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June 2017

NAPFE Newsletter



National Alliance of Postal and Federal Employees – 1640 11th St. NW – Washington, DC 20001-5008
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Wilbur L. Duncan, National President

Happy Father's Day to All NAPFE Fathers

The National Alliance is counting down to its 52nd Biennial National Convention scheduled for August 1 – 4, 2017 in Pittsburgh, PA. We are looking forward to a big turnout and hope you plan to be either a delegate or and accompanying spouse or friend. Plans are afoot to entertain and train. A number of trips are planned and our speakers are looking forward to imparting their knowledge and experiences to an attentive audience.

We ask that you come prepared to listen, learn, and have an enjoyable time.

Don't forget to read the remainder of this newsletter and adhere to the deadline for hotel space which is July 1st. I understand there was a problem with the reservations, but that should have been cleared up. Call the National office if you still run into problems.

If you have been listening to the NAPFE Internet Radio show on Thursdays at 6pm, you would have heard the announcement that that Pres. Trump is going after the U.S. Postal Service, though is not surprising when he is proposing to eliminate 18 Independent agencies.

His budget is calling for changes that would save the agency 46 billion dollars over ten years. Trump wants to bring the postal retirement benefits in line with the changes proposed for federal employees and increase the employee's contribution to the health plan and the insurance plan.

Trump wants USPS to determine their frequency of delivery, and he also suggests that USPS collaborate with state and local governments;
Reduce door-to-door delivery where "appropriate";

(Continued on page 2)

The Desk of the National 1st Vice President

Janice Robinson

According to Erich Wagner of Government Executive, officials at the 401(k)-style retirement savings plan for federal employees fear that President Trump's proposal to increase employee contributions to the Federal Employees Retirement System will lead feds to reduce voluntary saving for retirement.

If approved, Trump's 2018 budget would require federal workers to pay one percent more to their FERS account each year over a period of six years. This is just one of several changes, Trump wants to make to the retirement plans.

At a meeting of the Thrift Savings Plan board, the external affairs director Kim Weaver, opined that an increase in required contributions could cut into the disposable income workers could invest in their retirement through the TSP. Of course that is assuming that they would - if they have it.

The National Active and Retired Federal Employees Association (NARFE) officials said the increased contribution could cause lower income workers a problem – because they aren't able to save enough early on in their careers. The officials believe that recruitment and retention could be in trouble, especially since such a large portion of the federal workers are approaching retirement eligibility.

The proposal alone could undermine the basic structure of the three-legged stool which compromises federal retirement: Social Security, a modest defined benefit annuity and the TSP, said Jon Dowie, NARFE Secretary-Treasurer. Something to watch out for, is the government securities (G) fund, currently set statutorily at 2.25 percent a year.

(Continued on page 3)

President

(continued from page 1)

Change its governance structure to align with already existing organizational structure programs; create postal specific assumptions about demographics of the USPS workforce to prevent possible overpayment into agency's Federal Employment Systems' account; and allow the USPS to have more flexibility in setting its prices. That is the one thing that Postal management agrees with.

In March of this year, the House Oversight and Government Reform Committee passed its own bipartisan bill to overhaul USPS.

Congress has tried several times to overhaul the Postal Service, but they have been unsuccessful to date. However, this bill has the support of both sides of the aisle. Anything could happen. These days, between the White House and the Congress, the only thing that is certain is the uncertainty.



In Memoriam

NAPFE family send sincere condolences to the family of Joseph Raphael "Ray" Boyd. Mr. Boyd was one of our oldest members. He passed on May 20, 2017 at the age of 95. He served as the NAPFE Baton Rouge Local 102 Secretary for many years. He leaves to mourn his passing, Stella, his wife of 70 years, son and daughter – Gaylord and Marlene, three grandchildren and two great grandchildren, as sister a brother, and many, many friends. May he forever rest in peace.

