

Branch 2184 ... "Speaks"

Official Publication of Branch 2184, NALC, AFL-CIO

September/October 2013

Branch 2184
Western Wayne County, MI
National Association
of Letter Carriers
AFL - CIO

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Office Hours:

9:00 a.m. - 5:00 p.m. Monday through Friday

Calendar Branch Meetings:

November 6th, 2013 December 4th, 2013 (7:30 p.m. - Union Hall)

Retirees Meetings:

November 13th, 2013 December 11th, 2013 (12:30 p.m. - Union Hall)

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President's Report

CCA Night

On August 14, we held a special CCA (City Carrier Assistant) night open house here at the Branch office. About 40 CCAs showed up along with your Branch officers to hear from our special guests and to answer any questions our newest members might have had. National Business Agent Pat Carroll along with State President Dan Florkowski attended the meeting and made opening remarks before we opened up the floor to questions and answers. The highlight of the night came at the end of the meeting when our CCAs were able to help themselves from our uniform bank. Needless to say the uniforms were greatly appreciated. A special thanks to all those who have contributed to the uniform bank and just a reminder the bank is still looking for new or used uniforms. Please drop them at the Union Office or give them to your stewards to bring in.

Labor Day Parade

Approximately 30 Branch members and their families showed up for this year's Labor Day Parade. While the turnout was a little lower than in years past I think much of that could be attributed to the fact that we really did not have a big name draw headlining the parade. The off year election cycle didn't help much either, as well as the Tigers being out of town for the day. That being said we still had a good time meeting our Union counterparts and their families from around the area and marching together as a unit. State President Florkowski decided to add some surprise entertainment, by arranging for the Brighton High School Drum Line to participate and march with the state delegation. At the end of the parade route we got to listen from an esteemed group of speakers that included U. S. Senator Debbie Stabenow, Congressman John Dingell, Congressman and U.S. Senatorial candidate Gary Peters, as well as Teamsters National President James Hoffa. To end our day the MISALC arranged to

(Continued on page 3)



Officers

President	Mark Judd
Executive Vice President	Jim Wolstencroft
Vice President	Walt McGregory
Recording Secretary	Casey Pennington
Financial Secretary Treas	Cathy Tondreau
Sergeant at Arms	Darryl Clay
Health Benefits Rep	Jim Powell
Retirees Officer	Leonard Zawisa
Trustee	Joe Golonka
Trustee	Gloria Warthen
Trustee	Patricia Linna
Editor	Leonard Zawisa
Branch Scribe	Joe Golonka
Web Site Design	Jim Hales
Injury Compensation	Joe Golonka



Branch 2184 Speaks is published 6 times a year by Branch 2184, National Association of Letter Carriers.

The opinions expressed in this publication are not necessarily those of the editorial staff or the officers of the branch.

We invite all members to contribute articles for publication. Copy should be typed, double-spaced and signed by the contributor. The editorial staff reserves the right to edit, delete or reject the article for the good of the branch.

In the hope that material contained herein may be of benefit to the goals of the NALC, permission is hereby granted to copy or use material in this publication with our best wishes.

Stewards

Belleville Dearborn (Main)	Gregory Bodziak (alt) Darryl Clay
Dearborn (Annex)	Melvin MacDonald Jacqueline McGregory Rose Miller (alt) Tom Klecha (alt)
Dearborn Heights	,
DundeeFlat Rock	John Czuchrak (alt) Chris Tostige (alt)
Inkster Lincoln Park	Christopher Biegalski Kim Bumbul (alt) Bryon Hendricks Scott Watts
Monroe Northville	
Plymouth	Beth Maleszewski (alt) Jim Holland (alt) Bridgette Sams (alt) Don Oziemski Heather Childers
Rockwood	Bob Venning (alt) Gloria Warthen Michele Szafran
Westland	Walter McGregory
Canton	Dianne Campbell
Ypsilanti	Alan Grajczyk (alt) Malcolm Muscato (alt)

Address Correction Requested

When you move, change your name, leave the letter carrier craft, retire, or your phone number changes, we need to hear from you. Your member benefits, newsletter and other mailings may be affected if we don't have the new information. It only takes a phone call or drop us a note. We will do the rest.

