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# NAPFE Newsletter



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Wilbur L. Duncan, National President



Labor Day holiday is supposed to be a day to rest and celebrate from our labors. At one time, parades were held, great speeches made by well-known personalities in the labor movement and government officials. Labor Day is a holiday for the federal government and most local and state governments have followed suit. A great many businesses recognize the date, but most retail stores are open with grand sales a plenty - hoping to draw sales (big or small) from all those people who have the day off.

Labor Day is a day to revel if you are gainfully employed. The U.S Postal Service and/or the Federal government is gainful employment. Mostly, you need only to go work, on time, do the job you were hired to do, and you can remain gainfully employed for life.

Unfortunately, that may not be so in today's employment picture. You really have to put up

or shut up. NAPFE has always urged our members to go to work, be on time and do the job you were hired to do. If you have problem, do the job and report the incident to your union representative. That way, you are covering your back. Makes it easier to represent you and we can all end up with a win.

But we do recognize that there is always the unexpected. Things that do not work as they should. When that happens, your representative should be the one you call on for assistance. The NAPFE representatives are willing and knowledgeable and have resources they can turn to for additional help when needed.

We hope that you have enjoyed your holiday week-end and will return to work with a sense of newness and fervor. Since the administration and the Post Office are determine to reduce the rolls, it is incumbent upon you not to make it easy for them to unload employees.

## The Desk of the National 1<sup>st</sup> Vice President

Janice Robinson

### A LABOR UNION

The Labor Day holiday reminds me that the NAPFE is a labor union. A labor union that cares about all of its members. It is an organization that acts as an intermediary between its member and the companies they work for. The union empowers their members to negotiate for better working conditions, good benefits, and pay.

That is exactly what a union is supposed to do. Through collective bargaining, the union will do the negotiating for better wages, and benefits such as health, leave, and safety issues.

All of the above notwithstanding, NAPFE was founded to ensure equality in the work place. As African Americans, we were ensured to receive less pay, no representation by the Caucasian unions. Since we were not allowed to join the white unions, African Americans had to form their own union and then fight for our rights every step of the way. And, in the 21<sup>st</sup> century, we are still fighting the good fight.

Economically, unions do benefit their members, but it is said that consumers are hurt. The average union worker makes more than the average non-union member. That is one of the reasons unions exist.

Is a union really necessary? Those who have had to call on them for help in retaining their jobs, would say “yes.” At least most of them would. Unfortunately, I know of circumstances, where the union, this union, was never mentioned, but they are back on the job and with all rights restored.

Are unions worthwhile? I would say so. Unions such as NAPFE have played a great role in the standards for equality, a level playing

field in upward mobility, education, and skill levels. Unions in general have been responsible for paid vacations, off on weekends, sick leave, minimum wage, the eight-hour day, child labor laws, overtime pay, pensions, worker’s compensation, health insurance, holiday pay, parental leave, and more.

### Membership

As of 2013, there were 14.5 million union members in the US, compared with **17.7 million** in 1983. In 2013, the percentage of workers belonging to a union was 11.3%, compared to 20.1% in 1983. The rate for the private sector was 6.7%, and for the public sector 35.3%.

Unfortunately the decline continues, but despite that, labor unions are still important. Labor unions such as the NAPFE. Our fight was always to be recognized as American citizens not just black Americans or Negroes as we were called back then. We wanted people to look at us and see an American woman or man, certainly of color, but there are many people of different hues in this world, but they are called Brazilians, Italians, Saudis, Moroccans, etc. We wanted to know why we were treated differently. It was a fair question then; it is a fair question today.

