, 1789** - New Jersey became the first state to ratify the Bill of Rights.

**220 YEARS AGO - November 26, 1789** - The first American holiday occurred, proclaimed by President George Washington to be Thanksgiving Day, a day of prayer and public thanksgiving in gratitude for the successful establishment of the new American democracy.

**145 YEARS AGO - November 15, 1864** - During the U.S. Civil War, Union troops under General William T. Sherman burned Atlanta.

**120 YEARS AGO - November 15, 1889** - Brazil became a republic.

**65 YEARS AGO - November 7, 1944** - President Franklin D. Roosevelt was elected to an unprecedented fourth term, defeating Thomas E. Dewey. Roosevelt died less than a year later on April 12, 1945.

**40 YEARS AGO - November 19, 1969** - The first news reports emerged that American troops in Vietnam had massacred civilians in My Lai village back in March of 1968.



**30 YEARS AGO - November 4, 1979** - About 500 young Iranian militants stormed the U.S. Embassy in Teheran and took 90 hostages, including 52 Americans that they held captive for 444 days.

**20 YEARS AGO - November 7, 1989** - L. Douglas Wilder became the first African American governor in U.S. history, elected governor of Virginia.

**20 YEARS AGO - November 9, 1989** - The Berlin Wall was opened after standing for 28 years as a symbol of the Cold War. The 27.9 mile wall had been constructed in 1961.

**20 YEARS AGO - November 29, 1989** - Forty one years of Communist rule came to an end in Czechoslovakia following a twelve day revolution sparked by the beating of protesters. The Czech parliament voted unanimously to repeal constitutional clauses granting the Communist Party sole power. This brought a wave of reform headed by playwright Vaclav Havel, who later became president in the first free elections since World War II.

**15 YEARS AGO - November 14, 1994** - The first paying passengers traveled on the new rail service through the Channel Tunnel (Chunnel) linking England and France.

*“And that’s the way it is.” — Walter Cronkite*



# Eye on the Postal Service

A Look at Postal News behind the Scenes

**Written By Joseph Scarzhoni**

Big Blue Bird is a sick, sick quasi-government agency.

The "Eye's" not talkin' about the wasteful practices by Big Blue Bird Head Honchos. How do the 'Good Ole Boys' love each other, let The "Eye" count the ways:

1. Extravagant meals (\$13,500 exec dinner at a fancy eatin' place in Orlando, Florida)
2. Absurd moving expenses (\$100 Grand for an exec to move CLOSER to work)
3. e-Awards to 'not who you know but who you blow'
4. \$100,000 bathroom remodlin's in buildin's slated to close (Chicago's old main post office)
5. Losin' millions buyin' out managers' homes at a loss (\$78 million in 2007 & 2008 combined)
6. 39 vice-presidents (the whole damn country only has and needs ONE)
7. Former Big Blue Bird top-cop, Alexander Lazaroff chargin' \$300,000 in travel expenses (caught by ABC-News)
8. THE Head Honcho Harry (Jack) Potter gettin' a break on his home mortgage by long-gone Countrywide
9. Pay-For-Performance bonuses to managers even when Big Blue Bird is losin' billions of dollars
10. 38% raises for the Big Goombas at L'Enfant Plaza and then Potter tellin' Congress, "Oh, yeah, we're frezzin' exec pay." Yeah, the horse is runnin' loose and the barn door is broken.
11. Puttin' a slew of flex-fuel vehicles in California and having the

nearest E-85 gas stations 200 friggin miles away

12. Hundreds of thousands of dollars, actually millions of dollars awarded to carriers and clerks cause management can't follow a contract they agreed to and also agreed to follow
13. Former Big Blue Bird Executive Vice President Azeezaly Jaffer in 2004, rung up \$8,252 in a three night stretch at a Washington hotel suite. Course he was in the suite because his home was a whole nine miles away!

But the statement made by Charley Mapa, president of the National League of Postmasters, fried The "Eye's" ass.

You see, Mapa, is callin' on all postmasters to boycott the "Voice of the Employee" survey. Some of the reasons he gives are so hypocritical and not funny at all.

He says in his letter to his organization's members, that *"In so many districts dignity and respect for PMs have ceased to exist."*

Try bein' a craft employee, Charley! It's your members who do EXACTLY that to us little minions who make it so you get your Pay-For-Performance bonuses! The "Eye" has seen postmasters and supervisors literally get in an employee's face belittlin' them in front of their peers. Where's the dignity? When a postmaster berates a craft employee for needing time off for a father or mother who passed away and then to issue discipline because, just because they can. You got sick

*(Continued on page 18)*

people in your organization, Charley. And you're a hypocrite, too.

*"Reports and logs continue to proliferate, thereby stretching a long day into a longer day,"* writes Mapa.

Yeah, uh huh. Is that any different than loadin' additional burdens on letter carriers' backs? Yeah, the difference is that you're kind sit in a controlled environment away from below zero temperatures, away from 30 mile an hour winds, away from knee deep snow, away from icy steps, away from 100 degree heat, away from horizontal rains, away from vicious dogs, away from violent neighborhoods, away from muggers and even murderers. Oh yeah, Charley. Why don't you invite us all to your miserable pity party? Oh, so sorry, you have 'puter finger' or even 'writer's cramp'.

In his letter, Mapa, goes on, *"Discipline for trivial reasons continues and micromanagement reduces Postmasters to mindless robots."*

DUH. That does not compute!

You just don't get it Charley! Your people have been doin' that same poop to us for year after year after year, ad infinitum. Have any of The "Eye's" readers been disciplined for trivial reasons? A great many managers have an ego problem that won't allow them to be fair. It's an "ALL ME, the hell with you" attitude that creates a sour workplace. If they don't like the way you look, they're out to get you.

