



CARL J. KENNEDY BRANCH 704

THE LETTER CARRIER REPORTER

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OCTOBER 2022

Email Address: nalcbranch704@outlook.com

Printed by Branch 704

WEBSITE: www.nalcbranch704.org

Branch 704 Meeting Thursday, October 6, 2022, begins promptly at 7:00 p.m. Please call the Office with your email address information for reservations to attend remotely via Web-Ex

THE ANNUAL LABOR DAY PICNIC

SEPTEMBER 5, 2022



Everyone that visited the NALC Branch 704 Booth at the Picnic was in good spirits! Thank you for turning out to celebrate with us and to support LABOR in America!

President's Report

Dear Brothers and Sisters,

Nominations for Delegates to the Arizona State Convention in Flagstaff on April 28-29, 2023, will be at the October 6th Branch Meeting. A sign-up sheet shall be provided at that meeting for members that wish to be Delegates to the 2023 State Convention. For WebEx attendees, you will have to affirm **verbally** and **in writing** within 7 days. You must send a sheet containing the following statement: "I have not applied for a supervisory position within the past two years, and if elected, I shall remit the nonrefundable registration fee to the Financial Secretary within 30 days of my election". The \$15 nonrefundable registration fee is due before November 5, 2022. This fee must be mailed to the Branch 704 Office.

The following are for those that qualify for delegate assistance:

(If you do not qualify, you can still be a delegate, if nominated and elected, but you will not receive any assistance.)

-No delegate or alternate delegate to any State Convention shall receive financial assistance for expensed unless he/she is in good standing and has attended 75% of more of regular meetings during the 24-month period immediately preceding the election of delegates. Elected delegates must attend at least 75% of the regular meetings following the election to remain eligible for assistance. Transferred or newly hired members must have attended 75% or more of the regular meetings since their date of transfer or membership date to be eligible for delegate assistance. Members may be excused from the above requirements in accordance with Article V Section 5 of the By-laws.

-**Section 5.** A record of attendance shall be kept on the custody of an officer and same will be turned over to the sergeant-at-arms during regular meetings. It shall be the duty of each member to sign the attendance book within 30 minutes of the start of the meeting as proof of attendance. Each member shall sign the book personally. Illness, death or illness in the family, organizational work for NALC or annual leave all to be attested to in writing following the meeting concerned and prior to the next meeting, shall be considered the only valid reasons for non-attendance.

-Delegates to the State Conventions are required to pay registration fees to the Branch as stated in Article V Section 1C and 4B of these By-laws. The Executive Board shall determine the amount of such fees. Failure of a delegate to remit registration fees by the deadline date shall be considered a removal of his/her name from the delegate list. Any request for extension of payment of fees by a delegate must be made prior to the deadline date and shall be considered on a case-by-case basis by the Executive Board. Such requests may be allowed, provided it is for a good and sufficient reason, under reasonable rules uniformly applied. The Executive Board shall set the amount of delegate financial assistance for those delegates that qualify.

-AOs will be the same as all other conventions. Active letter carriers that are members, that are over 50 miles from the Branch Office, will be considered as members in good standing.

-Retirees need to make 75% of the meetings to qualify for delegate assistance because they don't work in the morning, but should send a notice that they could not attend and why for the consideration for assistance.

NEERP/NEMP training has started with all Stewards, Formal A, President, VP, Supervisors, EAS, 204Bs in Tucson and Associate Offices. This is the New Employee Experience & Retention Program and the New Employee Mentoring Program. During the month of October, we will be kicking this off in Arizona and New Mexico. If you would like to know more about it, I would ask that you go to the NALC.ORG website and check out the MOUs. If you are interested in being a mentor, please talk with your Shop Steward or call and talk with me at the branch office. Share your knowledge and experience with new employees and show them the ropes to be successful in the Postal Service.

At the October branch meeting we will be presenting the Branch Budget for 2023. We will vote on the Budget at the December Branch meeting.

The sixth regular COLA Cost of Living Adjustment under the 2019-2023 National Agreement will be 118 cents per hour, or \$2455 annually, for letter carriers in Table 1 and at Step O of Table 2. Cost of living increases are paid proportionally to city letter carriers in Table 2 in accordance with Article 9.3.E of the National Agreement. This adjustment will be effective 8/27/22 and reflective in pay period September 16, 2022.

