



# NALC Activist

A NEWSLETTER FOR BRANCH LEADERS OF THE NATIONAL ASSOCIATION OF LETTER CARRIERS

## An introduction to FERS and the 3-legged retirement stool

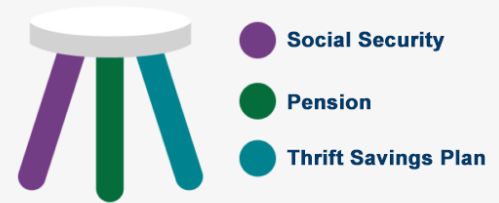
### Federal Employees Retirement System (FERS)—Leg 1

After considering one’s salary, a retirement pension is probably the most important benefit our craft receives (from a purely financial perspective). A typical Federal Employees Retirement System (FERS) pension exceeds \$20,000 a year for a 30-year career. This pension, paid through an annuity issued by the Office of Personnel Management (OPM), lasts your entire life, and if elected, your survivor spouse can receive a portion of it for the rest of their lives after your death. In addition to the substantial monetary benefits of a FERS annuity, letter carriers may also receive the special annuity

supplement, Social Security, or the Thrift Savings Plan (TSP). This article will dive into FERS and examine the typical considerations one will need to make when deciding when they are able and willing to retire. All letter carriers should spend some time understanding this very important benefit.

Prior to FERS, the Civil Service Retirement System (CSRS) was the retirement program for career federal employees. CSRS employees do not pay into the Social Security Administration (SSA) and could only earn SSA benefits through other outside work if they earned enough credits. With the introduction of FERS in 1983, CSRS stopped taking on new partic-

### FERS 3-legged retirement stool



ipants. When legislators were developing FERS, one goal was to incorporate Social Security into the retirement system. So, instead of employees contributing 7 percent to CSRS only, FERS employees would contribute 6.2 percent toward the Social Security Administration (SSA) and 0.8 percent to FERS, as well as participate in the TSP, where they can receive matching funds up to 5 percent. Although FERS

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## Preparing for arbitration in your branch

Each year, NALC arbitration advocates argue hundreds of cases for our members before arbitrators. For some NALC branches, arbitration is a frequent event, and their officers and stewards are familiar with the process. But for many others, having a grievance that goes all the way to arbitration is something of a rarity and they are unfamiliar with the process of preparing for an arbitration hearing. The intent of this article is to provide those who are not as familiar with a look at the process and what they should expect when arbitration is scheduled for one of their grievances.

### Scheduling

After a case is appealed to arbitration, NALC and USPS work together to schedule it to be heard by an arbitrator. Normally, cases are scheduled in the order received unless the parties agree otherwise. An exception is made for cases involving removals or suspensions of more than 14 days. These are scheduled for the earliest available date. Whenever

possible, backup cases are scheduled for the same date in the event the lead case is settled or withdrawn prior to the hearing. This is done to avoid losing a hearing date or having to schedule another case on short notice. Once the lead and backup cases are scheduled for a particular date, they are assigned to an advocate. The advocate will review the lead and backup cases in depth and contact the local parties to discuss them. The advocate may want to interview the stewards who handled the grievances at the local level and the witnesses involved in them. At some point the NALC advocate will contact the Postal Service’s advocate to discuss the case and possibly even reach a settlement agreement. If they do settle, then they move on to discuss the next backup case and so on.

### Preparation

If the advocates are unable to reach agreement on a case, they prepare their respective positions to be heard by an arbitrator at the hearing. Sometimes cases

get settled at the last minute, but NALC advocates don’t assume anything; they must act as if each case they are assigned is going to arbitration and accordingly prepare for it.

There are many things that a local branch can and should do to assist the advocate in preparing for the hearing. After all, this is the branch’s grievance and they have a vested interest in seeing that it is successful. The branch can help with

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# Introduction to FERS (continued)

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Participants receive a reduced pension compared to CSRS, they gained SSA benefits and TSP. With the inclusion of SSA benefits and the TSP, FERS was intended to be comparable with CSRS.

Both CSRS and FERS are financed through one federal trust fund, the Civil Service Retirement and Disability Fund (CSRDF). Both CSRS and FERS employees and employers make contributions that go to the CSRDF. This is also the fund that provides beneficiary payments to survivors. As previously mentioned, CSRS employees paid 7 percent of their base salary while FERS employees paid 0.8 percent. However, there were some legislative changes over the years. Employees hired in 2013 make a contribution of 3.1 percent and are known as FERS-Revised Annuity Employees (FERS-RAE). Employees hired in 2014 and later pay 4.4 percent and are known as FERS-Further Revised Annuity Employees (FERS-FRAE). These newer employees, although they are paying up to 3.6 percent more than carriers hired prior to 2013, do not receive any additional benefits.

## Eligibility

Eligibility for FERS benefits is usually determined by your Minimum Retirement Age (MRA) and years of creditable service. A person's MRA varies by the year they were born according to the following table:

If you were born	Your MRA is
Before 1948	55
In 1948	55 and 2 months
In 1949	55 and 4 months
In 1950	55 and 6 months
In 1951	55 and 8 months
In 1952	55 and 10 months
In 1953-1964	56
In 1965	56 and 2 months
In 1966	56 and 4 months
In 1967	56 and 6 months
In 1968	56 and 8 months
In 1969	56 and 10 months
In 1970 and after	57

To be eligible for an immediate voluntary retirement (a "regular" retirement), one needs to be either:

- MRA with 30 years of creditable service
- Age 60 with 20 years of creditable service
- Age 62 with five years of creditable service

Example: A person born in 1983 has an MRA of age 57 (see Table 1). They would be age 57 in 2040.

- If in 2040 they had 30 years or more of career service, they would be eligible to retire at age 57. But what if they had less than 30 years of career service? Let's say they obtain 30 years of service when they are age 59—that would make them eligible for an immediate retirement at that time.
- If they turn 60 in 2043 and had 20 or more years of service, they would be eligible for an immediate retirement.
- In 2045, upon reaching the age of 62 they would only need five years of service. Otherwise, if they are aged 62 or greater, once they reach five years of service is when they become eligible.

Everybody should perform the above exercise based on their MRA and creditable service. The general approach for planning your regular retirement is to determine the first opportunity you are eligible to retire, then estimate your benefits and deductions along with your budget to determine if you want or need to keep working.

## Annuity calculation

The FERS basic benefit (i.e., the pension) is a simple calculation by multiplying years of service, a factor (either

1 percent or 1.1 percent), and the high-3 average salary. The result is the gross yearly annuity. Let's take a closer look at each of these variables.

## High-3 average salary

The high-3 average salary is the largest annual rate resulting from averaging an employee's rates of basic pay in

effect for any period of three consecutive years of creditable civilian service, with each rate weighted by the length of time it was in effect. For letter carriers, this would typically mean the last three years of service.

The high-3 average salary is not based on what you were actually paid, but on your effective pay rate. For example, those on Leave Without Pay (LWOP) for union business or while on workers' compensation are credited their high-3 average salary based on their effective payrate, which can be found on the PS Form 50, Notification of Personnel Action.

## Factor

The factor of the annuity calculation is either 1 percent (0.01) or 1.1 percent (0.011). While 1 percent is the default factor, those who retire with more than 20 years of creditable service at age 62 or beyond receive the 1.1 percent factor. Keep in mind, the additional .1 percent in the factor is a substantial difference, amounting to a 10 percent increase in the annuity. For financial reasons only, the closer one gets to age 62, the more likely they will be better off waiting until age 62 rather than retire before 62 in order to receive the special annuity supplement (detailed later).

For example, it would be a financial misstep to retire at age 61 and 11 months. This person would receive a single monthly payment of the special annuity supplement and would miss out on a permanent 10 percent increase to their annuity (which would also affect their survivor annuity, if applicable).

## Years-of-service credit

Service credit is an important component of retirement eligibility and computation. Service credit is usually easy—it starts accruing when you become a career employee, and for most people will continue until you retire. However, let's address some exceptions and special circumstances.

## Deposits

Deposits or buy backs can be made for military service and some non-career civilian service. This can be advantageous to increase your service credit, which can make you eligible to retire earlier and increase your annuity.

## Military service deposits

To receive credit for military service (performed after 1956 and received an honorable discharge) FERS employees must make a deposit. The cost of deposit can vary, but it is generally 3 percent of military basic pay plus interest. The law provides a two-year interest-free grace period on deposits. After the two-year period, interest is accrued and compounded annually. Therefore, if the deposit is completed within three years of civilian employment, there is no interest charged.

The Uniformed Services Employment and Reemployment Rights Act (USERRA) provides an alternative method to calculate the deposit under certain conditions. Where military service interrupts creditable civilian service and reemployment, the deposit payable may not exceed the amount that would have been deducted and withheld from basic pay during civilian service if the employee had not performed the period of military service. The Postal Service, when applicable, should calculate the deposit under the normal method and also the alternate method under USERRA. The required deposit will be the least expensive of the two.

Deposits for military service must be completed prior to separation.

## Civilian service deposits

Deposits can be made for any period of creditable civilian service performed before 1989, during which no retirement deductions were withheld from your pay, any period of civilian service during which retirement deductions were withheld from your pay and refunded to you, or any period of Peace Corps or VISTA volunteer service (excluding training time) regardless of when the service was performed.

The cost of a deposit for civilian service is typically 1.3 percent of salary plus interest. Unlike military deposits, civilian service deposits can be completed at the time of separation.