And all to the top, it's Potter's fault for creating this atmosphere of mistrust, this horrible work climate for not just his managers, but for those who enable their bonuses.

Yes, Big Blue Bird is sick, sick, SICK!

And "Eye" didn't tell you, dear readers, anythin' you don't already know, either.

The reason Big Blue Bird is consistently the most trusted federal agency isn't because of the dipshits sittin' behind the desks. It's because of the men and women who wait on customers at the windows and the men and women who trudge up stairs and drive through neighborhoods to bring people their connections from family and friends.

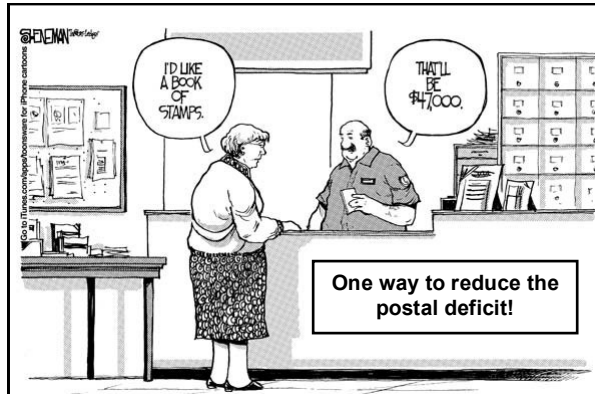
Finally, in New Hampshire, with the NALC and NH Congressman Paul Hodes pushin' for an investigation, the OIG found that managers at two stations of the Milford Posthole Office (Manchester West and Manchester South) as well as at Salem and Somersworth Posthole Offices were falsifying carriers clock rings thereby shortin' their pay — in some instances since 2002. And, OIG "Big Brother" discovered a flaw in the TACS (Time and Attendance Collection System) where clerks crossin' crafts to the carrier side were "unintentionally shorted".

Why am "Eye" not surprised? The "Eye" has read reports from long ago of stupidvisors intentionally changin' clock rings. But this is the first that the OIG "Big Brother" has actually admitted to the wrongdoin's.

"Eye" do recall that way way back in the 70's, Big Blue Bird had been shortin' carriers by not payin' time and a half pay for overtime. This was nationally, too. Some carriers discovered the shortages, a class action grievance was initiated, and then it got so big that the Department of Labor joined in suin' Big Blue Bird for breach of contract and unfair labor practices.

So, ya see, Big Blue Bird was thievin' way back then, too.

## USPS LOST \$721 MILLION IN AUGUST



The Postal Service has published unaudited financial results for the month of August showing a net loss of \$721 million for the month, resulting in a fiscal year to date loss of \$6.3 billion with one month left to report. Mail volume continued to decline, coming in at 13.2% below August a year ago. The steepest declines continued to be in standard mail, down

18.4%, periodicals, down 14.2%, and package services, down 18.1%. First Class volumes were down by 7.8%.

Total revenue was down by just under a half billion dollars for the month, and down by \$5.9 billion for the year to date. Expenses were reduced by 10.6% for the month, but are down by just 2.7% for the year to date, a reduction of less than \$2 billion.

**SOURCE:** postalnews blog 09.30.09

## LEGISLATIVE REPORT, continued

*(Continued from page 13)*  
bill.



**IN THE US HOUSE, H.R. 958** - To amend title 5, United States Code, to make unused sick leave creditable, for purposes of the Federal Employees' Retirement System, in the same manner as provided for under the Civil Service Retirement System.

**SUMMARY:** Requires the total service of an employee who retires eligible for an annuity under the Federal Employees' Retirement System (FERS) (currently, an employee who retires on an immediate FERS annuity from the position of a registered nurse with the Veterans Health Administration), or who dies leaving a survivor entitled to benefits, to include the employee's days of unused sick leave for annuity computation purposes. Provides that those days will not be counted in determining average pay or annuity eligibility.

As of October 8, 2009, 88 cosponsors, which includes 5th District Congressman Dale Kildee. However, **4th District Congressman Dave Camp is not signed on to this legislation.** Please contact Congressman Camp and ask that he be a cosponsor of this important bill.

**Without the NALC...**  
**We would all be "transitional employees"!**  
**Get involved. Attend union meetings.**

## **THINKING OF ONLINE BANKING? TROJAN STEALS MONEY FROM UNDER YOUR NOSE**

*Written By Elinor Mills*

Researchers at security firm Finjan have discovered details of a new type of banking Trojan horse that doesn't just steal your bank log-in credentials but actually steals money from your account while you are logged in and displays a fake balance.



The bank Trojan, dubbed URLZone, has features designed to thwart fraud detection systems which are triggered by unusual transactions, Yuval Ben-Itzhak, chief technology officer at Finjan, said in an interview Tuesday. For instance, the software is programmed to calculate on-the-fly how much money to steal from an account based on how much money is available.

It exploits a hole in Firefox, Internet Explorer 6, IE7, IE8, and Opera, and it is different from previously reported banking Trojans, said Ben-Itzhak. The Trojan runs an executable only on Windows systems, he said. The executable can come via a number of avenues, including malicious JavaScript or an Adobe PDF, he added.

The specific Trojan Finjan researchers analyzed targeted customers of unnamed German banks, according to the latest Finjan report. It was linked back to a command-and-control server in Ukraine that was used to send instructions to the Trojan software sitting inside infected PCs. Finjan has notified German law enforcement, Ben-Itzhak said.