There are three classes of Unions;

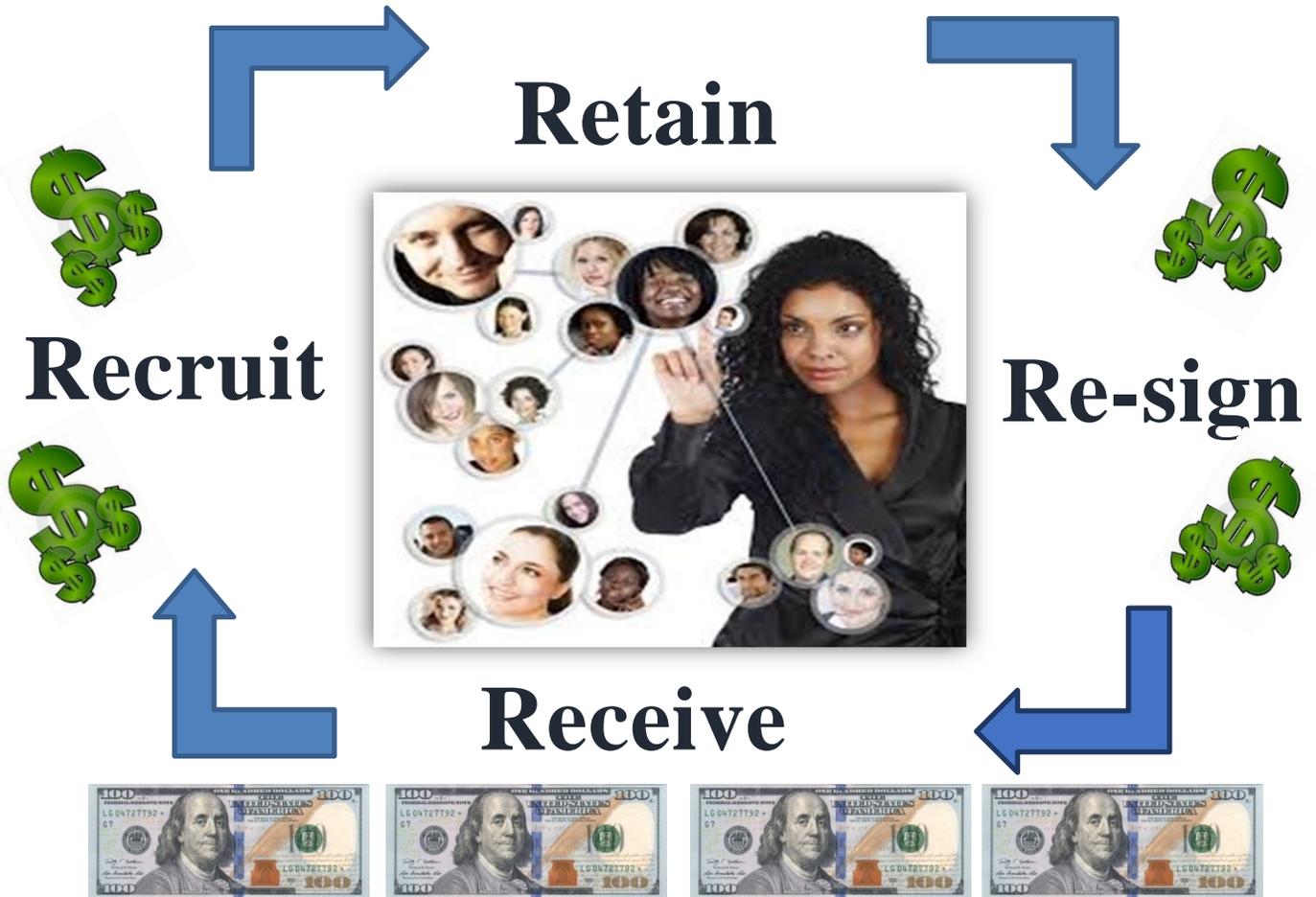
Craft Unions – with roots in the guilds of medieval Europe. Bakers, blacksmiths and modern day – Auto works, Electricians and Machinists.

Industrial Unions – Transportation – food workers – Chemical, etc.

Public Service Unions – Similar to industrial unions, but in government, federal, state, county and municipalities. In the U.S., union membership is highest in the public sector.



# The National Alliance of Postal and Federal Employees



**THERE IS STRENGTH IN NUMBERS...**

**AND WE NEED YOU!**

**JOIN US IN RECRUITING NEW MEMBERS, RETAINING THEM AS WE REPRESENT THEM; CONTINUE TO RE-SIGN MEMBERS SO YOU CAN RECEIVE \$100 FOR EACH RECRUITMENT.**

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### ANSWERS FROM TEDDY THE TAX MAN

Q: The Internal Revenue Service filed a lien against me. Does that mean that they're going to take my wages?