## Making a deposit

When evaluating if you should make a deposit, you should compare the cost of the deposit to the increase in your retirement annuity and determine how long it would take to break even. That puts you in a good spot to determine if you think completing the deposit is worth it. To begin the process, contact USPS Human Re-

sources Shared Service Center (HRSSC) to request a military or civilian service buy back application. Once the application is completed and returned to HRSSC, they will provide a balance amount to the employee along with options for payment. Payments can be made through payroll deductions, installment payments, or by making a lump-sum payment.

## Leave Without Pay (LWOP)

Those with an aggregate of six months of LWOP within a calendar year stop earning service credit. For example, if a person had seven total months of LWOP in the calendar year, they would only earn six months of creditable service. They would not receive service credit for their seventh month of LWOP.

However, those on LWOP due to working in a full-time position for the union and who continue to pay the employee deduction and agency contribution to the retirement fund, or while collecting wage-loss compensation through the Office of Workers' Compensation Programs (OWCP), still receive service credit. Those on OWCP or union business can avoid future issues with their retirement records by ensuring that management is entering the correct LWOP code. The Time and Attendance Collection System (TACS) code for union official leave is o84 and OWCP – Regular is code o49.

## Sick leave

Unused sick leave at the time of retirement will be added to total service for the annuity computation only. Sick leave does not increase your total service for purposes of eligibility. This means if you have 29 years and 11 months of service, and two months of sick leave, you would not be eligible to retire at your MRA with less than 30 years of service. A month of creditable service is equivalent to 174 hours of sick leave, so you can convert your hours of sick leave into months of service by dividing by 174.

## Special Retirement Supplement (SRS)

Some retirees are eligible for the special retirement supplement, also known as the SRS, and sometimes referred to as the Social Security supplement. This last name is a misnomer as it is calculated and paid by OPM, not SSA. The SRS is designed for federal employees who retire before they can start taking out from Social Security, which is age 62. It is an extra supplemental in-

come to bridge the gap between retirement to age 62. The supplement represents what you would receive for your FERS civilian service from the SSA and is calculated as if you were eligible to receive SSA benefits on the day you retired.

Generally, to be eligible for the supplement you must retire on an immediate voluntary (regular) retirement that is not reduced for age. Disability, early or MRA+10, and deferred benefits, explained in detail below, are not eligible.

The supplement always stops when you reach age 62.

The supplement is subject to an earnings test, similar to that applied under SSA. In essence, if you work and earn enough money while receiving the supplement, it can be reduced partially or totally. Any reduction from the earnings test only affects the supplement and cannot reduce your basic benefit.

There is no reduction until after the first calendar year you receive the supplement. Then your earnings during that first calendar year are compared to the SSA limit (\$22,320 for 2024). The supplement is reduced by \$1 for each \$2 that earnings exceeded the limit. If the earnings limit were exceeded by exactly \$1,000, then the supplement would be reduced by \$500 in the second calendar year.

## Cost-of-living adjustments

Cost-of-living adjustments (COLAs) are provided to all annuitants starting at age 62. COLAs are not provided for immediate voluntary retirements prior to age 62:

The COLA is calculated based on the difference between the average Consumer Price Index for Urban Wage Earnings and Clerical Workers (CPI-W) for the third calendar quarter of the most recent year a COLA was determined and the average CPI-W for the third calendar quarter of the current year adjusted to the nearest 1/10th of 1 percent. If the CPI decreases, there is no COLA. However, when the change in CPI is 2.0 to 3.0 percent, the COLA is reduced to exactly 2.0 percent. When the CPI is greater than 3.0 percent, the COLA is the CPI minus 1.0 percent.

The amount of an annuitant's first COLA is prorated. The proration is calculated based on the number of months from the annuity commencement date to the effective date of the first COLA after

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# Introduction to FERS (continued)

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the annuity commencement date. However, a FERS annuitant who is not eligible to receive a COLA during their first year or more will receive the full COLA without proration once they become eligible. Therefore, annuitants under age 62 whose annuity commenced at least one year prior to reaching age 62 will receive the full COLA after becoming eligible at age 62.

COLAs always become effective Dec. 1. So, even if a person retired prior to turning 61 and reached age 62 in July of 2024, they would not receive the full COLA until December of 2024. Any annuity adjustment for December would be in the payment received in the following January.

## Enhanced annuity due to OWCP

When employees are in LWOP status for an on-the-job injury and receiving workers' compensation, they do not have deductions for SSA or the Thrift Savings Plan (TSP). This means that the employee is missing these retirement benefits due to the injury. However, in 2003, a law was passed that addresses this issue by providing an enhanced annuity to employees that have cumulative periods of LWOP while performing no work and receiving OWCP benefits totaling two months or more. Continuation of Pay (COP) periods are not included in this total, because there is no loss to Social Security or TSP benefits when receiving full pay from the Postal Service.

The enhanced annuity provides an additional 1 percent toward the annuity for the aggregate time of qualifying periods. For example, multiplying a qualifying period of exactly one year by 1 percent (0.01) and a high-3 average salary of \$74,081 yields an additional benefit of \$740.81 per year, or about \$61.73 a month.

The enhancement should be automatic. There is nothing for the retiring employee to elect. When the Postal Service certifies your service history to OPM, it should include your periods of LWOP due to OWCP so that OPM can properly calculate the enhancement.

## Disability retirement

Disability retirement is an option for those with a medical condition that prevents you from performing productive work through accommodation or reassignment and are not otherwise eligible for immediate retirement. To be eligible,

the following conditions must be met:

1. You must have completed at least 18 months of federal civilian service that is creditable under FERS.
2. You must, while employed in a position subject to the retirement system, have become disabled, because of disease or injury, for useful and efficient service in your current position. (Useful and efficient service means fully successful performance of the critical or essential elements of the position—or the ability to perform at that level—and satisfactory conduct and attendance.)
3. The disability must be expected to last at least one year.
4. Your agency must certify that it is unable to accommodate your disabling medical condition in your present position and that it has considered you for any vacant position in the same agency at the same grade or pay level, within the same commuting area, for which you are qualified for reassignment. (An employee of the Postal Service is considered not qualified for reassignment if the reassignment is to a position in a different craft or is inconsistent with the terms of a collective-bargaining agreement covering the employee.)
5. You, or your guardian or other interested person, must apply before your separation from service or within one year thereafter. The application must be received by OPM within one year of the date of your separation. This time limit can be waived only if you were mentally incompetent on the date of separation or within one year of this date.
6. You must apply for Social Security disability benefits. Application for disability retirement under FERS requires an application for Social Security disability benefits. If the application for Social Security disability benefits is withdrawn for any reason, OPM will dismiss the FERS disability retirement application upon notification by the SSA.

SSA disability is more restrictive than FERS disability, therefore you can be accepted under FERS disability but may not receive SSA disability.

The FERS disability annuity has a separate calculation from that which is used for a voluntary immediate retirement. For the first 12-month period, the annuitant receives 60 percent of their high-3 average salary minus 100 percent of their SSA benefit. For a top-step letter carrier, this will generally equate to \$45,000 for the first year. After the first 12 months, the calculation is 40 percent of the high-3 average salary, minus 60 percent of their SSA benefit. Once the annuitant reaches age 62, the calculation is the “earned” annuity based on the general FERS annuity computation (detailed earlier) as if they had continued working until age 62. In other words, the total service used in the computation will continue to increase based on the time spent under FERS disability up to age 62.

## Early retirement

Early retirement or MRA+10 can be useful to leave the Postal Service and start your annuity, though there is steep reduction based on age. To be eligible, you must be at least your MRA with 10 years of service or more. Early retirement is only useful for those who are otherwise ineligible for immediate retirement.

To determine the annuity amount for an early retirement, you first perform the normal calculation (1 percent multiplied by years of service multiplied by high-3 average salary). Then the annuity is reduced by 5 percent for each year below age 62 at the time of commencement. For example, if somebody retired at age 57 with 12 years of service, their annuity would be permanently reduced by 25 percent (five years multiplied by 5 percent).

To avoid or reduce the age reduction penalty, consider postponing your early retirement. If somebody retired at 57 with 12 years of service but postponed the commencement of their annuity to age 58, the reduction would be 20 percent instead of 25 percent like the previous example. If they instead postponed the commencement to age 62, there would be no reduction in the annuity. Of course, each month that the annuity is postponed, is one month without receiving an annuity payment.

If a person has more than 20 years of service and took an early retirement after reaching their MRA, they could postpone retirement until age 60 to completely avoid the age reduction.

One consideration with an early retirement is insurance. While postponing the

commencement of the annuity, one loses their eligibility for Postal Service Health Benefits (PSHB) and Federal Employees' Group Life Insurance (FGLI). When the annuity commences, they are eligible to reenroll/continue their PSHB and FGLI coverage provided the annuity commences by age 62.

### Deferred retirement

Deferred retirement is for those carriers who either separate prior to their MRA, or if they have less than five years, prior to age 62. Deferred retirement is generally for employees who separate without being eligible to receive an immediate or a disability annuity.

The requirements to commence a deferred annuity are the same as those for a regular immediate retirement. A separated employee with at least 30 years of creditable service would be eligible at their MRA. If they have more than 20 years, they could commence the annuity at age 60. And finally, with at least five years, they could commence the annuity at age 62.