From the Desk of the Second Vice President

Insubordination

Insubordination is a serious offense that involves the deliberate failure or refusal to comply with the directions or orders of a superior. Because unjustified refusal to follow directives and deliberate disrespect for authority take so many forms, the definition of insubordination has developed around what justifications are unacceptable. Few proffered justifications for direct refusals to work have been accepted; in those few cases, the order was unlawful or the employee had not truly refused to do the work. Instead, the employee had either been unable to perform the work or the directives were unclear.

Employees are generally obliged to follow orders or instructions first and raise any complaints or disputes after compliance. Always follow the order, unless by following it would place you or others in danger. Also, if by following the order would result in damage to equipment.

Agency employees are expected to respect authority and to follow the orders of supervisory officials. Insubordination is a serious offense that may warrant removal because it disrupts the workplace and interferes with and threatens the ability of the workforce to perform its duties.

The existence of personal beliefs or the possibility of inconvenience does not provide a sufficient justification for refusal to comply with a lawful order.

To prove insubordination, involving the willful and intentional refusal to obey an authorized order of a superior officer, the agency must allege and prove that the individual response was in response to an actual order.

What constitute insubordination?

- Refusal to comply with a supervisor's order to go home can constitute insubordination.
- Failure or refusal to comply with an order based on a conflicting interpretation of the provisions of a labor agreement can constitute insubordination.
- Unexcused or unjustified delay in completing an assignment.
- Refusal to answer a supervisor's questions in connection with a work assignment.
- Insubordination may encompass intentional and willful disobedience of standing procedural or substantive policies.
- A refusal to answer questions during an investigation after being advised that any answers will not be used in a criminal proceeding can constitute insubordination.

Be advised, a charge of insubordination is one of the hardest charges to overcome. Rule 1 of job survival, **obey the order, complain after!**

If you find yourself in this situation, contact your Alliance representative or me, Gale R. Thames, 2nd National Vice President at 202-768-6826 or email at gthames22@gmail.com.

First Vice President (Continued from page 2)

Since the lawmakers have floated cutting the G Fund's rate of return as recently as 2015, Kim Weaver (TSP) says it is something to keep an eye on as the budget moves through Congress. She plans to do just that. TSP strongly opposes "any change to the G Fund interest rate."

Fly the flag on Flag Day

June 14th

ANSWERS FROM TEDDY THE TAX MAN

*****Sign up for the monthly newsletter at
www.hvretirements.com*****

Q: I just heard something disturbing, and I want to know whether or not it's true. Is my TSP insured?

A: Brace yourself! No! It's not. It never has been...never will be. But don't let that be the excuse you'll use to NOT contribute. In fact, I can't think of many things in the investment world that are insured. Don't get this confused with the NCUA insurance that covers your accounts at your credit union, or the FDIC insurance that covers your accounts at your bank. But even those have limitations.

Q: Thanks for the tips on filing my 2013 tax return. I did just as you said, and mailed it on April 15th, using the post office's overnight mail. I got my state refund a few weeks ago and my federal, just a few days ago. Will I have to claim the refunds on my 2017 tax return as income?

A: Not your federal, but if you itemized on your 2013, you will have to claim the state refund as income. Have fun with your funds.

Q: I received my tax refunds, and wanted to put some of it into my TSP. They said that I couldn't do that. Can you tell me why? I'm trying to prepare for retirement as best I can.

A: Every penny that goes into your TSP, 401k or 403b, is PRE-tax money, and a tax refund is POST-tax money, and never the twain shall meet. Consider putting that money into a Roth or a traditional IRA.

Teddy Prioleau is a registered representative, Enrolled Agent and the founder of Hunt Valley Retirements, LLC. You can reach him at 410 931-2004 or send an email to teddy@hvretirements.com. You can obtain additional information at www.hvretirements.com.

Bad Manners

This is a tough world we are living in today. So much death and mayhem. This writer abhors the fact, that once again, condolences must be sent to the families of the victims who lost their lives in a senseless struggle by a few fighting to gain notoriety. People who choose to leave this world, but do not want to leave it alone, are finding the most monstrous ways to create havoc and misery. You wonder why? Why kill all of those innocent people. Men, women and children who have done nothing to the murderers, except to be in the right place at the wrong time.