"It's a next generation bank Trojan," he said. "This is part of a new trend of more sophisticated Trojans designed to evade antifraud systems."

Finjan researchers were able to trace the communications from the code on an infected machine back to the command-and-control server, which was left unsecured, according to Ben-Itzhak. On that server, they saw the LuckySploit administration console and were able to see exactly what types of rules the Trojan was written to follow and statistics on victims.

About 90,000 computers visited the sites housing the malware and 6,400 of them were infected, a 7.5 percent success rate, he said. Of those whose computers installed the Trojan, a few hundred had money stolen from their bank accounts, he said.

During the span of 22 days in mid-August, the criminals behind the Trojan stole the euro equivalent of nearly \$438,000.

**SOURCE: [cnet.com](http://cnet.com) 09.29.09**

## ONLINE SERVICES LET CITIES BYPASS THE MAILBOX

*Written By Alejandro Martínez-Cabrera*



Last week, the city of San Francisco sent its first letter to residents using Zumbox, a secure e-mail service that allows senders to contact people online using their street address, which regular e-mail doesn't do.

**zumbox**<sup>™</sup>

If the experiment catches on with even a fraction of the population, San Francisco could save a chunk of the \$3 million it spent last fiscal year on postage and associated labor costs. Although the service typically costs 5 cents per e-mail, Zumbox is not charging the city.

"If we can get 10 to 15 percent of the population to check their Zumbox, it would be huge in paper and cost savings," said Lawrence Grodeska, Internet communications coordinator for San Francisco's Department of the Environment.

The other selling point is the environmental benefit: no paper to recycle. Last year, the city sent about 7.5 million pieces of mail, according to its mail department.

Zumbox is one of a number of services that is trying to reduce the burden of physical mail. Companies such as EarthClassMail and PaperlessMail offer to scan customers' unopened mailings. From a computer, users can then decide which letters they want opened and fully scanned or shredded and recycled.

Zumbox, based in Westlake Village (Los Angeles County), drops paper from the equation altogether by recruiting companies and municipalities to use its service. Zumbox has also launched in Newark, N.J., and New Lenox, Ill.

But observers are split between praise for the promise of these services and skepticism about their widespread usage.

Adoption of these services would depend a lot on filling a real need and having a good pitch, said Yale Braunstein, UC Berkeley professor of economics of information and communication.

"All they really are are integrated visual enhanced e-mail boxes," he said. "There are two questions for all of them: Do they have the right characteristics to attract users and do they have a financial model that makes sense?"

Grodeska says the appeal of Zumbox is its connection to physical addresses. People can go to [www.zumbox.com](http://www.zumbox.com) and check mail for their street address.

"You just can't do that with e-mail. There's no geo-location targeting with it," he said.

As such, the corner pizza parlor could use the service to digitally send special offers to a specific ZIP code or the city could mail water bills to the entire populace with the click of a button.

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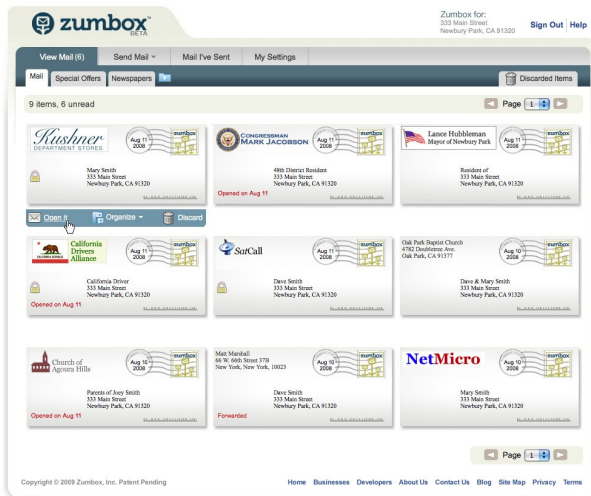
## SAN FRANCISCO GETS ON BOARD

Last Tuesday, the city's Department of the Environment sent its first letter through Zumbox to the more than 400,000 addresses in San Francisco, reminding residents of the new universal recycling and compost ordinance. The city also sent the notice through regular mail, but Zumbox offers users the option of discontinuing paper mailings.

On Friday, a Zumbox spokesman said in an e-mail that the number of Zumboxes claimed was not "meaningful or relevant at this point," but the company would report the numbers when they are prepared.

In New Lenox, the city where Zumbox launched its services, 25 percent of people

have checked their accounts at least once, the company said.



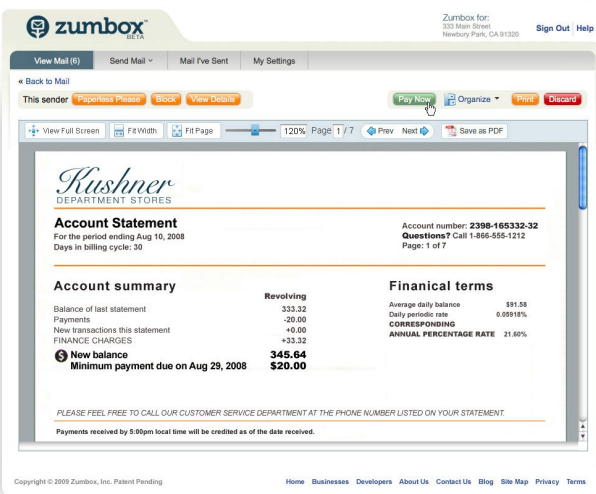
Michael A. Crew, a professor of regulatory economics at Rutgers, believes that if it were to catch on, services like Zumbox could place a real dent on the U.S. Postal Service, which has already been losing business to the Internet as consumers pay more bills and taxes online.