Deferred annuitants are not eligible for the Special Retirement Supplement, or to re-enroll in health or life insurance benefits (through PSHB/FGLI). Another potential pitfall for a deferred annuity is the simple fact that time and inflation can diminish the value of the annuity. If somebody separated with five years of service at age 32, they would need to wait

30 years to commence their annuity. This extended period, even with low inflation, will effectively reduce the annuity's purchasing value.

### Annuity examples

**1. Age 60, 22 years of service, high-3 average salary \$74,081:**

$22 \times 0.01 \times \$74,081 = \$16,297.82$   
gross yearly benefit

*Eligible for the special annuity supplement*

**2. Age 62, 22 years of service, high-3 average salary \$74,081:**

$22 \times 0.011 \times \$74,081 = \$17,927.60$   
gross yearly benefit

*Not eligible for the special annuity supplement*

**3. Age 62, 5 years of service, high-3 average salary \$53,500:**

$5 \times 0.01 \times \$53,500 = \$2,675$  gross yearly benefit

*Not eligible for the special annuity supplement*

**4. Age 57 (MRA of 57), 16 years of service, high-3 average salary \$74,081:**

$16 \times 0.01 \times \$74,081 = \$11,852.96$   
gross yearly benefit before age reduction

*This person does not meet the requirements for an immediate and unreduced annuity. This would be an MRA+10 or an early retirement and needs to be reduced for age:*

- Reduction: (age 62 – age 57) x 5% = 25% reduction
- Multiply the initial annuity by 75% or 0.75
- $\$11,852.96 \times 0.75 = \$8,889.72$   
final gross yearly benefit

### Retiring

It's important to request and review annuity estimates from the Postal Service. Although these are just estimates, they can give you a general idea of your retirement annuity benefit calculation. You can request estimates online through LiteBlue or by calling HRSSC at 877-477-3273 (Option 5). If you are within six months of your expected retirement date, you should be sure to request a retirement application as well. Once you receive the retirement application, you should call HRSSC to schedule your retirement counseling session. Prior to your counseling, you should review the application forms so that you can be ready with any questions. HRSSC routinely runs into counseling backlogs, so be sure to schedule as soon as possible.

Once you have the application, it is recommended to make copies of the blank forms so that you have backups. OPM will not accept certain forms if they have any Wite-Out or crossed-out items and other edits. Ideally, you should complete the application and submit it about six weeks prior to your retirement.

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## BY THE NUMBERS

### USPS Operations First Quarter, FY 2025

	Number	Chg. from SPLY*
Total mail volume year-to-date (Millions of pieces)	31,015	1.8%
Mail volume by class (YTD in millions)		
First Class	11,435	-3.9%
Marketing mail	16,628	7.0%
Shipping and packages	2,014	-0.9%
Periodicals	681	-6.6%
International	79	-14.1%

### USPS Operations First Quarter, FY 2025

	Number (millions)	Chg. from SPLY*
Operating revenue	\$22,500	4.1%
Operating expenses	\$22,500	-5.7%
Controllable operating income	\$968	105.1%
Workers' comp adjustments	\$(626)	-153.6%
Net operating income	\$(144)	106.9%

### Employment 2025 - PP4

	Number	Chg. from SPLY*
City carrier employment	178,236	1.2%
Full time	166,003	0.3%
PT regular	358	-3.8%
PTF	11,875	15.3%
City carrier assistant	25,351	-20.5%
City carriers per delivery supervisor	7.5	-2.5%
Career USPS employment	513,189	1.0%
Non-career USPS employment	88,994	-11.1%

\*SPLY=Same Period Last Year  
This information compiled by the NALC Research Department from USPS reports.

# Introduction to FERS (continued)

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Before your separation, log into LiteBlue to access your electronic Official Personnel Folder (eOPF). Consider downloading or printing your entire eOPF so that you have a record of your previous benefits and coverage amounts. These records could be vital if there is a dispute over a benefit or service history calculation, and it's an easy way to provide some protection.

Interim payments are partial annuity payments made by OPM while it processes and finalizes your retirement application. Interim payments are calculated based on 80 percent of your anticipated annuity but typically come out closer to 60 percent. OPM has a goal of starting interim payments within 30 days of receiving the retirement application. Because annuity payments are only made on the first business day of each month, the first interim payment may take one to two months to receive. When OPM does finalize the application, it will start paying your full annuity (less any deductions) and also make you whole for any annuity shortfall during the interim payment period.

Be prepared with a few months' worth of income in case there is any delay by OPM to finalize your application or start interim payments. Your final paycheck from the USPS will include a terminal leave payout for any unused earned annual leave. This terminal leave is part of most people's buffer as they transition into retirement.

## Survivor benefits

When applying for retirement, there is an important benefit election to consider. This election is whether to provide a survivor benefit. One can choose a reduced annuity with a maximum survivor benefit, a reduced annuity with a partial survivor benefit, no survivor benefit, a reduced annuity for a survivor benefit based on an insurable interest, or a reduced annuity for a former spouse. For most people with a spouse, the choice will be either to provide a survivor benefit or not. An election for a reduced annuity for the maximum survivor benefit reduces the gross annuity by 10 percent but provides a surviving spouse with a lifetime annuity of 50 percent of the gross annuity.

For example, a retiree entitled to \$20,000 per year gross annuity making an election for the maximum survivor benefit would receive \$18,000 per year (90 percent). However, if they predeceased their spouse, the

spouse would then receive a \$10,000 per year annuity for the rest of their life.

The partial survivor benefit is 25 percent and costs 5 percent of the gross annuity. For example, if the same retiree entitled to a \$20,000 per year gross annuity elects a partial survivor benefit, the annuity is reduced by 5 percent to \$19,000. If they predecease their spouse, the spouse will receive 25 percent (\$5,000 per year).

For those with a spouse wishing to elect either a partial or no survivor benefit, they must get the consent of their spouse to do so. One important consideration when electing no survivor benefit for a spouse is health insurance. A survivor spouse must receive a survivor benefit to remain eligible for FEHB/PSHB (health) and FEGLI (insurance) benefits.

## Health and life insurance

Health insurance and life insurance can be carried into retirement if eligible. Health insurance is an ever-increasing expense, and therefore an ever-increasing benefit. The government continues to contribute 72 percent toward the premiums, which can be hard to compete with in the private sector. To be eligible to carry these benefits into retirement, one must meet the five-year rule, which requires them to be currently enrolled and to have been enrolled continuously for at least five years immediately prior to retirement or from their earliest opportunity to enroll, if less than five years.

## Social Security—Leg 2

FERS is only one leg of the three-legged retirement stool. The second leg is SSA benefits. All employees automatically contribute 6.2 percent of their salary toward SSA. To be eligible for SSA benefits, one needs to be at least 62 years old with at least 40 Social Security credits, earned through working and paying Social Security taxes. A credit is earned for each quarter where wages exceed \$1,730 (for 2024). As this is a low threshold, it typically takes 10 years of work to obtain the 40 credits needed. Benefits can commence after age 62, and the amount will be higher the longer you wait to apply, up until age 70. Based on your own personal needs, you may want to wait to apply so you can increase your benefits.

To check in on your progress for your SSA benefits, create an account at mySSA.gov. This web portal is a valuable tool to monitor your eligibility, yearly earnings, and estimated benefits.

## Thrift Savings Plan (TSP)—Leg 3

The third leg of the stool is the TSP and is also the leg that individuals are most in control of. You get to decide how much of your salary you want to contribute, up to the yearly limit. Regular contributions for 2025 cannot exceed \$23,500, while catch-up contributions are limited to \$7,500. Career employees who started after 2020 are automatically enrolled in the TSP with a default contribution of 5 percent of their base salary. Each employee has the option of reducing or increasing this percentage, or can contribute a set dollar amount. The Postal Service also makes contributions. There is a 1 percent automatic contribution from the employer. They will also match an employee's first 3 percent contribution dollar for dollar, and then for contributions between 4 and 5 percent, 50 cents on the dollar. This all adds up to a 5 percent match from the Postal Service whenever an employee contributes at least 5 percent, totaling 10 percent of an employee's base pay being invested in their TSP.

Active employees can increase their contributions through LiteBlue.

When your money is in the TSP, you can choose from several investment options. There are five main funds as well as Lifecycle funds. Lifecycle funds utilize a combination of the five main funds and shift contributions as one approaches retirement. These Lifecycle funds shift to investments that are generally safer but yield smaller historical returns. This methodology helps ensure that market performance has less importance as a person approaches retirement.

These contributions, depending on the investment type and market returns, can take advantage of compound interest. The power of compounding interest and time, such as the time a person spends in a typical career, may allow these funds to grow to very large sums.

## Closing

Retirement under FERS can be complex with many things to consider. Those who plan for retirement and understand the value of the benefit will be better off than those who stumble into it. All letter carriers, including new city carrier assistants and part-time flexible employees, should study and understand the three-legged stool of retirement so that they can make good decisions and begin investing in their life after work.

# Preparing for arbitration in your branch (continued)

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matters that directly concern the scheduled cases but can also help with other practical and logistical things that help the advocate focus on the case itself.

When the NBA notifies the local branch that one of their cases has been scheduled for arbitration, the branch should review the file to identify the grievant, the representatives who handled the case at Informal and Formal Step A, and any witnesses who may be involved. Those individuals should each be notified that the case has been scheduled for arbitration, and that the union advocate may want to speak to them prior to the hearing and may even call them as a witness at the hearing, depending on whether the advocate needs them to help present the case before the arbitrator. For this reason, it is important that the branch makes sure they have the current contact information (mailing address, work location and phone numbers) for each of these individuals so the assigned advocate can contact them if necessary. The witnesses should also be advised to notify the branch if that information changes.