Call 313-295-1640

(Continued from page 1)

Presidents Report

have a catered meal and refreshments for all parade participants at O'Blivions.

COLCPE Winners!

On Labor Day State President Florkowski drew the names of the 9 COLCPE contest winners from Branch 2184. The winners were selected by random drawing from those who donated to COLCPE at the "Gimme 5" rate. Each winner will receive a \$100 dollar American Express gift card. This year's contest winners are, Carl Anderson-Dearborn Annex, Lillian Bogosian-Flat Rock, Patricia Davis-Taylor Retired, Jim Hales-Dearborn Heights, Thomas Klecha-Dearborn Annex, Gary Ritchie-Trenton, Randall Sano-Ypsilanti, Marie Shannon-Westland, and last but not least Gloria Warthen-Grosse Ile. Congratulations and thank you all for participating and for making the "Gimme 5" COLCPE commitment!

MDA Satchel Drive

On Sunday September 8, Branch 2184 once again participated in the NALC's MDA Satchel Drive. Carriers both active and retired worked the street corners near the Union Office on Ecorse and Monroe and raised \$1449.35! The volunteers from Dearborn, Dearborn Hts., Lincoln Park, Westland, Canton, and Trenton were on the corners and street from 10:00am till 4:00pm filling the satchel for MDA. Thank you to our volunteers for making the drive such a success, Judy Kahl, Natalie Simler, Morgan Dziendziel, Scott Watts, Brandon Watts, Dave Reise, Jim Hales, Jim Powell, Jim Wolstencroft, Casey Pennington, and Joe Golonka.

Scholarship Winners

At the September 30th Executive Board meeting this year's Branch Scholarship winners were selected. Congratulations go out to Nicole Carano whose father Anthony works at the Plymouth office, John J. Cornea whose dad John

works out of the Dearborn Annex, Kory Ryba whose father Randy works out of Northville, and last but not least Dayna Stacy the daughter of Vina from Westland. Each winner will receive \$500 from the Branch to use toward their tuition or other school related expenses. On behalf of the Branch we wish you much success in your chosen fields of study.

-- Mark Judd President

EVP's Report

What's Good for One is Good for All

I came to work one day, to find that a CCA (City Carrier Assistant) was running the floor. This wasn't new because the CCA has been doing this for some time working as a 204-B. What was different on this day was he was doing it by himself. The other 204-B who helps him wasn't there for whatever reasons. As far I know everything went smooth and no problems on this day.

This is when I thought of a suggestion for Postal Management. Why doesn't management take 1 out of every 5 Supervisor of Customer Service (SCS) employees and make them non-career employee and pay them at the current \$16.59 (CCA Grade 2 AA). This would go right in line with the flexibility that they desire. Plus think about the monetary savings that would be incurred in such a plan.

What does management do these days, besides doing clerk work in the morning and playing video games by day. They can't make a decision

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Attend Your Branch Meetings

First Wednesday of the Month 7:30 pm @ the Union Hall 6969 Monroe Taylor MI. 48180 (Continued from page 3)

EVP Report

without getting approval from someone at the district. How much administrative work is left to be done is probably limited since most personnel matters are done by calling 1(877)477-3273, Shared Services. What makes this suggestion appealing is upper management won't have to negotiate with the supervisor's association (NAPUS), they could just do it.

After all, that is what has been done in our Letter Carrier Craft?

If you want flexibility with your employees why not start at the top?

I'm sure the non-career supervisor won't mind doing the same work as their career supervisor for 30% less money and limited benefits. Since they are flexible they can be shipped to other offices on a regular basis. But don't worry; they will have a career path to a managerial position... won't they? I'm sure that there will be one through E-Reasign. And who knows, after about 10 years of performing as a non-career 204-B they might be a career employee. Of course, that's if the Postal Services doesn't try to cut services, then the wait may take another couple more years.