"The attack is really close to home because it's based on physical addresses," said Crew, who has researched the Postal Service. "That sounds like it might be a winner."

USPS saw a dramatic drop in physical mail from last year - from 202 billion pieces sent in 2008 to an estimated 175 billion this year.

"As technology gets more secure and people become more comfortable

(Continued on page 23)



## NEW HAMPSHIRE CARRIERS, CLERKS CHEATED OUT OF WAGES

### NH Congressman Hodes Spurs Investigation That Reveals Fraud

WASHINGTON, Oct. 16, 2009 — Rep. Paul W. Hodes, D-N.H. (2nd), issued the following news release:



Congressman Paul Hodes issued the following statement after the Inspector General of the US Postal Service confirmed New Hampshire postal workers' concerns that management had altered time cards and withheld payment that the workers had earned. Congressman Hodes had called on the Inspector General to investigate these concerns.

"This is a clear and deliberate violation of workers' rights," said Congressman Hodes. "New Hampshire families have suffered as a result of this scheme, and these hard-working postal workers deserve the wages that they have earned. The Postal Service should immediately reimburse these workers for the wages that were taken from them."

*(Continued on page 24)*

## ZUMBOX, continued

*(Continued from page 22)*

with it, we'll continue to see a decline to physical mail," said Postal Service spokesman James Widdel.

Widdel attributed this year's decline to the economic crisis. He expects a rebound in business once the dust settles.

"Not everybody has computers or broadband technology," he said. "The Postal Service is still extremely relevant to society."

### TOUGH TIMES AHEAD

But with mounting competition, things are only going to get worse for the Postal Service, said George Van Horn, a senior analyst with industry research firm IBISWorld.

"With their older technology and the kinds of legacy involved, it's an easy target for private industry to try and come up with better solutions," he said.

**SOURCE: San Francisco Chronicle, 09.28.09**

**EDITOR'S NOTE: This new technology, a serious threat to the Postal Service, can be seen at [https://static.zumbox.com/mk\\_about\\_zumbox\\_overview.html](https://static.zumbox.com/mk_about_zumbox_overview.html) It is so good, it's downright scary.**

***(Continued from page 23)***

Earlier this year, Congressman Hodes wrote to the Inspector General asking for an investigation into claims that management at the Milford Post Office, Manchester South Station, and Manchester West Station had manipulated time cards to cheat workers out of wages they had earned. Postal workers were concerned that management was manually altering time cards in order to avoid paying workers the wages to which they were entitled.

The Inspector General concluded that management altered time entries which, “resulted in the removal of straight time, overtime night differential and penalty overtime causing employees to be underpaid.” Management engaged in these practices at all three of the post office stations in question, and the Inspector General’s investigation revealed other inconsistencies at the Somersworth Post Office and the Salem Post Office. The investigation also revealed a flaw in the way in which clerks’ hours are recorded, which resulted in an “unintentional loss of pay to employees.”

**Excerpts from the OIG’s October 15 letter to Congressman Hodes**



*We received your May 21 letter on behalf of the New Hampshire branch of the National Association of Letter Carriers (NALC). They alleged manipulation of the Time and Attendance Collection System (TACS) by management at the Milford Post Office, Manchester South Station, and Manchester West Station. Specifically, they alleged postal management altered electronic timecards to avoid paying NALC carriers overtime and to falsify the reporting of work hour usage at these facilities.*

*We conducted an investigation, which included interviews and a review of records and documents. We concluded that management at the Milford Post Office made manual entries to change employees’ clock rings for the period of December 14, 2002, through December 19, 2008. These changes resulted in the removal of straight time, overtime, night differential, and penalty overtime causing employees to be underpaid. Additionally, we found an apparent flaw in the way that TACS handles hours worked by clerks who also perform carrier work for part of their day. This flaw causes an unintentional loss of pay to employees. We forwarded our findings to postal management for action they deem appropriate.*

*We concluded that manual entries to change employees’ clock rings were made by management to TACS at the Manchester South Station for the period of December 22, 2007, through June 26, 2009, and at the Manchester West Station for the period of December 23, 2006, through June 26, 2009. These changes resulted in the removal of night differential and overtime causing employees to be underpaid. We forwarded our findings to postal management for action they deem appropriate.*

*After we began our investigation, we widened our scope to include two other nearby locations, specifically the Somersworth Post Office and the Salem Post Office. Our investigation concluded that at the Somersworth Post Office for the period of the December 22, 2007, through June 12, 2009, and at the Salem Post Office for the period December 22, 2007, through July 1, 2009, manual entries were made to TACS. Management changed employees Move clock rings from one operation number to another, which caused work hours to be posted to operations employees*

***(Continued on page 25)***

## LITERALLY LEAVE WITH PAY

*Written By Alex M. Parker*

Many federal employees lately have been thinking a lot about saving for retirement. One idea currently being kicked around inside the Beltway is allowing government workers to roll their unused annual leave into their Thrift Savings Plans.



President Barack Obama endorsed the idea during his Labor Day radio address in September. "The rules ought to be written to encourage people to save instead of discouraging them," he said.

The Federal Retirement Thrift Investment Board is looking into the idea, which would require a change to the 1986 Federal Employees Retirement System Act. The law states that only basic pay, or bonus and special pay for uniformed service members, can go into a Thrift Savings Plan. When federal employees leave government for any reason, they can receive lump-sum payments for their unused leave; under the law, however, it is not considered part of their pay.