Once the branch is notified that their case has been scheduled for arbitration the local NALC representatives involved in the case should also review the file to refresh their memories so that they can recall the specifics of the case when the advocate contacts them. In many cases, the NALC advocate will contact the branch at some point to arrange for in-person interviews with the grievant, stewards and any potential witnesses. Depending upon the advocate's schedule, workload, geography and other factors, this may occur around the time the case is put on the schedule or it may happen closer to the actual date of the hearing. The advocate will need a quiet space with a table or desk where the interviews can be held in private. The advocate may also need to have access to a photocopier and a computer with internet access.

Some branches have office space and equipment that the advocate can use for this purpose. If not, the branch should scout out some other suitable locations for the interviews such as a room at the local library, a nearby restaurant or at someone's home. The union should also

find out where the advocate could make photocopies of documents or utilize a Wi-Fi hotspot if necessary. Finding this information ahead of time can be extremely helpful to the advocate.

## Witnesses

The advocate will tell the branch which witnesses will need to be interviewed, and the branch should make sure they are available when the advocate arrives. Any problems locating a witness or getting their cooperation should be reported to the advocate immediately. Some interviews may only take a few minutes; others could last hours. It all depends upon the case and each person's part in it. Work with the advocate to schedule the interviews so that they go as smoothly as possible and waiting time is minimized.

Just because witnesses are interviewed does not mean that they will be called to testify at the hearing. After completing the interviews and thoroughly reviewing the case, the advocate will determine which witnesses to use, in what order they will testify, and what questions they will be asked based upon the advocate's theory of the case.

## Location of hearings

Arbitration hearings are usually held at the installation where the grievance arose, provided there is space to do so. If not, they may be held at another location, possibly a district office or another nearby post office.

Many advocates live within driving distance of their assigned cases and will have their own transportation. Nevertheless, the branch should be prepared to assist the advocate with such things as locating where the interviews will take place, the hearing location, a place to make copies and any other relevant places pertinent to the case. If special parking passes or other arrangements will be needed on the day of the hearing, the branch can assist the advocate by taking care of this

ahead of time. The advocate may want to visit the workroom floor or scene on the route where the incident leading to a grievance occurred, so the branch should be ready to supply directions and provide assistance with this as well.

Sometimes, the advocate may need to fly or take a train to the city where the grievance arose. The branch may be asked to assist the advocate with transportation to and from the airport or train station and to other locations as necessary.

Communication between the advocate and the branch is essential. Find out what the advocate's needs are so they can focus on the case itself and not be distracted by these secondary matters. Remember, most NALC advocates are letter carriers that carry mail, so their time is limited, and their schedules are tight. Advocating a case before an arbitrator is stressful enough without having to worry about things like transportation and making sure that the witnesses show up on time. Anything the branch can do to assist the advocate in these areas will be greatly appreciated by the advocate and put them in a position to give your grievance the best chance of success at arbitration.

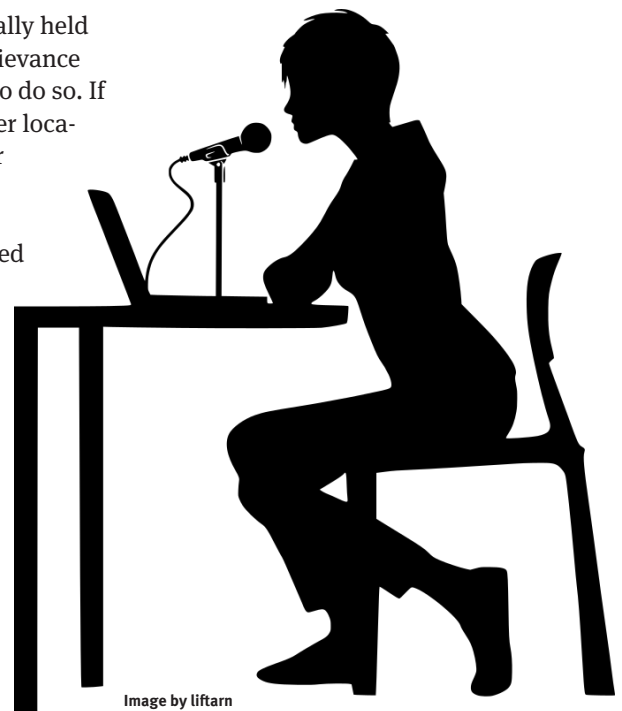


Image by liftarn

**Correction:** In the Spring 2024 Activist, the attribution for image on page 2 was omitted. The attribution is Nick Youngson CC BY-SA 3.0 Pix4free and used under Creative Commons.

# Making grievance maintenance sexy again

No NALC union activist gets into the fight of defending our contract because they want to orderly maintain grievances in filing cabinets or scan them into the cloud. We get our thrill from filing grievances against management for not abiding by our contract, not the tidy categorizing of our grievances to be stored at the branch hall or office. While grievance maintenance might not be sexy, it is vitally important to the function of our union and to reducing time being wasted looking for grievances that you need.

Every branch needs a good system for filing, storing and eventually disposing of grievances. Branch officers need to develop and maintain a useful, reliable system for managing those paper and electronic records so that they can carry out the union's necessary work.

The ultimate goal is to have what you need and to be able to find it quickly when you need it. That way, you can do your work more efficiently and the branch will function more smoothly.

## (Re) Starting a system

Houma-Thibodaux-Lockport Branch 2464 in southern Louisiana has 100 active carriers in five stations spread out over a large geographic area. Branch Vice President Cory Champagne was talking with another union leader from a larger branch at an NALC event. The topic of branch grievance systems came up (exciting, right?). They discussed the idea that a filing system, no matter the size of the branch, could be implemented if you follow certain rules. Cory decided, after speaking with his branch president, Reed

Houma-Thibodaux-Lockport Branch 2464



### RETENTION SCHEDULE FOR BRANCH RECORDS (continued)

Type of Record	Retention Period	Notes
<b>Grievances and Related Records</b>		
EEO Case Files [full files]	5 years*	CAU policy.
Moving Papers only	7 years*	CAU policy.
Grievance Case Files [full files]	5 years*	CAU policy.
Moving Papers only	7 years*	CAU policy.
Merit System Protection Board Case Files [full files]	5 years*	CAU policy.
Moving Papers only	7 years*	CAU policy.
Workers' Compensation Case Files	5 years*	If branch handles workers compensation cases for its members.
	*after case is completed	

Ordoyne, that this is a project that he and the branch would tackle.

“The old filing system was a real crapshoot. We had everything we needed, and then some. It was just a matter of diving in and trying to find it in our filing cabinets,” said Reed.

The first step in establishing order is to look at your current practice. Open your filing cabinet or desk drawer. What kind of system do you have? Do you have lots of file folders with nothing in them because you never take the time to file? Are your drawers crammed full? Do you “file by pile”—grievance paperwork lying on chairs and tables? How do your personal grievance files relate to other grievance files? Does everyone in your branch office have a different system? If you were away, could someone else figure out where anything is?

If you sign on to your branch's computer, are all your branch's grievances in one folder labeled “Grievances,” or have you established folders to organize your grievance storage? Can you tell what each grievance is by the name that you have given it? Do all the stewards name files the same way? Is there one person who maintains the electronic filing system?

Branch 512 in Waterloo, IA, and its branch president, Jennifer Anderson, tackled the job of being efficient and organized. “My stewards do an excellent job despite the chaos that surrounds them daily. Hours are lost each week searching for past files and cites to assist them in their grievances,” she said. “I had to first identify why we were so unorganized, to ensure the many hours of work ahead of me would not be done in vain. The NALC retention schedule was extremely useful in learning what we must keep and what we can discard. Being knowledgeable about this is the foundation of being and

staying organized. We became overcome with paperwork and files mainly because we were afraid to discard anything. It is crucial to ensure we can find the documents needed to do our jobs. I often felt overwhelmed and unable to concentrate when working at my desk in the office because of the clutter that surrounded me, so our objective was clear.”

## The Great Purge

Branch officers have a responsibility to not only maintain the records of the union, but also to dispose of outdated materials properly. When branch records, whether paper or electronic, have reached the end of their set retention period and are no longer needed by the branch, they should be destroyed. This includes grievances.

Many grievances contain personal information of branch members. When destroying grievances, they should be shredded or completely burned. Low-cost, cross-cut shredders are widely available. Branches that have a large number of documents to destroy may want to contact a local company specializing in document destruction. This can be done on a one-time basis or once a year.

Branch 512 and Anderson chose to burn their paperwork: “I knew that these records could not just be thrown in the trash; legally they needed to be destroyed. I contemplated contacting a shredding company but, in the end, decided to burn them. My in-laws have farmland and a huge burn barrel, and they permitted me to use it to burn all the documents.”

Looking at the chart above this section, most grievances need to be kept between five and seven years after the case is completed. However, if a case is in litigation, you must keep the file until the litigation



is completed. If you have a case that you refer to rather often that is older than these dates, hold on to it. Just because you can dispose of a grievance record doesn't always mean you should. That is not an invitation to store all your grievances forever, especially when space is an issue

These strictures don't only apply to paper documents. The same principles apply to electronic stored files. When looking through electronically stored files, the same security should be done to protect our members' personal information. Hard drives, flash drives, or older storage components like CDs (if you find them when purging) should be smashed or shattered.