So why does the USPS want non-career employees?

The answer is work flexibility and to save money with lower pay and limited benefits. So I suggest start with your own.

This sounds good in theory but in reality, it would be like asking Congress, to actually stop paying Congress for the work they are not doing. All it means is that it will never happen.

It just goes to show the arrogance that one can inflict such indifference on another, while putting oneself above the rest. Just look to postal management for your proof. Until they recognize their arrogance, they will not realize this injustice.

So as a CCA or a career employee learning contractual language, here is one for you to remember. The National Agreement states in part:

Article 34

Work and/or Time Standards

A. The principle of a fair day's work for a fair day's pay is recognized by all parties to this Agreement.

Contractually speaking, this means that a fair day's work for a fair day's pay for non-career employees should be the same as a fair day's work for a fair day's pay for a career employee. Reality dictates differently. Just remember it is management that argued to have non-career employees, and an Arbitrator that gave it to them, not the NALC. So it should be management that leads by example, and create their own non-career employees.

-- Jim Wolstencroft
Executive Vice President

VP's Report

Customer Connect has reached a new milestone as of September 20, 2013, with 1.8 BILLION Dollars and counting in new revenue for the Postal Service since the inception of the program in mid-2003. For all of you that have been a part of this success, congratulations. For those who still have yet to participate, what are you waiting for? Just think, if every letter carrier in the country would submit at least one lead in a quarter, the possibility for additional new revenue on top of the 1.8 BIL-LION already raised would be endless. Our employer would probably be forced to deliver on Sundays by now. That's right, I said Sunday delivery. Letter carriers have been the backbone of the Postal Service since day one and will continue to lead the Service into the future.

Even if the lead that you submit doesn't turn into a sale, your participation in the program could win your installation/office a breakfast, compliments of the Detroit District. All that is needed is for your office to have enough carriers participating in the program. Thus far, the Lincoln Park PO and

the Westland PO have been recipients of the "Breakfast for the Office" by the Detroit District. For more details on how to participate in the Customer Connect Program, please see your local Customer Connect Coordinator, steward, or call the Branch 2184 office for assistance

Government Shutdown

As you may know, as of today, 10/03/2013, parts of the Federal Government have shut down for business. Since the Postal Service is funded only by postage and product sales and *not* by tax money, the mail will continue to be delivered to every address in America six days a week! Both CSRS and FERS retirees will continue to receive their pension payments. For additional questions or concerns, please don't hesitate to contact the Branch office or go to nalc.org.

COLCPE

While the 2013 National COLCPE Contest is over and State President Dan Florkowski has picked the nine winners of the Branch 2184 COL-CPE Raffle who are to receive a one hundred dollar American Express gift card from the NALC National office, it is still very important for all of us to be contributing to COLCPE. There is so much anti-letter carrier legislation pending that it is imperative that we have "all hands on deck"! COL-CPE is the way to do your part. The fight to preserve Saturday delivery is still alive and ongoing. To find out how to sign up for the NALC's political education fund (COLCPE), please see your steward, contact the local Branch office and/or go to NALC.org. If choosing to sign up online, merely click on "Departments" tab on the home page, scroll down to Legislation & Politics, follow the prompts to sign up. The job you save just may be your own!

CCAs

Welcome to Branch 2184. If you didn't get a chance to attend the CCA (City Carrier Assis-

tants) meeting at the Branch office this past summer, then we look forward to meeting you at the next Branch meeting. They take place at the Union office on every first Wednesday of each month except in July and August and they begin at 7:30 p.m. We also have donated uniforms from retired and active letter carriers for you to pick from. Get informed and stay active in your union. Management's worst fear is an educated and informed letter carrier.

In Unionism,

-- Walt McGregory
Vice President

"SOMEBODY SAID..."