To all those employees that voted on either office and street break or 2 street breaks, I want to thank you for your voice. The Postmaster has agreed to leave the office and street breaks as they have been for over 20 years, as the information provided from your votes was heard.

The Labor Day Picnic on Sept 5, 2022 was a great day with all union brothers and sisters supporting each other and informing them of what has been going on in the legislative part of the union. I got a chance to talk with several carriers and their families and, also, Rep State House LD17, Dana Allmond, stopped by and talked with us about her campaign. This year was the first time we got together since the pandemic started and it was good to get back to some normalcy. Those that came thank you for your participation and activism.

National Elections will be sent out by September 30, 2022 for the positions of National President, Executive Vice President, Secretary Treasurer, Director of Retired Members, Director of Life Insurance, Director of Health Benefits Plan, and National Trustees.

If any member does not receive a ballot by October 7, 2022, they must notify the Branch Office. The Branch Office will immediately contact NALC membership Department to request a duplicate, replacement ballot. Ballots must be received at National by 5pm Eastern Time on Friday, October 21, 2022 to be counted. If you have any questions, call the Branch 704 Office (520-323-2117).

In Solidarity,

Kathy Walter



***Thank you Ricardo Alvarado and Kathy Walter for the great photos!**

Attention Postmaster, 1 Monthly issue consisting of at least 25% non-advertising matter in each issue of the Carl J. Kennedy Branch 704, The Letter Carrier Reporter, Volume 2022-10, Issue #10. Organization: National Association of Letter Carriers, 2950 N. Country Club Road, Tucson, AZ 85716-1912. The Letter Carrier Reporter is the official publication of NALC Branch 704. All facts, opinions and statements appearing within this publication are those of the writers and editors themselves, and are in no way to be construed as statements, positions or endorsements by Branch 704. Permission is granted for the REPRINTING of any article that originates in this newsletter to any Branch of the NALC at any time. Please give the writer credit. All articles, announcements, and advertisements should be sent to :nalbranch704@outlook.com

Vice President Article

Did you know that the recently passed Inflation Reduction Act, which President Biden signed into law on August 18, includes a windfall for the USPS? The law provides \$1.29 billion for the purchase of zero-commission delivery trucks and \$1.71 billion for accompanying infrastructure, like charging ports to support those vehicles.

Did you know that the USPS will temporarily raise postal rates for this year's peak holiday season to help cover extra handling costs? The price increase would go into effect on October 2, 2022 and remains in place until January 22, 2023. The price increase depends on the weight of the package and the distance of the delivery. Commercial priority mail packages will see a 75 cent hike, and heavy, long-distance deliveries could see increases of up to \$6.50.

The USPS is creating a permanent division to handle election mail issues as part of an effort to ensure swift and secure delivery of midterm election ballots. The idea behind the creation of the Election and Government Mail Services is to have a permanent division dedicated to dealing with election matters, instead of handling issues one at a time as in the past. Adrienne Marshall, Executive Director of the Division, stated that the services will oversee "election mail strike teams" in every local and district community to address any problems that might arise. "We are fully committed to the secure and timely delivery of the nation's election mail," she said. The Postal Service is sending guidance letters to election officials in each state and territory. So far, nearly 40 million ballots have been mailed to and from voters during primary elections.

The Inspector General Office (IG) published a report that looked at 10 postal facilities (chosen according to certain performance metrics). The IG found common problems which includes "low employee availability, inadequate management staffing, lack of formalized training for acting supervisors/managers and non-career employees, incomplete training records of newly promoted supervisors /manager and employees, and extremely high turnover rate among newly hired employees." Doesn't some of the above seem familiar?

The Senate Finance Committee has cleared for a vote in the full Senate, a wide-ranging bill affecting retirement savings and distribution policies, including some that would directly affect the Thrift Savings Plan because it falls under the same general tax laws as 401(k) plans.

The Enhancing American Retirement Now (EARN) Act would allow 401(k) "catch up contributions" starting at age 50. The EARN Act would allow those employees age 62 through 65 "catch up contributions" up to \$10,000 but only in ROTH 401(k)s'. Additional provisions would allow one penalty-free withdraws from an employee's 401(k) up to \$1,000 for financial hardship and \$2,500 for an employee's personal or family emergency expenses per year, raises the age at which minimum distributions from 401(k) must begin from 72 to 75 to be phased-in over 8 years and exempts Roth balances from that requirement.