The option to contribute unused leave toward a 401(k) retirement account is available to private sector employees -- if their individual plans allow it -- through two Internal Revenue Service rulings, 2009-31 and 2009-32.

Congress has passed a separate proposal to allow workers in the Federal Employees Retirement System (FERS) to count their unused sick leave toward their retirement annuities. That legislation affects only the defined retirement benefit portion of FERS, not the TSP, which operates as a defined contribution plan.

### SPOUSAL ACCOUNTS

The TSP enhancements recently enacted include spousal accounts, which allow the survivor of an enrollee to stay in the plan after an enrollee's death. The TSP board says the accounts likely will be available in 2010.

In the meantime, the board is implementing an interim program to ensure that the  
(Continued on page 26)

## CHEATED OUT OF WAGES, continued

*(Continued from page 24)*

*apparently did not perform. These changes resulted in misstatements of budgeted work hour activity at the facilities. These findings were also forwarded to postal management for action.*



## LITERALLY LEAVE WITH PAY, continued

*(Continued from page 25)*

surviving spouse of a deceased enrollee does not lose the account. Currently, upon notice of death, all accounts are transferred to the government securities fund (G Fund) until a beneficiary is identified. The interim program will ensure that a surviving spouse is notified of their options, and will be able to keep the money in the G Fund until the spousal accounts options are implemented.

"This feature should be of great benefit to spousal beneficiaries because it eliminates the need to address any TSP issues during a time of emotional distress," TSP Director of Office Participant Services Pamela-Jeanne Moran wrote in a report for the Federal Retirement Thrift Investment Board. "It will also allow them to make a sound withdrawal election when they are ready to do so, rather than unnecessary time constraints."

Once established, the spousal accounts will have some features of the traditional TSP offerings, but the surviving spouse will not be able to transfer money into the TSP. He or she still will have the option to cash out the plan, or transfer it to an Individual Retirement Account.

SOURCE: govexec.com 10.22.09

## SOME FAQs ABOUT SPOUSAL ACCOUNTS

**Q. When would these changes take effect?** - The TSP board cannot act until Congress does. If the spousal accounts are approved by Congress and signed by the president, the time needed to implement the program will be much shorter than the expected two years it will take to create a Roth 401(k) option, which the House passed and the Senate is reviewing.

**Q. How do enrollees ensure their surviving spouses will be able to use the accounts?** - Enrollees automatically will have the option for a spousal account. TSP enrollees simply must designate the surviving spouse as a beneficiary in the case of death -- something they do already under the program's current rules.

**Q. What are the advantages of a spousal account?** - Convenience, mostly. TSP officials assume the surviving beneficiary will be familiar with the plan and won't change it. They also say their plan has the lowest administrative costs of any retirement investment -- an advantage they believe will appeal to survivors.

**Q. Who can take advantage of such accounts?** - The beneficiary must be the enrollee's spouse, pertaining to the government's standard definition of spouse. Of course, that definition has been hotly debated, and could change.

**Q. Can a survivor still receive government contributions?** - No. Government contributions to TSP accounts match only employee contributions. If the survivor is a government employee, then the account can be rolled into his or her existing TSP account.

**Q. What changes can a survivor make to an account?** - Survivors can change which funds a TSP account is invested in. Those options include the five basic funds, as well as the five life-cycle funds. If Congress approves the creation of a mutual fund window, a spouse likely would be able to invest in that as well.

## FERS SICK LEAVE PHASE IN

*Written By Mike Causey*

Under a phase-in plan okayed by Congress, FERS employees who want to get full credit for unused sick leave will have to wait until January 1, 2014 to retire. They can leave earlier than that, but if they do, they will get only partial credit toward retirement under the phase-in rules.

Between 70 and 80 percent of all federal workers (mostly people hired after the mid-1980s) are under the FERS plan. Congress set it up to succeed the old Civil Service Retirement System. CSRS was great for lifers. But fewer than 30 percent of all feds work long enough to be eligible for government retirement benefits. So Congress setup the FERS program in the mid-1980s with a very generous 401k plan option and Social Security. Both of them are "portable" in the sense that they can be transferred to another job in the private sector.

In going from CSRS to FERS Congress made some trade-offs.

FERS workers get a tax-deferred government match of up to five percent to their Thrift Savings Plan accounts. CSRS employees don't.

FERS workers contribute less to the civil service retirement fund but do pay for and earn Social Security credits.

CSRS employees get a full cost of living adjustment each year, regardless of their age at retirement. FERS employees get a diet-COLA (1 percentage point less than the rise in inflation) and only after they reach age 62.

After years of lobbying, groups representing federal workers, managers and retirees finally convinced Congress to give FERS employees the same incentive to save sick leave it gave, years ago, to CSRS workers. It works like this: When you are otherwise eligible to retire you can credit unused sick leave toward your service time. Adding one year of sick leave (2080 hours) to service time will boost a CSRS annuity about 2 percent. Adding the same time to a FERS annuity will increase it about 1 percent.

But the change for FERS employees isn't immediate.

Here's a summary of the new FERS sick leave credit, courtesy of the Federal Managers Association:

- The conference committee approved a measure which would credit FERS employees for unused sick leave at the time of retirement. Due to concerns over the cost of the provision, lawmakers approved language that would phase in the credit over four years.
- During this time period, FERS employees would receive a 50 percent credit for unused sick leave; FERS employees who retire after January 1, 2014 will receive full credit for their unused sick leave, placing them on par with their Civil Service Retirement System (CSRS) counterparts. The FERS sick leave phase-in marks a compromise over legislation approved in the House-passed version of the FY10 Defense Authorization Act."