"In a time of universal deceit, telling the truth is a revolutionary act." (George Orwell)

During the first 24 years of my 40-year union career I served as a shop steward, first in the Plymouth post office and later in the Westland office. Like many NALC stewards in large offices, I often relied on other good union letter carriers to function as extra eyes and ears in order to more effectively monitor and respond to management's frequent violations of the Contract.

However, my coworkers, no matter how well-meaning, quickly learned never to tell me anything that began with the words "somebody said..." As soon as those words were uttered, I immediately disregarded whatever followed. In many ways, this is a good practice to bring to all aspects of life. Always be fully prepared to document your assertions and name your sources. Conversely, unsourced information typically comes with an agenda attached and consequently should either be ignored or in some instances, directly challenged.

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OUR ADVERTISERS ARE YOUR FRIENDS.
MENTION YOU SAW THEM IN OUR NEWSLETTER.

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"Somebody Said...

For example:

A few months ago my financial advisor stated to me in a matter of fact manner that "health insurance and car insurance in Michigan are going to go up by 20% this fall because of Obamacare." His comments surprised me, because he is not an ignorant, foaming at the mouth right-wing media addicted conservative - and thus incapable of rational thinking. In fact, he is articulate and well-educated, a graduate of my own alma mater, The University of Michigan.

Puzzled by his nonsensical assertions, I asked him to elaborate further about where he had heard or read such baseless and inaccurate information. He responded that this was a common belief among those working in the investment and banking community, but that he had no specific source or documentation for his opinion. "Ugh" I thought to myself. "Here we go again." Of course, we *now* know that the 2014 premium rates for our Federal Employee Health Benefit Plans did NOT increase by 20% - not even close. Most participating plans have very small increases, and some, such the NALC's own excellent plan, *actually saw slight premium decreases for active career employees*.

In this age of widespread Internet and social media use it has unfortunately become easier than ever to just simply make crap up and get it out in the "media sphere" where it can go viral without any fact-checking whatsoever. The Republican Party and its operatives have mastered this tactic, and no more so than when engaging in deliberate misinformation (read: lying) for the past several years about the Patient Protection and Affordable Care Act, (ACA) which is more commonly known as "Obamacare."

The misinformation about increased insurance premiums due to the ACA that was repeated by my financial advisor not only lacked factual or statistical support, it is also easily debunked by high school level economics. A basic and impor-

tant factor affecting all insurance costs is the size of the "risk pool," meaning those who are insured. In general, the larger the risk pool, the lower the costs – that is, your rates. This is because there are more people paying into the "pot" of insurance money and it is why group policies are less expensive than individual policies. Moreover, because of Obamacare, predatory insurance companies can no longer engage in unregulated price gouging; rate increases cannot be imposed solely to increase profits.

So why are Republicans continuing to freak out about Obamacare, much of which is based on what were originally Republican ideas? Because it's working! The GOP is continuing to engage in seditious and treasonous politics, as manifested by their ongoing efforts to deliberately sabotage the new healthcare law. They know that time is working against them as more and more of the consumer -friendly benefits of the ACA take effect, exposing the Republican lies as just fear-mongering fairytales. Undeterred by reality, the obstructionist Republican Congress has voted more than 45 times in misguided attempts to repeal the ACA, and even went so far as to shut down much of the Federal government in a pathetic and childish display of political pouting.

Obamacare opponents are the political descendants of those who for the past century and longer have fought ferociously against the implementation of Social Security, Medicare, civil rights, and voting rights, as well as consumer, environmental and worker protections. They despise anything that actually benefits the common good of America's people.

The ACA as enacted is still much weaker than it should be. For example, despite some controls there is still too much power given to insurance companies and large health care conglomerates. However, much of the control and all of the decisions concerning *your health care* are being taken away from insurance companies and returned

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"Somebody said...

to where they solely belong, that is with you and your doctor. In short, Obamacare ends most of the worst abuses committed by the health care and insurance industries.

Even so, the RIGHT of every American citizen to comprehensive and affordable health care has not been fully secured. This will likely take a political revolution, a wholesale change in America's dysfunctional and corporate-owned government, which since January 2011 has ceased functioning as the representative democracy that was envisioned by our nation's Founders.