Some provisions would be at the discretion of the employer. For example, one would be for employers to provide matching contributions for employee student loan payments as if those payments were investments.

Remember to drink plenty of water and stay safe!

In Solidarity,

Mark Follet

New Regular City Carriers

Robyn Dix – Rincon

Brian Kubina – Green Valley.



Meeting Dates

EBoard Meeting & Audits/Branch Inventory- Thursday, September 29, 2022 @ 5pm

Branch Meeting-Thursday, October 6 , 2022 @ 7pm

Stewards' Meeting-Thursday, October 20, 2022 @ 5:30pm

E-Board Meeting-Thursday, October 27, 2022 @ 6pm

Chaplain's Corner

Hope you all enjoyed your Labor Day holiday and celebrated with friends and family. The first Labor Day was celebrated in New York City in 1882 with the plans of the Central Labor Union. It has been a federal holiday since then to honor and recognize the American Labor movement and the work of laborers across America. I am so thankful for our Union, its officers, staff, carriers and all the retirees who volunteer for our great Union- NALC. It's a blessing to be able to serve others with joy as we work. The bible says Colossians 3:23 " *Whatever you do, work at it with all your heart, as working for the Lord, not for men.*"

Blessing to All
Rick Evans 520-248-9643
Chaplain

Health Benefits Report

CHILLING OUT SLOWS AGING

Scientists have found that tracking changes in DNA as people age can predict health and life span better than simply knowing how many candles were on their last birthday cake. Yale University researchers found that cumulative stress makes a healthy person's biological clock accelerate at a faster rate than other factors, such as being overweight. People who experienced prolonged stress but scored high in emotional regulation were much more resilient to the negative effects of stress. Mindfulness meditation and cognitive behavioral therapy can help you control your response to triggers, making things easier in the moment- and adding months or years to your life.

I'm preaching to the choir when I say we have a stressful job!! Taking even small steps to alleviate work stress will allow you to be healthier and happier in the long run.

-excerpted from Readers Digest September issue

Make your health a Priority.
Amber Underwood 520-323-2117

Retiree Representative Report

Open season for 2023 Health Benefits will be from Monday, November 14, 2022 through Monday, December 12, 2022. Plan information will be available soon from OPM including premiums and any changes in benefit coverage. For those planning to retire soon, keep in mind that to maintain your health benefits into retirement, you must be enrolled in the Federal Employees Health Benefit (FEHB) Program for five consecutive years prior to retirement, or if less than five years, for all service since your first opportunity to enroll. The same five- year rule applies to Federal Employees Group Life Insurance (FGLI).

For retirees who are currently on Medicare, open enrollment, also known as Medicare annual election period, begins October 15 and ends December 7. This election period is not for current postal annuitants who did not enroll in Medicare Part B when first eligible. You will get a one-time opportunity to enroll without having to pay the 10 percent per year late enrollment penalty during a special sign up period at a later date.. The Postal Service Reform Act will allow for this special enrollment period starting April 1, 2024 and will only be available for the 6 month period immediately following this date.

The annual Retiree Luncheon is scheduled for Sunday December 4, 2022, starting at 11:30AM at the Desert Diamond Casino Conference Center located at 7350 S. Old Nogales Highway. All retired branch members are welcome to attend along with one guest without charge. If you wish to invite additional guests, the cost will be \$25.00 per person. Menu choices are: Slow Roasted Pot Roast, Prosciutto Wrapped Stuffed Chicken, or Herb Roasted Salmon. All entrees come with a salad and a Duo Desert of Turtle Cheesecake and Carrot Cake Squares. If you are planning to attend and have not already made reservations, please call the Branch Office at 520-323-2117 to inform us that you are attending, number of guests, and menu choice for each individual. Also, let us know if you are due a membership pin so we can order them from National Headquarters and receive the award in time to be presented to you at the luncheon.

As always, we wish to thank all the retirees who volunteer their valuable time helping out at the Branch Office, month after month. All the assistance provided is very much appreciated, including the preparation of the monthly newsletter for mailing. Be well.

In Solidarity,
Art Higven 520-304-4196

ATTENTION ALL RETIREES!