Proper disposal of old records helps protect the branch, its officers and members from problems—legal or political—that could arise if discarded papers were to be picked up and misused.

### Developing a branch filing system

To operate efficiently, every branch needs to create and spend time maintaining a good filing system for both their paper and electronic records. The branch filing system should do three things:

- Classify and arrange records so that branch officials can retrieve information quickly and easily
- Be logical enough to enable new officers or staff to retrieve information easily when there is turnover in the branch
- Enable branch officials to easily identify and dispose of inactive records

It is a great idea to get your branch leaders, especially those who will have the ability and responsibility to put your grievances into storage and get everyone on the same page. When Bayouland Branch 2464 in Louisiana was ready to revamp its system, its leadership called a steward's meeting to seek advice and input. They made a section for each station, and they listed the names of the carriers alphabetically with the newest to the oldest grievance for that member. There is a separate section for class action, act of God and route adjustment grievances. As they went through this process, they realized "the names may change, the programs utilized have changed, the job has changed, but management is still the same old management and our arguments on the side of fair prove successful most of the time," said Champagne.

They now have a spreadsheet where they log in all grievances with vital information. They also have written a Standard Operating Procedure document, which helps the branch leaders remember and follow through on the process they have started. "It would be a whole lot of time and energy wasted if we didn't follow through with what we put in place," Ordoyne said.

When Branch 512 leaders put their new system together, they called an executive board meeting to explain the objectives and gather input. They collectively decided to organize their filing system by the articles of the contract. They separated their filing cabinets into contract grievances and discipline cases. Article 8 grievances required their own cabinets. Within each cabinet, they would file the grievances in chronological order. A steward stepped up and volunteered to create a grievance tracker that all the officers could access.

Branch 11 in Chicago asks each of its Formal A representatives to scan and then label their grievances for the area they cover into a spreadsheet. With hundreds of stewards in a larger branch, it makes sense for them to limit the number of people who are logging the grievances into their system. You, as branch leadership, need to have a discussion on what works best for your branch and what the system looks like to fulfill your needs.

### Filing methods

Branch officials will have an easier time finding papers if the branch office uses a combination of the following common filing methods:

**Subject filing:** Classify files by subject and arrange the subject files in alphabetical order. If a grievance refers to more than one subject, put cross-reference sheets or separate copies under the other topics covered.

**Name filing:** File grievances alphabetically by the member's last name and where last names are the same, alphabetically by first name. Use cross-referencing to locate members whose names have changed due to marriage, divorce, etc.

**Numerical filing:** Use this system to file records that are numbered, such as grievance or OWCP case files.

**Chronological filing:** Keep a master chron file of all grievances in date order

*Continued on page 10*

Waterloo, IA Branch 512's office before and after organizing the workspace.



# Grievance maintenance (continued)

Continued from page 9

with the most recent documents in front of the file. A chron file can help branch officials locate a specific document quickly and also serves as a useful backup in case important papers cannot be found in a particular subject file.

## Filing hints (paper)

The following filing hints will help keep branch files lean and well organized:

**Frequency of filing:** File records on a regular schedule to avoid backlogs and make it easy to retrieve recent documents.

**Folder labels:** Put main headings in capital letters on each folder tab. Include dates—e.g., 2024, 2025—to facilitate location of particular items and later disposal of files. Color coding is always helpful.

**File folders:** Place most recent letters, etc., in the front part of the folder. Do not overstuff file folders; when one is full, sub-divide materials by date or topic.

**File drawers:** Each file drawer should have a label describing its contents. Leave sufficient space in each drawer (about one-fifth of the drawer) for expansion, so you don't need to keep shifting folders as files get full.

The single most important thing to do is *file*. It may seem boring, but everything depends on it. If you can't get into the habit of putting things away right when

you're finished, at least schedule a regular time each week to file. Remember, the best record-keeping system in the world is useless if you don't keep it up.

## Filing hints (electronic)

Branches need to pay as much attention to organizing the files on their computer as they do to the files in their filing cabinets.

**Organization:** To help locate the computer copy of that document in your filing drawer, make your digital files parallel with your paper filing system. Use electronic folders to keep track of files on a particular topic or from a specific year—don't just stick everything in "My Documents."

**Labeling:** Give your documents (files) an easily understood name—one that will enable other branch officers to access needed files quickly. Include the date in the file name.

**Back up data:** Every hard drive crashes, sooner or later. The only way to prevent a disaster is to establish a reliable backup routine for your essential computer records. Even daily work should be backed up frequently to prevent loss from a crash, computer virus, static electricity, power surge, etc.

**The cloud:** Understand the cost and security of your data before agreeing to

save your branch's grievances or other personal information in a cloud-based data storage.

## Almost done

Once you've thrown out what you shouldn't keep and have organized your current records, what's left? **Inactive** records are those to which you need to refer only occasionally, perhaps once or twice a year. Or else they are records which, according to the retention schedule, you must keep for a given length of time. Grievances that are no longer of immediate use should be removed from your filing cabinet and retired on a regular basis. These records can be boxed and stored, but they shouldn't be thrown into boxes willy-nilly. Store related grievance files together in standard record storage boxes. Always make an inventory of each box so that you know what's stored where. Label each box with both the topic and the date. That way you can easily find a specific document when you need it.

Where you store inactive records depends on what space is available. Here are some pointers to keep your records in good shape: Avoid attics and basements. The ideal storage space is clean and dry, without bugs and rodents, and with little or no light. Steel shelving is always best. Make sure the bottom shelf is at least three inches off the floor.

## The final step

Branch officers have a responsibility to not only maintain the grievance records of the union, but also to dispose of outdated grievances properly. Just like we talked about in the Great Purge, when branch grievances, whether paper or electronic, have reached the end of their set retention period and are no longer needed by the branch, they should be destroyed. We cannot simply throw grievances in the trash. We must shred or burn them completely.

Grievance records management is not hard or expensive, but it does take time. It requires an ongoing commitment on everyone's part to keep your branch recordkeeping system up to date. But the payoff is clear: The paperwork monster will be under control. The branch's records will be well-organized, easy to use, and in compliance with all legal and NALC requirements.

Shredded grievances



# READY TO JOIN THE FIGHT?

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NALC's "Fight Like Hell!" podcast is available on Apple Podcasts, Spotify, Google Podcasts, and wherever you listen to podcasts.

During each episode, NALC President Brian Renfroe and guests discuss vital topics affecting the letter carrier craft and the union at this pivotal moment. Our jobs, our service and the entire Postal Service are on the line. We need everyone's help as we fight like hell against these attacks. Together, we will send a loud, clear message: HELL NO to dismantling the Postal Service.



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# Make sure your branch is bonded

**A**s a union leader, “bonding” is one of those words that we might hear but don’t know what it means. You hear, “We’re bonded,” and nod your head and go with the flow. Being bonded and being bonded at the right level is a safety net that every branch and state association needs to protect its members’ funds. This article will try to give you a better understanding of what bonding is and why it is so important for your branch to be bonded correctly.

## What is bonding?

Bonding is a type of insurance policy that insures an organization against financial loss caused by the persons who are “bonded.” The insurance policy is called a “bond”—often a “surety bond” or “fidelity bond.” When a loss covered by the bond occurs, the bonding company reimburses the union up to the coverage limit of the policy.

Federal labor law requires bonding to protect unions from financial losses caused by “fraudulent or dishonest acts” of union officers or employees—for example, embezzlement, forgery or theft.

The Labor-Management Reporting and Disclosure Act (LMRDA) establishes specific bonding requirements that apply to officers, other officials and employees of NALC branches. Further, the LMRDA requires unions to purchase a labor organization bond, which is an insurance policy that has no deductible and pays out 100 percent of the loss amount up to the policy limit.

For more information, see the Office of Labor-Management Standards website at [dol.gov](http://dol.gov) under Compliance Assistance, Unions and Union Members, Financial Reporting and Fiscal Controls, Compliance Assistance Materials, Bonding Requirements under the LMRDA.

The requirement of bonding is based on experience: When many people are entrusted with money or property belonging to others, occasionally an individual will cause a loss through either fraud or dishonesty. While losses may happen very rarely within NALC, securing bonding insurance is required under federal law.

Organizations of all types, businesses and governments as well as unions, commonly protect their money and other property by bonding their officers and employees.

## How does a branch get bonded?

Under the LMRDA, bonding must be obtained from a company approved by the secretary of the Treasury. A list of approved companies is available from OLMS or online at the Department of the Treasury’s website at [treas.gov/](http://treas.gov/)

A fidelity bond from an approved company may be obtained through many insurance agents and brokers. However, some insurance companies may be reluctant to write a labor organization bond for a small amount or covering only a few people. The branch may have better luck obtaining reasonably priced coverage through an approved insurance company with which it regularly does other insurance business.

If your branch has trouble obtaining a bonding policy, you may contact the office of NALC Secretary-Treasurer Nicole Rhine. “Please reach out to my office if you are having any trouble or have any questions about bonding,” she said. “We have good relationships with bonding institutions that can help with your bonding coverage.” NALC’s own officers and employees are bonded, and upon request, Headquarters will share the website to apply for bonding from the company we use. When the completed application is accepted, the insurance company will bill the branch directly.

## Who must be bonded?

Every officer, agent, shop steward, and other representative and employee of a branch who *handles funds or other property* of a branch (or of a covered trust) must be bonded, if the branch has *property and annual receipts exceeding \$5,000*. An official of such a branch who is not bonded may not handle branch funds or property.