However, American demographics are rapidly changing. Conservative politics thrives on direct appeals to selfishness, ignorance, fear, hatred and intolerance, and this is finding favor with an ever-shrinking minority of our nation's citizens. The REAL answer - a universal, single-payer health care system in America - might only be a few National elections away.

Meanwhile the GOP misinformation machine inevitably will keep churning out lies and nonsense. In fact, just today somebody said that... Never mind.

Just the Facts. Please:

The Patient Protection and Affordable Care Act (HR 3590), United States Government Printing Office, 2011.

McCan, Robert L. Citizen's Guide to Health Care Reform. Falls Church, VA, 2012.

U.S. Department of Labor http://www.dol.gov/ebsa/healthreform/

A More Secure Future - Myths and Facts http://www.whitehouse.gov/healthreform/mythsand-facts

A More Secure Future - Overview http://www.whitehouse.gov.healthreform/heathcare-overview

-- Joe Golonka Trustee

2013 MDA Satchel Drive





Branch Uniform Bank Now Open!

As our new CCA Brothers and Sisters join us as new members, Branch 2184 is asking our retired and active carriers to donate new or used uniforms that they no longer need. If you would like to donate please bring them to the Branch office or give them to your Steward to drop off.

Thank you to Sharon Nelson, A.J. Jesue, J.B. Likerik and John Cornea for their donations. Lets make our new members feel welcome. For more information call -- 313-295-1640

COLCPE Contributors

Belleville

- - **✔** Bruce Prevost
- ✓ Cindy Trzeciak (R)

Dearborn Main

George Bolash (R)

- ✓ Darryl Clay
- ✓ Wanda Ellison
- ✓ Lisa Franklin
- ✓ Patricia MacDonald
 - ✓ Carol Macieczni
 - ✓ Ted Nowc
- ✓ Robert Panchenko
 - ✓ Ed Waldon
- **✓** Tammy Wheeler
- ✓ Leonard Zawisa (R)
- ✓ Margaret Zywicki (R)

Dearborn Annex

Nancy Altman

- ✓ Carl Anderson
- ▼ Timothy Bailey
- ✓ Michael Bergin
- ✓ Peter Borella Hubert Brown
- ✓ James Bryant
- ✓ Mark Cornett
- ✓ Sherry Garcia
 - ✓ Joe Garcia
- ✓ Mark Judd
- ▼ Thomas Klecha
- ✓ Roderick Lelental
- ✓ Melvin MacDonald William Mather (R)
- ✓ Jackie McGregory
- **✓** Rosemary Miller
- ✓ Karen Regentik Brian Rodden (R)
 - ✓ Darren Smith

- ✓ Jerry Taylor
- ✓ Cathy Tondreau (R)

Dearborn Heights

- ✓ Rich Alaniz
- ✓ Jim Hales
- James Likeric
 - ✓ Ian Mair
- James Powell (R)
- ✓ Alan Swinteck
- **✓** Christopher Tostige
 - ✓ Denise Viola
- ✓ James Wolstencroft

<u>Dundee</u>

- ✓ Chatrina Gensler
- ✓ Jerome Mannlein (R)

Flat Rock

✓ Lillian Bogosian

Grosse Isle

- ✓ Christopher Biegalski
 - ✓ Kimberly Bumbul
 - **✓** Thomas Harris
 - ✓ Virginia McNew
 - ✓ Mary Renaud

<u>Inkster</u>

- ✓ Eric Gant
- ✓ Roy McMahan
- ✓ Calvin Simmons (R)

Lincoln Park

- ✓ Thelma Balogh (R)

 Cecelia Burja
- ✓ Patricia Davis (R)
- ✓ Laura Fitzgerald Leah Gray
 - Jennifer Green
 - **✓** Paula Hall

Ronald Hausch
Dawn Hickman

Lawrence Jesue Judith Kahl

David Kemp

Nicholas Longo William Mason (R)