**SOURCE: FedNewsRadio.com 10.13.09**

## POSTAL EMPLOYEES' PERKY BENEFITS

*Written By Mike Causey*

Even within the federal family, there are sibling jealousies of the Mom-always-liked-you-best variety. In this case, some workers say that Uncle Sam favors folks in his largest operation by paying a much larger share of their ever-growing health premiums.

On one side are the feds who launch NASA rockets, Pentagon IT experts, Interior Department auditors and other white-collar civil servants. On the other side are workers who sort and deliver the mail and sell you stamps.

So, if you are tired of paying high health-insurance premiums and sick about increases coming next year, here's a tip: Join the service.

The U.S. Postal Service, that is.

Although the USPS is losing money, handling fewer letters (can you say e-mail and Twitter?) and trying to get thousands of workers to take early retirement, it continues to pay a much larger chunk of its employee health premiums than does the Justice Department, General Services Administration or most other federal agencies.

At a time when health premiums and medical costs are soaring — despite deflation in the general economy — having a good, affordable health plan is the perk de jour. And the Postal Service is once again leading the way.

Under the complex, self-adjusting formula used to determine the government's share of employee health premiums, most federal agencies pay just over 72 cents of each employee or retiree premium dollar.

But the USPS again next year will pay a larger share of its employee premiums. That means that postal workers will pay less — often much less — for the exact same coverage as their counterparts in other federal operations.

Example: Blue Cross-Blue Shield's popular self-only service benefit plan will raise its total biweekly premium to \$248.42 in January. The total premium for family coverage will be \$561.10 every two weeks. The total premium for postal and non-postal workers will be the same. But, if you work for the USPS, your share of the total Blue Cross premium next year will be \$57.53 for single coverage, and you will pay \$132.83 biweekly for a family plan. By contrast, nonpostal workers at Justice, IRS, Transportation, OPM and the Labor Department will pay \$80.81 (single coverage) and \$185.06 (family coverage) each pay period.

The difference holds true in each of the other 200 plus plans in the federal service. The total premium (and benefits) for all the plans are the same for postal and federal workers. But because Uncle Sam pays a larger share of the total, postal clerks and letter carriers pay a lot less.

So if you are willing to give up taking the census, being an air traffic controller or serving in Congress and are ready and able to push stamps, sort mail and dodge neighborhood dogs "who never bite," head for your nearest postal-service

*(Continued on page 33)*

## COULD SATURDAY DELIVERY GET SACKED?

**Businesses that count on weekend delivery of circulars and other materials to boost sales will have to readjust their game plans once USPS switches to a Monday to Friday schedule.**

*Written By Jim Ostroff, Associate Editor, The Kiplinger Letter*

There'll be no more Saturday delivery of mail, come 2011 or so. The U.S. Postal Service is serious about cutting back to a Monday to Friday schedule -- a plan that the USPS figures will save the cash-strapped agency at least \$3 billion a year.

Congress will grudgingly go along, though not till after the 2010 elections. Lawmakers on both sides of the political aisle are reluctantly coming to the conclusion that USPS cost cutting and much higher postal rates can't bail the service out of the deepening hole it's in. They know that rate hikes will only accelerate the inexorable erosion of mail volume.

It'll mean a big shift for many businesses: retailers, auto dealers and others that count on Saturday delivery of ads to generate weekend sales. "Typically, these operations focus on Saturday to do coordinated targeting, using ads sent by mail, as well as newspaper inserts, e-mail and Web ads. It is likely these all will move to Fridays, which may not be as effective," says Hamilton Davison, executive director of the American Catalog Mailers Association.



Only very limited service is likely to be maintained: Saturday morning hours at post offices for business pickup and Express Mail boxes in lobbies, for example. Outgoing mail won't be processed until Monday. Look for businesses to lean more on third-party services that use software to determine the best days of the week to mail everything from bills to promotions and reach the majority of their target consumers, says Angelo Anagnostopoulos, vice president for postal affairs with GrayHair Software, a New Jersey-based postal analysis firm.

Postal officials see axing mail pickup and delivery and other postal services on Saturdays as being least disruptive to operations. Saturday mail volume is lower than that of other days -- around 11% of a typical week's total.

However, postal officials haven't ruled out restoring full mail service on Saturdays during the year-end holiday season, which brings heavy volume. Also under consideration: limited Saturday service to deliver mail-order prescription drugs to consumers.

**SOURCE: The Kiplinger Letter, 09.25.09**

## ONLY 18,000 CLERKS, MAILHANDLERS, MAINTENANCE, TAKE USPS BUYOUT

*Written By Gregg Carlstrom*

About 18,000 U.S. Postal Service employees are expected to take \$15,000 buyouts to leave their jobs this year — far fewer than the 30,000 the agency had hoped would bite.

Postal officials say that figure could drop. Employees were required to sign up for the incentives by Oct. 16, but they can still opt out of the program over the next few weeks. Most employees have until Nov. 30 to opt out — but those close to retirement age, called “optionally eligible” employees, must have already decided.

When the Postal Service announced the buyout program in August, it projected up to \$500 million in savings next year if 30,000 employees accepted the offer. Yvonne Yoerger, a spokeswoman for the Postal Service, said it’s too early to calculate how much money the Postal Service will save from the buyouts if only 18,000 employees accept. The final sum will vary depending on the salaries and seniority of the employees who accept the offer.

Most of the employees who took the offer are close to retirement age, Yoerger said.

Employees will receive the incentive in two payments: \$10,000 by Dec. 31 and \$5,000 beginning Oct. 1.