The definitions below explain these requirements.

**Handling:** Branch officials and employees who “handle” funds or other property of the branch include not only those who physically handle money or checks, etc., but also those who have access to, supervision, authority or control over, or custody of funds or other property. In general, an individual is considered to be handling branch funds or other property if the branch could suffer a loss in the event the individual performed their duties fraudulently or

dishonestly. The loss could be caused by the individual acting alone or with others.

Typically, those branch officers “handling funds” include at least the following: president, vice president, recording secretary, financial secretary, treasurer and trustees. In many branches, stewards handle raffle tickets or other means of “funds,” and thus should be bonded as well.

**Funds or other property:** Generally, this means cash, bank accounts, certificates of deposit (“CDs”), checks, bills and notes, government obligations, marketable securities—plus any other branch property that is held for possible conversion into cash or for similar purposes making it substantially equivalent to “funds.”

Branch property of a relatively permanent nature, such as land, buildings, and office furniture and equipment, is not considered “funds or other property” for the purposes of bonding.

**Property and annual receipts exceeding \$5,000:** The bonding requirement does not apply to branches whose property and annual receipts have less than \$5,000 in value.

To determine the amount of “property and annual receipts” for your branch, use the “Bonding Computation Worksheet” on the next page. The LMRDA’s bonding requirements apply only if Line 7 is more than \$5,000.

## What amount of bonding is required?

A bond, like any insurance policy, has a maximum recovery amount. That amount must be, for everyone covered by the LMRDA’s bonding requirements, equal to at least 10 percent of the funds handled by the individual and their predecessor, if any, during the branch’s preceding fiscal year. If there was no preceding fiscal year, the bond must be at least \$1,000 for each covered branch official or employee.

A quick formula for computing the approximate amount of required bonding coverage is:

$$\begin{aligned} &\text{Liquid Assets} + \text{Total Receipts} \\ &\quad \times 10\% \text{ equals} \\ &\text{Amount of Coverage Required} \end{aligned}$$

For more detailed information, see the Bonding Computation Worksheet.

*Continued on back cover*

## Appendix: Bonding Computation Worksheet

To determine the amount of funds handled during the last completed fiscal year and the amount of bonding required, complete the following bonding computation worksheet.

Note that the LMRDA's bonding requirements apply only if the amount on Line 7 exceeds \$5,000.

<b>1. Liquid Assets as of start of fiscal year (date) _____:</b>		
A. Cash on hand and in banks	\$ _____	
B. Accounts Receivable	\$ _____	
C. Loans Receivable	\$ _____	
D. U.S. Treasury securities (market value)	\$ _____	
E. Other investments (market value)	\$ _____	
F. Other liquid assets	\$ _____	
<b>2. Total Liquid Assets</b> (Total of Lines A through F)		\$ _____
<b>3. Receipts during the fiscal year ended (date)</b>		\$ _____
<b>4. Total Liquid Assets plus Receipts</b> (Line 2 plus Line 3)		\$ _____
<b>5. Deduct:</b>		
<b>Receipts included in Line 3 which resulted from converting Liquid Assets held at the beginning of the year into cash and from additional rollovers of securities:</b>		
A. Payments on accounts receivable	\$ _____	
B. Payments on loans receivable	\$ _____	
C. Sales of U.S. Treasury securities	\$ _____	
D. Payments on mortgage investments	\$ _____	
E. Sales of other investments	\$ _____	
F. Sales of other assets	\$ _____	
G. Additional rollovers of securities	\$ _____	
<b>6. Total Deductions</b> (Total of Lines A through G)		\$ _____
<b>7. Total Funds Handled During Last Completed Fiscal Year</b> (Line 4 minus Line 6)		\$ _____
<b>8. Amount of Bonding Required:</b>		
A. For each person having access to receipts only: 10 percent of Line 3		\$ _____
B. For each person having access to receipts and liquid assets: 10 percent of Line 7		\$ _____

# NALC's Emergency Response Team

When there's a critical incident that has happened at a station or affecting a member in the station, NALC's Emergency Response Team (ERT) is ready to help our members in need. With more than 30 deployments to date, the ERT has already assisted letter carriers dealing with trauma in post offices throughout the country.

ERT members are there to provide peer-to-peer support, talk with members on the workroom floor or in private, and in some cases to meet with the family of the affected letter carrier. Their role is to assist members and the family by providing emotional first aid and guiding them to the available resources in the aftermath of the traumatic event. They offer peer-to-peer encouragement from trained union members who are there to listen, understand and help.

In March 2024, NALC held a weeklong training session for the first 29 ERT members, teaching them how to offer peer-to-peer support with critical events, such as deaths and life-altering injuries. The training was led by Dr. Jeffrey M. Lating of the International Critical Incident Stress Foundation (ICISF), a leader in providing training on comprehensive crisis intervention and disaster behavioral health services to emergency responders and other professions. In addition to the ICISF crisis intervention curriculum, the team members learned about the postal-specific resources for responding to members in crisis, including through the Employee Assistance Program (EAP), the Office of Workers' Compensation Programs, the Mutual Benefit Association, the Federal Employees' Group Life Insurance, the Federal Employees Retirement System and some of the health plans in the Federal Employees Health Benefits program.

ERT members are trained in specialized techniques to deal with the wide range of emotions, heavy atmosphere, uncertainty, and sensitive circumstances that surround traumatic events. These NALC representatives connect with members in an emotional way that goes beyond a traditional contractual role. While the ERT members are normally in a station for two to three days, they can ask for more time if it's needed. Once the team members have finished talking to the letter carriers at the station, they come back and do a debriefing with each other. That way, they get a more complete view of what's going on and can relay that information to Headquarters.

When a traumatic event occurs, the local branch president or the national business agent (NBA) alerts Director of Safety and Health Manuel L. Peralta Jr. at NALC Headquarters. Once notice is received, Peralta, Assistant Secretary-Treasurer Mack Julion, and the Headquarters ERT team coordinate the selection of the team members to be deployed; arrange for their travel authorization, contact information and a briefing on the event; and provide notice to the Postal Service that our team will be visiting the work site.

Recognizing that immediate emotional first aid can be extremely valuable in getting through a traumatic experience, NALC made this one of the core principles for the ERT. Bringing this assistance to the workroom floor, the ERT may be able to reach people who otherwise might not ask for help.

In May, when Eau Claire, WI Branch 728 suffered the unexpected loss of one of its members, NALC deployed the ERT to assist. Branch 728 President Corey Grotte said, "The ERT, Brooke and BaLynda, spent two days walking around and talking to people on the workroom floor and making sure everyone was OK. The EAP rep was only there one day for a few hours, and they stayed in a back room and waited for people to come to them. I believe the ERT was more effective than EAP—they really showed they cared by approaching the carriers directly to check in. The carriers were more willing to open up to one of their own. Some of our carriers even asked for one-on-one time behind closed doors and really engaged peer to peer. They were great—as a branch president, we take a lot on our shoulders; the ERT made sure they took care of me."

In September, the ERT returned to NALC Headquarters for a second three-day supplemental training focused on suicide prevention and response. ICISF instructor Dr. Vincent Welzant provided ERT members with techniques and education specifically designed to support individuals dealing with a loss from suicide. This training also gave team members increased awareness of some of the warning signs that a person may be contemplating suicide. While the ERT focuses on postvention assistance after a traumatic event, it was important to NALC to provide ERT members with as much knowledge as possible in case they encounter someone who is struggling with suicidal thoughts.

This supplemental training was especially helpful when the ERT responded to a sudden

loss of a carrier in Jackson, MI. "Wayne and Brooke from the ERT were awesome," said Deb Marriott, Branch 232 president. "The carriers really felt like they could connect with them. We couldn't have asked for a better team. Brooke shared a story of a Last Delivery procession she experienced on another deployment and how beneficial it was for the participants. We decided we wanted to have one in Jackson, and local management agreed. It was a beautiful event that really helped the carriers and the family; it was a very healing moment."

The ERT is designed to connect with letter carriers in a peer-to-peer way that sometimes EAP is unable to do. In November, Santa Rosa, CA Branch 183 members tragically learned this when they lost a member who was struck by a motorist while working parcels out of the back of his vehicle. "This was the most tragic and chaotic situation I have ever dealt with," said Chad Lamb, Branch 183 president. "The ERT was able to come in and help calm the waters. EAP is great, but they don't fully understand the apprehension carriers have when working from the back of the vehicle. Carlos and Carolyn are carriers—they understand. The ERT is extremely valuable. They talked with over 200 carriers and assisted with the family. I benefited from their assistance as well—their actions helped me help my members."

NALC is proud of the work the ERT has done in such a short period of time. The creation of this team has provided an added benefit to NALC members, which is immeasurable. With each deployment, the ERT is helping to remove the stigma of asking for help. After the ERT visit, President Marriott said she observed that "the ERT changed how our carriers think about mental health. The carriers now feel it's OK to talk about things and to seek help with mental health issues. The carriers are now doing regular check-ins with their co-workers."

"We're seeing an increase in violence against letter carriers," NALC President Brian L. Renfroe said, "but that's not the only trauma carriers are experiencing. All too frequently, I get reports of accidents and deaths of letter carriers on the job. We need to be there for our brothers and sisters when they're facing the aftermath of these critical incidents. And that's why we've created the Emergency Response Team." If your post office experiences a traumatic event, NALC members can reach out to the ERT through their branch president or by contacting their NBA's office.