May God have mercy on their souls.



DISCLAIMER

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NAPFE, NAPFE Federal Credit Union and NAPFE affiliates do not provide, recommend and or advise regarding tax, accounting, actuarial, record keeping, legal, broker/dealer or any related services.

Calendar of Events

June 14 th	Flag Day
18 th	Father's Day

Congratulations to all June Graduates



**National Alliance of Postal and Federal Employees
52nd Biennial National Convention**

Pittsburgh Local 510 NAPFE, Host

P O Box 10571

Pittsburgh, PA 15235

Earl Lawson, Local President – (412) 243-5687

THEME: “DON’T STOP BELIEVING – YES WE CAN”

The 52nd Biennial National Convention will be held in Pittsburgh, PA August 1-4, 2017 at the Double Tree by Hilton Hotel Pittsburgh-Monroeville Convention Center, 101 Mall Blvd Monroeville PA 15146.

Over 300 guests will be in attendance, and as you can see this venue will provide an excellent opportunity for you to advertise your business or services to a diverse audience.

Please support our 52nd Biennial National Convention, as we continue to serve our members, by submitting your ad camera ready via email to etaylor@napfe.org.

Secure your ad space early in order to take advantage of this opportunity. We would also appreciate souvenirs and trinkets which include your business name to distribute to our attendees. *“Thanking You in Advance”, Harriet Wilson, Convention Chairperson.*

Prices for the Souvenir Booklet ADS:

Outside page	\$300.00
Inside back page	\$250.00
Full page with picture	\$125.00
Full page without Picture	\$100.00
½ page with picture	\$75.00
½ page without Picture	\$50.00
¼ page with picture	\$40.00
¼ page without picture	\$25.00

AD SIZE _____

AMOUNT PAID _____

All Ads must be camera ready and emailed to etaylor@napfe.org, or mail to:

Ernestine Taylor, Editor, 1640 11th Street NW, Washington, DC 20001-5008

Deadline: June 1, 2017



National Alliance of Postal and Federal Employees

1640 Eleventh Street, NW – Washington, DC 20001-5008
(202) 939-6325 Fax: (202) 939-6392

Organized October 6, 1913

Convention Hotel Reservation Information

DOUBLETREE by HILTON HOTEL MONROEVILLE PA 15146

The 52nd Biennial National Convention of National Alliance of Postal and Federal Employees (NAPFE) will be held August 1- 4, 2017 in in Pittsburgh, PA at the Double Tree by Hilton Hotel Pittsburgh-Monroeville Convention Center, 101 Mall Blvd - Monroeville PA 15146. Reservations by phone @ (800) 222-8733 or online using the Code “NAP” @ www.doubletree3.hilton.com.

Room Rate is \$119.00 plus state, local and occupancy taxes (single/double).
Total rate per night is \$135.66. Parking is free.

Deadline for hotel group rate is July1, 2017

CONVENTION REGISTRATION FORM

“DON’T STOP BELIEVING – YES WE CAN”

Last Name _____ First Name _____ MI _____

Address _____ City/State/Zip _____

Phone _____ Fax _____ Email _____

Local Number _____ Retiree _____ Youth _____ Management Division _____ Auxiliary _____ Guest _____

**COMPLETE REGISTRATION INCLUDES: COMMEMORATIVE SOUVENIR JOURNAL,
BRIEF CASE/BACKPACK, PLENARY SESSIONS, WORKSHOPS, HOSPITALITY NIGHTS, TRANSPORTATION TO AND
FROM AIRPORT, (4) BREAKFASTS, (4) LUNCHESES, BANQUET, DANCE...**

BANQUET MENU SELECTION: PORK LOIN _____ BLACKENED CHICKEN _____ VEGETARIAN _____

(chicken will be selected if you fail to choose)

ADULT REGISTRATION: **\$175.00** AMOUNT PAID _____ YOUTH REGISTRATION: **\$87.50**

AMOUNT PAID _____ TOTAL NUMBER REGISTERED: (A) _____ (Y) _____

Completed registration form and fees are due, no later than July 1, 2017. Cancellations must be received in writing, no later than July 10, 2017. NOTE: “No refunds” if cancellation is received after July 10, 2017.