This early retirement offer was the most successful yet of four made by the Postal Service in the past 18 months, with a response rate of 6.6 percent. Few employees accepted previous offers: The last offer, which was extended to 147,937 employees in June, was accepted by just 2,505 employees — less than two percent. The previous offer, which concluded in February, was accepted by 2.3 percent of eligible employees.

But many postal workers said \$15,000 simply wasn’t enough money to convince them to leave their jobs. Postal employees under the Civil Service Retirement System lose two percent of their annuities for each year before retirement age — and many say the one-time incentive doesn’t come close to making up the money they would lose over years of retirement. ***Editor’s Note: The Postal Service doesn’t penalize for leaving early -- that comes from federal law and is administered by the Office of Personnel Management.***

Many postal workers contacted by Federal Times said they wouldn’t think about early retirement until the economy improves. Only employees represented by the American Postal Workers Union and the National Postal Mail Handlers Union were eligible.

The Postal Service says it has no plans to offer another round of retirement incentives. Buyouts are extremely rare for the agency: The last time it offered incentives was 1992. Postal officials won’t rule out another round of early retirement offers, though; they say they still need to reduce labor costs, which they claim account for 80 percent of the agency’s expenses. They hope to eliminate the equivalent of 53,000 full-time employees from now to September 30, 2010.

**SOURCE: FedTimes.com 10.26.09**

**BRANCH 74**  
**MDA**  
**TEXAS HOLD 'EM**

**VOLUNTEERS NEEDED**  
**CONTACT SHERIFF BRAD MCKENNA**  
**989-790-3388**

**2 TOURNAMENTS COMING**  
**TO DAVENPORT INN**  
**3325 DAVENPORT, SAGINAW**

**SATURDAY, SUNDAY, MONDAY, TUESDAY – NOVEMBER 14, 15, 16, & 17**  
**&**

**SATURDAY, SUNDAY, MONDAY, TUESDAY – DECEMBER 19, 20, 21, & 22**  
**HOURS: SAT 2PM-1AM SUN 2PM-1AM MON 4PM-Midnite TUES 4PM-Midnite**

**C'MON DOWN AND HAVE URSELF SUM FUN FOR MDA**



### 3-CHEESE CHICKEN PENNE FLORENTINE

Fresh spinach, chicken, and a combination of cheeses make this dish comforting enough for the cold days of winter yet fresh enough for the first days of spring. You also can cook the pasta mixture in individual eight-ounce ramekins; bake for 15 minutes.

**Yield:** 8 servings (serving size: about 1 cup)

#### **Ingredients:**

- 1 teaspoon olive oil
- Cooking spray
- 3 cups thinly sliced mushrooms
- 1 cup chopped onion
- 1 cup chopped red bell pepper
- 3 cups chopped fresh spinach
- 1 tablespoon chopped fresh oregano
- ¼ teaspoon freshly ground black pepper
- 1 (16-ounce) carton 2% low-fat cottage cheese
- 4 cups hot cooked penne (about 8 ounces uncooked tube-shaped pasta)
- 2 cups shredded roasted skinless, boneless chicken breast
- 1 cup (4 ounces) shredded reduced-fat sharp cheddar cheese, divided
- ½ cup (2 ounces) grated fresh Parmesan cheese, divided
- ½ cup 2% reduced-fat milk
- 1 (10 3/4-ounce) can condensed reduced-fat, reduced-sodium cream of chicken soup, undiluted

**Preparation:** Preheat oven to 425°. Heat olive oil in a large nonstick skillet coated with cooking spray over medium-high heat. Add mushrooms, onion, and bell pepper; sauté 4 minutes or until tender. Add spinach, oregano, and black pepper; sauté 3 minutes or just until spinach wilts.

Place cottage cheese in a food processor; process until very smooth. Combine spinach mixture, cottage cheese, pasta, chicken, 3/4 cup cheddar cheese, 1/4 cup Parmesan cheese, milk, and soup in a large bowl. Spoon mixture into a 2-quart baking dish coated with cooking spray. Sprinkle with remaining 1/4 cup cheddar cheese and remaining 1/4 cup Parmesan cheese. Bake at 425° for 25 minutes or until lightly browned and bubbly.

#### **Nutritional Information:**

Calories: 345 (25% from fat)  
 Protein: 31.7g  
 Fiber: 2.1g  
 Iron: 2mg  
 Calcium: 275mg

Fat: 9.7g (sat 5.1g, mono 3.1g, poly 1g)  
 Carbohydrate: 32.9g  
 Cholesterol: 56mg  
 Sodium: 532mg

**SOURCE:** Cooking Light, March 2006

## POSTAL EMPLOYEES' PERKY BENEFITS

(Continued from page 28)  
recruiting office.

Otherwise, accept that life — even in government — isn't fair.

### FLEXIBLE SPENDING ACCOUNTS

Thousands of government workers save a lot of money each year by using pretax dollars to buy medically related items and services not covered by their health insurance. Flexible Spending Accounts (FSAs) allow employees to set aside anywhere from \$250 to \$5,000 each year to cover these expenses; they fund their accounts through regular payroll deductions but can draw on an account earlier, even if they haven't fully funded it.

You decide how much to put in an FSA account in 2010 by looking at your out-of-pocket drug and medical related purchases this year. And you have until March of the following year to spend down your account or lose whatever is left in it.

Both the Senate Finance Committee and the House Ways and Means Committee, hungry for new revenue sources, are taking aim at FSA limits. They are considering cutting them in half, from \$5,000 to \$2,500. If that happens, it's possible that Congress would come back next year and lower the FSA limit again.