A: No, not necessarily. First, double check the letter that they sent you, to determine whether they filed a lien or a levy. They are two (2) different processes. A lien, which is filed against your social security number, will show up in the real estate records, for instance. Once one is filed, you'll not be able to sell or refinance your house until the amount that is owed is paid off. A levy takes money from you! Money can be taken from your checking or savings account, or can be taken from your pay, and will be applied to what you owe. Obviously, neither act will put a big smile on your face.

Q: I left my job about 14 months ago, and rolled my 401k over to my new employer's plan. Did I do the right thing?

A: I can tell that you're not one of my clients. I always tell my clients for flexibility sake, DO NOT roll that 401k into the new employer's retirement. If you ever need to access those funds, you are subjected to the new employer's 401k rules, one of which is, if you must pull funds out in an emergency situation, the plan could bar you from contributing for a period of time. That affects, not only the amount that compounds over time, but it also causes you to owe, or owe more to the federal and state governments when that year's tax return is filed. There's more, but I don't have enough space to expound here.

Q: I thought that I could do this on my own, but it really did blow up on me. I was ecstatic that after all these years, homeownership was finally in my grasp. I had heard you mention that if a person used money from his/her retirement to purchase that person's first home, some of the early withdrawal penalties could be avoided. I was still

hit with those penalties when I withdrew from my TSP. I now know what happened. Will you please inform everyone else? No matter what, I'm still excited to be a homeowner for the first time!

A: Congratulations on purchasing your first home!! You will enjoy living the American dream. Avoiding the early withdrawal penalty in a case such as this, requires that you pull the money out of an IRA, not a 401k or 403b or any other company plan. That's where you went wrong. I think that you and I should start a movement. We'll call it, "Say no to do-it-yourself tax advice!"

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## Lawyers' Committee for Civil Rights Under Law

The Lawyer's Committee for Civil Rights Under Law has sent out notification that Stormfront.org, a website to promote white supremacist violence across the world for more than 20 years has been brought down.

The Lawyer's Committee for Civil Rights Under the Law state that they are proud to be a resource to individuals and community organizations across the country who have been combatting hate for years. They will continue to stand up to those fostering the kind of discrimination, division and violence that seeks to undermine people coming together across different communities. While we recognize that bringing down one site won't end these efforts, it will make it more difficult for white supremacists to sow hatred. The Lawyer's committee wants it known that their "Stop Hate Project" will continue to support individuals and community organizations across the country targeted for hate by connecting them with critical resources at 1-844-9-NO-HATE or [www.8449nohate.org](http://www.8449nohate.org).

Just thought you would want to know.

### A MESSAGE FROM FEMA

We have a warning from the Federal Emergency Management Agency (FEMA) to be on the alert for Scams associated with Hurricane Harvey. The agency warns that people should only work with "trusted voluntary organizations"

approved by the National Voluntary Organizations Active in Disaster association.

The U.S. Emergency Computer Readiness Team, known as US-CET, warns email users to be cautious of any messages related to Hurricane Harvey, even if it appears to be from an organization or person they know.

Fraudulent emails could include malicious links that can infect the recipient's computer with malware or send them to a site aimed at capturing personal information. There is also often an uptick in email scams from fraudulent charities after natural disasters, according to that group.

Users should be sure to keep their anti-virus software updated, check the organization's contact information is listed by the Better Business Bureau's National Charity Report Index.

It is unfortunate, that criminals try to capitalize on the misfortune of others. Here, we are talking about people who have nothing but the clothes on their back, who need everything, and I do mean everything and they will even take from them.

I wonder if you remember the last tax season, when folks posing as tax collectors threaten people with losing their homes and everything they owned unless they paid taxes right then and there.

We urge you to lend whatever support you can to the victims of Hurricane Harvey, but use only legitimate sites. If you are leery, check them out before you commit information and money.