# Help your NALC family affected by natural disasters

The **NALC Disaster Relief Foundation** provides hands-on relief for carriers affected by natural disasters, such as wildfires, hurricanes, floods and tornados. It receives donations to be used to assist regular NALC members affected by natural disasters.

NALC response teams throughout the country are activated to go to disaster locations and offer assistance to NALC members and their families who live in the same household. Basic supplies, including uniforms and food, are available for those who need assistance.

Financial support may be available depending on the availability of funding and qualifying criterias. Any regular member of NALC who has faced hardship as a result of a natural disaster will be able to apply for assistance.

Make a donation by sending a check or money order to:

NALC Disaster Relief Foundation  
100 Indiana Ave. NW  
Washington, DC 20001-2144

*The foundation is a 501(c)(3). Your contribution to the NALC Disaster Relief Foundation may be eligible for a tax deduction. It is recommended you seek further advice from your tax advisor.*



## NALC Disaster Relief Foundation

# Teaching tool: Tips on clear writing

Clear writing is rare.

This is a universal truth.

Yes, even in NALC and the Postal Service. If you don't believe it, just try reading Article 12, Principles of Seniority, Posting and Reassignments, of the National Agreement. If you find it hard to understand, you are not alone. If you find Article 12 to be clear as a bell, then either: 1) you have worked too long in the Postal Service, or b) you're brilliant and we have a job for you translating the Dead Sea Scrolls.

Clear writing is also difficult. Most of us have to work hard to make elegant prose—or just plain, clear English—flow from our pens or keyboards. It is much, much easier to write poorly. In fact, almost anybody can write meaningless gibberish. Lawyers, who are “almost anybody” because they have grown more common than bacteria, have a special talent for bad writing. Have you ever read a legal brief?

Why should you work hard to write as clearly as possible? Because a writer wants to make an impact on readers. We want readers to understand, to absorb and act, to follow instructions, or to agree with our point of view. Good writing increases the odds that readers will respond as we wish. It gives your message legs!

Bad writing sends the wrong message or confuses readers. Readers dislike confusing written material

and may simply stop reading. The impact on readers may be nil or something the writer did not intend.

Communication fails. In short, bad writing gives your message leaden shoes.

Good writing and union activists

As union activists, we write all the time. Stewards write grievances. Officers write letters. We write articles and columns for branch newsletters. We write meeting minutes, announcements, letters and educational materials.

Each time we write, we want to accomplish something. A branch president writes a column to educate members, to ask for their support, or to spur them to action. A steward writes a grievance to persuade others that management violated the contract and should remedy the mistake.

We must write clearly and well to reach our goals. So, no matter what we

write, we should strive to write well. Good writing is rewarding in its own right, too.

## General tips for clear writing

You don't have to be Shakespeare to write clearly in your union work—although talent doesn't hurt, of course. Many people can learn to write clearly. First, we need some fundamentals—a basic grounding in English and an understanding of our subject matter. Then we need some guidance, practice and feedback.

Here is a bit of guidance—some tips for good, clear writing. If you've heard them before, it's because they haven't changed. If they seem too obvious, just read Article 12 again and then open a window and shout, “If the rules of good writing are so obvious, why do so many writers ignore them?”

## Words

**Use short, simple words.** This is an easy one, right? Nobody would intentionally diminish the probability of comprehensibility by amplifying the syllabic dimensions of their lexicon, would they? (Yup.)

Newspapers are supposed to be written at an eighth-grade level. Why? So that people can read and understand the articles quickly. Long words are lovely if your goal is to appear brilliant. They are seldom needed to communicate effectively in a business setting. For a reader who wants to get information quickly, big words are often a nuisance.

When you have a choice, go for the short word or phrase. Write, for example, that “he used a fork,” rather than “he utilized a multi-tined implement. “Use” is a perfect, short substitute for “utilize.” So, use it.

Avoid “lawyer speak.” There is no need to write:

*This is not unlike the situation we faced in the previous round of collective-bargaining negotiations.* Too many syllables crowd this sentence. And note the dreaded “lawyer's double-negative.” Try this instead: *“We faced a similar issue the last time we bargained.”*

**Use action verbs.** Too often, writers fall back on the most boring, passive verbs in the language—“to be” and “to have.” Avoid “is,” “are,” “were” and “have.” They can suck the life out of

your writing. Use action verbs instead, for a livelier, punchier style. Search this paragraph for action verbs, and then compare this sleepier version:

Too much writing is dull because it is full of boring verbs—“to be” and “to have.” This kind of writing can be dull and lifeless. Writing should have more action verbs. (Is this clear yet?)

**Avoid jargon and tame those acronyms.** It's hard to avoid postal jargon and acronyms. After all, it's our own language and we all speak it, right? Well, yes and no. Certainly jargon and acronyms can help readers move quickly through a sentence.

But there's a downside to using jargon and acronyms. The NALC and the Postal Service are so large that some readers may not understand some acronyms and others may well have forgotten them. Or the names of things, and their acronyms, may have changed. Remember what it felt like on your first day at the Postal Service. Never withhold information because you assume your reader already knows it.

Sometimes there may be many names or acronyms referring to the same thing.

You don't believe this actually happens? Ha! Answer these questions:

1. Which is correct—opting, hold-downs or mini-bids?
2. How many terms are there for auxiliary assistance?

Case closed. Avoid acronyms and jargon that may stand in the way of a reader's understanding. If there is a longstanding, “official” term for something—such as “auxiliary assistance”—use it. If you must use an acronym to save space in your writing, define it up front. Spell out the term the first time you use it, followed by the acronym in parentheses. For instance:

*The Grievant was given an official discussion for speaking harshly to the Postal Delivery Bar Code Optical Sorting Device on Wheels (PDBCOSDOW).*

## Sentences

**Write short, simple sentences.** Thirty-word sentences are too long, period. The reader's mind wanders off after a couple of lines. So, keep those sentences short and crisp. If you write a long sentence, read over your work and use a sharp scalpel to fix it. Cut up a sentence by placing a period where one fits and



then starting a new sentence. Sometimes you can chop a long sentence into a list, such as this list of pies: 1) apple pie, my favorite, 2) cherry pie, which I also adore, and 3) steak and kidney pie, a perennial British favorite that normal Americans wouldn't feed to their cats.

**Use active voice.** Use active voice to give your sentences greater force and motion.

Write, "The carrier dropped the mail on the supervisor's foot."

Don't write, "The mail was dropped by the carrier on the supervisor's foot." The first sentence is stronger and clarifies who is doing what to whom.

Much bad writing suffers from passive voice problems. Rewriting in active voice can often turn bad writing into good.

## Paragraphs

### Write short, focused paragraphs.

Newspaper editors prefer short, one-bite paragraphs, because people absorb small chunks of information quickly and easily. Readers have a tougher time with paragraphs that stretch all the way down the page—literally losing their way.

Each paragraph should have its own purpose, separate from the others. So go through your long paragraphs for a natural "break" where a new idea begins and start a new paragraph there.

**Write a lead sentence for each paragraph.** Each paragraph should begin with a lead sentence that summarizes or introduces the rest of the paragraph. This gives writing clarity and good structure. Introductions are universal: A news story starts with a lead, an essay starts with an introduction, and an opera starts with an overture.

Your paragraphs need introductions, too. Lawyers are the worst violators of the "lead sentence" rule. They love to cite a host of facts, laws, regulations and minutiae in a paragraph stretching across five pages. Then the kicker appears in the last sentence:

*For all of the foregoing reasons, the Court should award \$2.5 billion in attorney fees to the undersigned.*

Avoid this hallmark of bad writing—stating the most important thing last. When writing grievances, your conclusion should always appear at the start of a paragraph—usually the first paragraph:



*The suspension was not for just cause. It was untimely because it was issued more than seven years after the Grievant's retirement from the Postal Service. It was also not progressive, because...*

If you need to explain a contractual rule in a separate paragraph, state the rule up front and then discuss how it applies to the particular case. Whatever your paragraph is "about" goes first.

### Overall structure

There's one structural rule left: Organize your paragraphs into a clear and logical structure. Usually this means—you guessed it—placing the most important paragraph first. (Yes, this is a lot like building with Legos.) Then arrange the rest by order of importance or by logical flow. A good, tight overall organization is the key to clear, powerful writing.

One more general point: Keep the whole piece as short as possible. Short, tight writing is more difficult than long, rambling writing. That is why it works better.

## Get an editor

All writing improves with good editing. Even great novelists often say that their editors made them successful. Swallow your pride and ask somebody to edit your writing thoroughly.

You must find an editor who possesses both skills and an interest in improving your writing. Somebody who reads your piece and simply says, "Good," or "It's fine," is useless. You need somebody who works harder at the editing job—somebody who cares about good writing and not a whit about your thin skin.

A good editor takes out a pencil and savagely marks up your written product. They know something about grammar, good sentences...about all the items covered in this article, and more. A skilled editor also understands structure, organization and flow. They might comment:

*I like the introduction, but some of the details get overwhelming in the middle. Can you cut that down and bring the piece into sharper focus?*

A good editor also sees the "big picture," and asks the right questions to help you see the big picture yourself. They ask questions like, "Who's the audience here?" And, "What do you want to accomplish with this piece?"

Search heaven and earth for a competent editor. This rare creature will guide you on your journey toward good writing. In the meantime, these tips should help you take the first few steps on your own.