Make sure you call for your spot at the Annual Retiree Luncheon on Sunday, December 4, 2022!

The Deadline for a reservation is Friday, November 4, 2022! Call 520-323-2117.

*DON'T MISS
THE DEADLINE!*

Contract Talk

YOUR FERS ANNUITY IS WORTH MORE THAN YOU THINK

How much is your FERS annuity worth? More than you think it is! FERS is a defined benefit plan that is funded by mandatory contributions from both you and the US Postal Service. You contribute .08% (hired from 01/01/1987 through 12/31/2012), 3.1% (hired from 01/01/2013 through 12/31/2013), 4.4% (hired from 01/01/2014 through present). The Postal Service contributes 17.3% if you were hired before January 1, 2013 and 15.5% if you were hired on or after January 1, 2013. Your FERS annuity is calculated by your length of service (years and months) and your high-three annual salary. Those who retire under the age of 62 will receive annuity based on 1% per year, while those who retire at or older than 62 and have at least 20 years of service will receive an annuity based on 1.1% per year.

How much would you have had to save on your own to get a benefit that is equal to what you receive in your FERS annuity? Quite a bit! Let's say that you retire under the age of 62 and have a total of 30 years of federal service. Your high three salary is an even \$100,000 a year. Your FERS annuity will be \$30,000 per year and will (once you reach 62) have a cost of living adjustment. How much would you have had to save in order to be able to generate an inflation indexed income of \$30,000 per year?

The commonly accepted answer is \$750,000. This comes from the so-called 4% rule; a rule that says that you have a very small chance of running out of money if you begin withdrawing from a lump sum at the rate of 4% and adjust the withdrawals for inflation each year. This rule was derived from looking at historical stock and bond returns over the 50 year period from 1926 to 1976 (a period that included the great depression) and then looking at withdrawal rates that would preserve money. The financial planner who did the analysis, Bill Bengen, concluded that even during extremely adverse market conditions, there was no scenario in which a person who followed the 4% rule would have run out of money in less than 33 years. In fact, Bengen said that a 5% rate would be more realistic, changing the amount that needed to be accumulated to roughly \$625,000 for the person in our example.

A recent MetLife study showed that the median retirement savings amount is expected to be \$450,000. That amount would not be enough to replace the value of the FERS annuity for the person in this example. Could (would) you have saved enough so that you could replace 30% of your pre-retirement income? Your FERS annuity is a relative bargain when it comes to providing for yourself in retirement.

Attention city letter carrier assistants (CCAs) and other non-career employees that were former casuals or transitional employees (TEs): Do you want to get retirement credit for those years of service? Then contact your elected representatives and tell them to vote for the Federal Retirement Fairness Act (HR 4268).

The Federal Retirement Fairness Act would allow you to make catch-up retirement contribution for time spent as non-career employees after December 31, 1988, making such time creditable service under the FERS. This will allow you to obtain (when you purchase required time) the required years of employment much sooner in order to received full retirement benefits, thus providing greater retirement security.

In Solidarity,

Mark Follet – Vice President

Upcoming Events

Retirees don't forget to call the Office if you want a 2023 Calendar- \$3.50/ea.

- October 6, 2022** Nominations for Delegates to the 2023 Arizona State Convention @ the Branch Meeting.
- October 7, 2022** NALC National Elections Ballots should be received-Notify Branch Office if you didn't get one.
- October 10, 2022** Columbus Day Holiday
- October 21, 2022** NALC National Elections Ballots MUST BE RECEIVED at National HQ.
- November 14, 2022-December 12, 2022** Health Benefits Open Season
- December 4, 2022** Retiree Luncheon @ Desert Diamond Casino