For information contact: Ilo Hairston @ (202) 939- 6325 ext. 242 or lhairston@napfe.org

Make checks payable to: NAPFE National Convention
Mail to: Noel V.S. Murrain, Secretary - Convention Registration
1640 11th Street NW
Washington, DC. 20001-5008



National Alliance is Paying
\$100.00 for every
NEW MEMBER Recruited!

Recruiter's Name Here

Recruiter's Name Here
 (Yellow Copy Only, Please)

NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES
 1640 11th Street NW - Washington DC 20001-5008



APPLICATION FOR MEMBERSHIP

I herewith make application for membership in the National Alliance of Postal and Federal Employees.

Name _____
 (Please Print)

Address _____
 (Number & Street) (City & State) (Zip Code)

Telephone Number: Home _____ Work _____

Social Security # _____ [] Federal Employee [] Postal Employee

Name of Gov't Agency/ Postal Installation _____

Address of Gov't Agency/ Postal Installation _____
 (Number & Street)

 (City, State & Zip Code)

Signature of Applicant _____ Date _____

Signature & Title of Union Official _____ Date _____

Local Name & Number _____ Date _____ Local Dues _____

Payment Options: [] Credit Card [] Check [] Cash

Credit Card Information: Type _____ Number _____ CVN _____ Exp. Date _____

Check Information: Bank Name: _____

Routing Number _____ Account Number _____

Requested Withdrawal Date _____
 Month/Date

This assignment, authorization and direction shall be irrevocable for a period of one (1) year from the date of delivery hereof to you, and I agree and direct that this assignment, authorization and direction shall be automatically renewed, and shall be irrevocable for successive periods of one (1) year, unless written notice is given by me to the Union not less than thirty (30) days.

NAP 10/2014



Authorization for Payroll Deduction of Dues (form 1187)

**UNITED STATES POSTAL SERVICE
 AUTHORIZATION FOR DEDUCTION OF DUES**

I hereby assign to the National Alliance of Postal and Federal Employees, from any salary or wages earned or to be earned by me as your employee (in my present or any future employment by you) such regular and periodic membership dues as the Union may certify as due and owing from me, as may be established from time to time by said Union. I authorize and direct you to deduct such amounts from my pay and to remit same to said Union in accordance with any procedures established for such purpose, by the U.S. Postal Service.

This assignment, authorization and direction shall be irrevocable for a period of one (1) year from the date of delivery hereof to you, and I agree and direct that this assignment, authorization and direction shall be automatically renewed, and shall be irrevocable for successive periods of one (1) year, unless written notice is given by me to you and the Union not more than twenty (20) days and not less than ten (10) days prior to the expiration of each period of one year.

This assignment is freely made pursuant to the provisions of the Postal Reorganization Act is not contingent upon the existence of any agreement between you, my Union, or any other Union.

NAME OF EMPLOYEE (Print, Last Name, First, Middle)	SOCIAL SECURITY NUMBER
HOME ADDRESS (Street and Number) (City and State) (Zip Code)	
POSTAL INSTALLATION	INSTALLATION FINANCE NUMBER
E - NATIONAL ALLIANCE OF POSTAL AND FEDERAL EMPLOYEES	DATE
Union dues, contributions or gifts to the NAPFE are not tax deductible as charitable contributions. However, they may be tax deductible under other provisions of the Internal Revenue Code.	POSITION
	LOCAL NUMBER
I hereby certify that the regular dues of this Local Union for the above-named member are currently established at \$ _____ per calendar month.	
SIGNATURE OF EMPLOYEE	DATE
DATE OF DELIVERY TO EMPLOYER:	SIGNATURE AND TITLE OF UNION OFFICIAL