# Install the free NALC Member App for your iPhone or Android smartphone

As technology increases our ability to communicate, NALC must stay ahead of the curve. We've now taken the next step with the NALC Member App for iPhone and Android smartphones. The app was developed with the needs of letter carriers in mind.

## The app's features include:

- Workplace resources, including the National Agreement, *JCAM*, MRS and CCA resources
- Interactive Non-Scheduled Days calendar
- Legislative tools, including bill tracker, individualized congressional representatives and PAC information
- Instantaneous NALC news with personalized push notifications and social media access
- Much more

**Go to the App Store or Google Play and search for "NALC Member App" to install for free**

## REGIONAL CONVENTIONS AND OTHER TRAININGS

Contact your National Business Agent for more information about these regional events.

### Region 1

(CA, HI, NV & GU)

*NBA Keisha Lewis, 909-443-7450/909-443-7451*

May 23-25, Hawaii State Convention, Honolulu—Ala Moana Hotel

Aug. 20-23, California State Convention/Region 1 Rap, Burlingame—Hyatt Regency

### Region 2

(AK, ID, MT, OR, UT & WA)

*NBA Nick Vafiades, 360-892-6545*

April 11-13, Montana State Convention, Great Falls—Holiday Inn

April 18-19, Idaho State Convention, Boise—Spectrum Hampton Inn

April 3-6, Oregon State Convention, Ashland Hills—Ashland Hills Hotel and Suites

April 3-6, Utah State Convention, St. George—Hilton Garden Inn

June 5-8, Washington State Convention, Tacoma—Hotel Murano

Nov. 10-13, Region 2 Rap Session, Suncadia, WA—Suncadia Resort

### Region 3

(IL)

*NBA Michael Caref, 630-743-5320*

March 14, Region 3 Presidents' Meeting & Branch Officer Training, Lisle

March 17-21, Region 3 Formal A Training, Lisle

June 25-28, Illinois State Convention, Springfield

Sept. 18, Region 3 Presidents' Meeting, Springfield

Sept. 19, Region 3 Fall Steward Training, Springfield

Sept. 23, Region 3 Fall Steward Training (same training, different site), Naperville

### Region 4

(AZ, AR, CO, OK & WY)

*NBA Dan Versluis, 720-828-6840*

April 16-18, Colorado State Convention, Fort Collins—Hilton on Prospect

April 24-26, Arizona State Convention, Yuma—Hilton Garden Inn

May 2-3, Oklahoma State Convention, Broken Arrow, OK—Stoney Creek Hotel

May 19-21, Wyoming State Convention, Laramie—Hampton by Hilton

June 1-4, Arkansas State Convention, TBD

Sept. 22-24, Region 4 Rap Session, Eureka Springs, AR

### Region 5

(MO, IA, NE & KS)

*NBA David Teegarden, 314-985-8040*

April 25-27, Nebraska State Convention, Scottsbluff

May 2-3, Kansas State Convention, Kansas City, KS

May 4-6, Iowa State Convention, Des Moines

Sept. 27-29, Missouri State Convention, Osage Beach—Tan Tar A

Oct. 20-22, Iowa Fall Training, Iowa City

### Region 6

(KY, IN & MI)

*NBA David Mudd, 586-997-9917*

April 21-23, Indiana State Convention, Elizabeth—Caesars Casino

April 28-29, Michigan State Convention, Traverse City—Great Wolf Lodge

June 8-9, Kentucky State Convention

Oct. 11-13, Region 6 KIM Training

### Region 7

(MN, ND, SD & WI)

*NBA Patrick Johnson, 612-378-3035*

April 14-17, Region 7 RAP, Minneapolis—Delta Hotel

May 17-18, Wisconsin State Spring Seminar, Wausau

May 30, Retirement Seminar, Sioux Falls  
Sept. 28-Oct. 1, Minnesota State Convention, Cohasset—Sugal Lake Lodge

Oct. 18-19, Wisconsin State Fall Seminar

Oct. 24-25, North Dakota State Convention, Banquet/Installation

### Region 8

(AL, LA, MS & TN)

*NBA Steve Lassan, 256-828-8205*

May 3-5, Mississippi State Convention

June 5-7, Tennessee State Convention, Gatlinburg

June 12-15, Louisiana State Convention, Houma

June 19-22, Alabama State Convention

### Region 9

(FL, GA, NC & SC)

*NBA Eddie Davidson, 678-942-5295*

March 20-22, North Carolina State Training, Durham

April 16-18, South Carolina Convention, Myrtle Beach

May 16-18, Florida State Training, Miami

June 6-9, Georgia State Training, Savannah  
June 11-14, North Carolina Convention, Southern Pines

Aug. 13-17, Florida State Convention, Orlando  
Aug. 19-22, Region 9 Steward College—Part 1, Marietta—Region 9 Office

Sept. 20-21, Region 9 Rap Session, Myrtle Beach

Sept. 30-Oct. 3, Region 9 Steward College—Part 2, Marietta—Region 9 Office

Oct. 31-Nov. 2, South Carolina State Training, Columbia

### Region 10

(NM & TX)

*NBA Shawn Boyd, 281-540-5627*

June 5-7, New Mexico State Convention, Las Cruces—Springhill Suites

July 28-30, Texas State Convention—Austin Doubletree, 6505 N. I-35

Oct. 11-13, Region 10 Fall School/RAP

### Region 11

(Upstate NY & OH)

*NBA Mark S. Camilli, 440-282-4340, 440-282-4341*

April 23-24, OHSALC Legislative Trip to Washington, DC

April 30-May 2, NYSALC Legislative Trip to Washington, DC

Summer, Region 11 OWCP for Branch Representatives, Lorain

June 22-24, New York State Convention, Syracuse—Syracuse Downtown Marriot

Aug. 7-9, Ohio State Convention, Toledo—Hilton Homewood Suites

### Region 12

(PA & South/Central NJ)

*NBA Brian Thompson, 215-824-4826, 215-824-4827*

Sept. 14-16, NJ State Convention, Atlantic City—Ceasars

Oct. 2-4, Pennsylvania State Convention, Lancaster—Lancaster Marriot at Penn Square

### Region 13

(DE, DC, MD, VA & WV)

*NBA Vada Preston, 703-840-2010*

April 27-29, Region 13 Officers' Training & Rap Session, Dewey Beach, DE

May 2-3, West Virginia State Convention, Huntington—Doubletree

May 29-31, Virginia State Convention, Virginia Beach

Oct. 12, Delaware State Convention, Dover—Bally's

Oct. 12-14, Maryland-DC State Convention, Ocean City

### Region 14

(CT, ME, MA, NH, RI & VT)

*NBA Richard J. "Rick" DiCecca, 617-363-9299*

March 29-31, Connecticut State Convention, New Haven—Omni Hotel

May 16-18, Massachusetts State Convention, Hyannis—Doubletree by Hilton Cape Cod

June 6-8, New Hampshire State Convention, Meredith—Mill Falls at the lake

### Region 15

(NY, Northern NJ, Western CT, PR & VI)

*NBA Bruce Didriksen, 212-868-0284*

March 29-31, Connecticut State Convention, New Haven—Omni Hotel

June 22-24, New York State Convention, Syracuse—Syracuse Downtown Marriot

Sept. 14-16, NJ State Convention, Atlantic City—Ceasars



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Brian L. Renfro, President

# NALC Activist

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## Branch bonding (continued)

Continued from page 12

The branch should compute its necessary bonding coverage at the start of each fiscal year and promptly obtain any increase that is necessary. Any lapse of adequate coverage is a violation of the LMRDA.

### What type of labor organization bond should my branch purchase?

There are generally three types of bonds available to labor unions:

- An **individual bond** is written for a specific person.
- A **schedule bond** is written for a list of officer positions, so the policy covers the position regardless of who the person is holding the position. The benefit of a schedule bond is that new officers are automatically covered by an existing policy, whereas an individual bond must be canceled and reissued any time there is a new officer or employee.
- **The recommended type of bond is called a “blanket bond.”** A blanket bond is very broad in nature and covers any person who handles funds for the branch. This type of bond is preferred because it covers not only officers and employees, but also any other person who happens to handle branch funds, such as a member helping to sell raffle tickets

or a member assisting with a 50/50 raffle at a membership meeting. A schedule bond is slightly more expensive, but it provides much broader coverage in protecting the membership’s money.

### Reporting of bonding information

A union filing an annual financial report (LM-2, -3 or -4) must indicate in the report whether it was insured by a bond during the annual reporting period and, if so, state the maximum recoverable amount for loss caused by any person.

The union also must indicate whether it discovered any loss or shortage or funds or other property during the reporting period. If so, it must describe the loss or shortage in detail by explaining what was lost, how it was lost, and to what extent, if any, there was any recovery through bonding or other means.

The LMRDA requires branches to keep records on any matters reported to the Labor Department for at least five years after reports are filed. Because bonding is reported on the Form LM-2, LM-3 or LM-4, records of bonds are covered by this requirement.

Willful violations of the LMRDA’s bonding requirements are punishable by fines of up to \$10,000, imprisonment for up to one year, or both.



## Branch presidents:

This edition of the *Activist* was sent to each branch. To have future editions mailed to your branch’s activists, please send their names, branch and addresses to:

NALC  
Attn: Ed Morgan  
100 Indiana Ave. NW  
Washington, DC 20001

The *Activist* also will be available online in the Workplace Issues Resources section of [nalc.org](http://nalc.org).