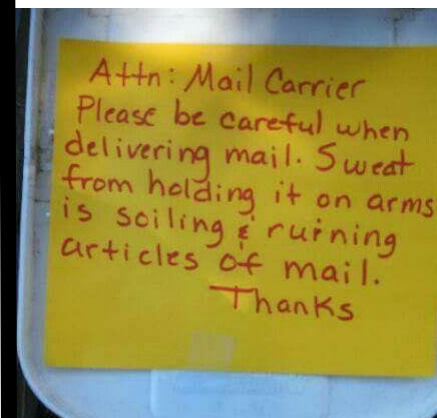
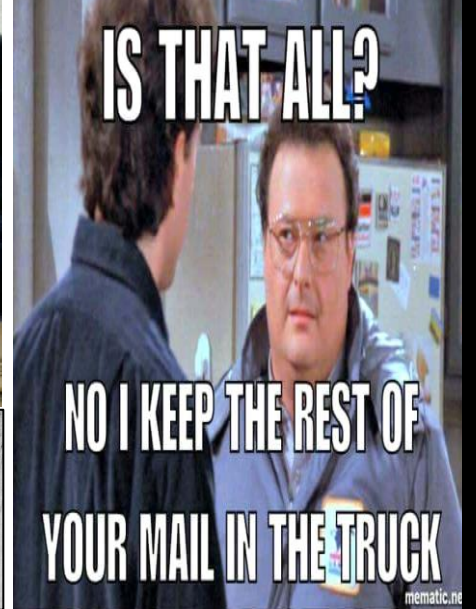
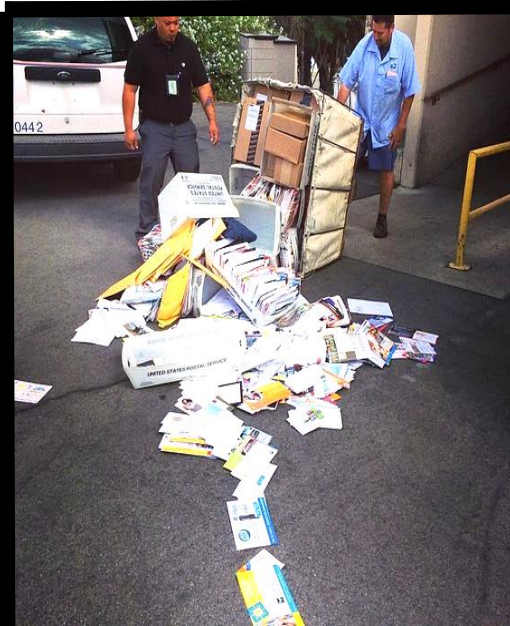


Keep US Posted! Have you moved?

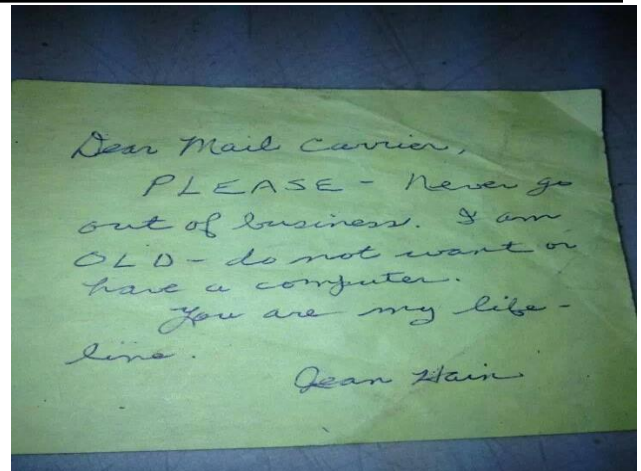
To ensure delivery of your monthly newsletter and other Union correspondences, please notify NALC Branch 704 if you have an address or phone number change. Drop us an email at NALCBranch704@outlook.com or call 520-323-2117.

Keep us up-to-date and WE will keep YOU Posted!

Ever have one of those days?



Well...Just Hang in there!



CARL J. KENNEDY BRANCH 704
 NATIONAL ASSOCIATION OF LETTER CARRIERS
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 TELEPHONE: 520-323-2117
 October 2022



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BARBARA MADDUX	DOUGLAS	520-634-3631
BELINDA SCOTT	FT LOWELL	520-918-3923
TIFFANY EGGERT	FT LOWELL- ALT.	520-918-3924
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JOHN THOME	RINCON	520-296-2816
VACANT	RINCON	520-296-2816
AL MARTINEZ	SAFFORD	928-428-0220
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ALEXIS PADILLA	SAN XAVIER	520-883-3284
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TRUSTEES

PETE TADEO

JC MENA

MIKE DONNELLY
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RICARDO ALVARADO

CHAPLAIN

RICK EVANS

STEP A REPRESENTATIVE

ALEXIS PADILLA

520-323-2117