SOURCE: The Washington Times, 10.19.09

## THRIFT SAVINGS PLAN UPDATE: RATES OF RETURN

Months	"C" Fund	"F" Fund	"G" Fund	"S" Fund	"I" Fund	"L-2040"	"L-2030"	"L-2020"	"L-2010"	"L-Income"
2005	4.96%	2.4%	4.49%	10.45%	13.63%	*	*	*	*	*
2006	15.79%	4.4%	4.93%	15.3%	26.32%	16.53%	15%	13.72%	11.09%	7.59%
2007	5.54%	7.09%	4.87%	5.49%	11.43%	7.36%	7.14%	6.87%	6.4%	5.56%
2008	(36.99%)	5.54%	3.75%	(38.32%)	(42.43%)	(31.53%)	(27.5%)	(22.77%)	(10.53%)	(5.09%)
JAN. '09	(8.41%)	(.86%)	.19%	(8.19%)	(11.93%)	(7.67%)	(6.69%)	(5.58%)	(2.61%)	(1.74%)
FEB. '09	(10.64%)	(.39%)	.21%	(10.22%)	(10.23%)	(8.52%)	(7.47%)	(6.22%)	(2.95%)	(1.98%)
MAR. '09	8.81%	1.38%	.24%	8.64%	7.2%	7.08%	6.3%	5.35%	2.82%	2.06%
APRIL '09	9.58%	.49%	.21%	15%	12.13%	9.38%	8.2%	6.79%	3.2%	2.37%
MAY '09	5.6%	.78%	.25%	3.97%	13.41%	6.19%	5.45%	4.66%	2.28%	1.7%
JUNE '09	.24%	.54%	.27%	.73%	(1.08%)	.09%	.12%	.14%	.24%	.26%
JULY '09	7.58%	1.59%	.28%	8.86%	9.74%	7.01%	6.16%	5.16%	2.44%	1.94%
AUG. '09	3.62%	1.03%	.28%	3.85%	4.87%	3.41%	3.02%	2.57%	1.3%	1.07%
SEPT. '09	3.74%	1.07%	.26%	5.94%	3.79%	3.56%	3.14%	2.63%	1.32%	1.08%
2009	19.45%	5.75%	2.19%	28.94%	27.34	20.49%	18.28%	15.57%	8.11%	6.86%

Percentages in ( ) are negative. \* L-Funds Not Established until mid-2005.

Information released through October 1, 2009. October results to be released on November 2, 2009. Gathered from the Thrift Savings Plan (TSP) Web Site at <http://www.tsp.gov>. ID Number and password required for individual account information. Posting of earnings does not imply a suggested financial strategy rather only as a comparison of funds.

**Speak with your financial advisor for investing suggestions.** The Government Securities Investment (G) Fund is invested in special issues of U.S. Treasury securities. The Fixed Income Index Investment (F) Fund is invested in the Barclays U.S. Debt Index Fund, tracks Lehman Brothers U.S. Aggregate. The Common Stock Index Investment (C) Fund is invested in the Barclays Equity Index Fund, tracks the S&P 500. The Small Capitalization Stock Index Investment (S) Fund is invested in the Barclays Extended Market Index Fund, tracks the Dow Jones Wilshire 4500 Completion. The International Stock Index Investment (I) Fund is invested in the Barclays EAFE Index Fund, tracks the EAFE (Europe, Australasia, Far East) stock index. The L Funds are invested in the individual TSP funds (G, F, C, S, and I).

**Come To  
Branch 74's  
Christmas Gathering**

**Tuesday, December 8, 2009**

**6pm - 9:30pm**

**Freeland Community Park Building**

**150 Main Street**

**Freeland, MI**

**ALL BRANCH 74 MEMBERS,  
ACTIVE & RETIRED  
ARE CORDUALLY INVITED TO ATTEND  
WITH THEIR SPOUSE  
OR SIGNIFICANT OTHER.**

**Retirees, please RSVP to either**

**Bert Shreve 989-792-5607**

**or Barb Holubik 989-695-2004**

**Active Members, please RSVP  
to any Branch Officer or Steward.**

**Deadline is December 1, 2009.**



### *Happy Birthday to Members:*

**Terry Ewing, Sr.  
Ross Beers  
Barb Holubik  
James Willard**



### *Happy Birthday to Family Members*

**Cary Dean Ewing (son of Terry Ewing Sr.)  
Jodi Iles (daughter of Nancy Iles)  
Miquia Payton (daughter of Michael Payton)  
Matthew Wilson (son of Lori Wilson)**



### *Happy Wedding Anniversary to:*

**Odette & John Rabideau (1974)**



### *To These Members marking their Postal Anniversary:*



**Warren Wedding (1958)    Mike Dymora (1983)  
Mary McGregor (1984)    Brenda Berdella (1984)  
James Willard (1984)    Silvia Valtierra (1985)  
Barry Fischer (1985)    Kevin Kubczak (1997)  
William Bryan Jr. (1997)    Betty Stolte (1999)  
Lisa Princinsky (1999)**

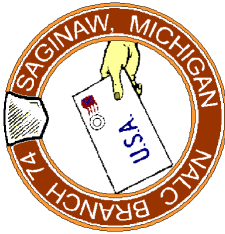
## **Branch 74 Progre\$\$ive \$ JACKPOT \$**

At the October 6, 2009 Union Meeting,

***Jeff Welch***

was drawn as the Progressive Jackpot Winner! You missed out on \$223.50 because you weren't in attendance. Therefore, our Jackpot carries over to the next regular meeting on

***Tuesday, November 3, 2009 at 3175 Christy Road, Suite 4, in Saginaw Township at 7:00 PM.***



*The Informer*  
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