✓ Nicole Pace

Randall Parsley (R)

✓ Karen Purvis
David Reise
Gayle Rohde

Wallace Sharkey

Ruston Shawn

✓ Barbara Scaggs

Larry Skillman (R)

✓ Scott Watts

Teresa Wisniewski

Monroe

- ✓ Chris Carmon
- ✓ Joanna MacKinnon
- ✓ Kenneth Masserant (R)
 - ✓ Erik Venzke

Northville

Elizabeth Karsten

Plymouth

- ✓ Heather Childers
- ✓ James Crossey
- ✓ Tiffani Howell (R)
- ✔ Patricia Linna (R)
 - ✓ Gary Macioce
 - ✓ Kristie Nelson
 - ✓ Ricky Rosales
- ✓ Robert Venning

Rockwood

✓ Gloria Warthen

Taylor

John Bostek (R)

- ✓ Roger Gilliam
- ✓ James Kelly (R) William Lowe (R)
- ✓ Frances McGuckin
- ✓ Walter Modelski (R)
 - **✓** Bob Parisi
 - ✓ Bob Sedore (R)
 - ✓ Irene Sly (R)
 - ✓ Michele Szafran Terry Theeck Jeanie Youtsey

Temperance

✓ Kari Guthrie

Trenton

- ✓ Anthony Conley
- ✓ Dwayne Conley
- ✓ Colette Graves
- **✓** Gwen Heffinger
- ✓ Dennis Lucas
- ✓ Casey Pennington
 - ✓ Gary Ritchie

Westland

- ✓ Arnita Adams
- ✓ Bertha Battista
- ✔ Lori Boljesic
- ✓ Veronica Chambers
- ✓ Michael Chevillot✓ Wanda Clark
 - ✓ Wanda Clark✓ Ted Gagnon
- ✓ Albert Gilliespie
- ✓ Jacinthia Hogans-Bunch
 - ✓ Joan Hicks (R)
- ✓ Caprice Hughes David Lehman (R)

David Marshall

COLCPE Contributors

- ✓ Walter McGregory
 John Meleski (R)
 - ✓ Ladonna Miller
 - ✓ Marie Shannon
 - **✓** Edward Sikora
 - **✓** Carol Thornton
- **✓** Raymond Tobin
- ✓ Amy Williams
- **✓** Calvin Winbush

- ✓ Paul Bordine
- ✓ Timothy Bowsher (R)
 - ✓ Alan Grajczyk
 - **∨** Willise Jeffery
 - ✓ Gene Meadows
 Patricia Neeley
 - ✓ Larry Rowland
 - ✓ Randall Sano
 - ✓ Michael Tredway



Canton

- ✓ Dianne Campbell
 - **✓** Lois Fritz
- ✓ Joe Golonka (R) Douglas Koluch (R) Gilbert Pruiett

Ypsilanti

Manuel Ballesteros



Protect your job "Join COLCPE today!" Call 313-295-1640

✓ Check mark indicates you are signed up for automatic COLCPE contributions.

R - Indicates retired members.

Committee On Letter Carriers Political Education (COLCPE)

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Customer Connect

Congratulation to the following Branch 2184 carriers who turned in customer connect leads which turned into sales.

Paula Hall (Lincoln Park) \$300,000.00 Wanda Clark (Westland) \$171,000.00 Paula Hall (Lincoln Park) \$29,200.00 Cynthia Marshall (Dbn. Annex) \$15,027.00 Peter Santo (Westland) \$10,015.00 Richard Harris (Lincoln Park) \$40,000.00

Through Customer Connect, letter carriers are taking advantage of their special relationships to encourage business customers to use USPS instead of private delivery services.

Since the startup in mid-2003, letter carriers have generated more than **1.8 billion** in new revenue.

Branch 2184 Web Site www.nalc2184.org

More Picnic Pictures
Retirement Publications
Retirement Videos
Scholarship Application
OWCP Information
Branch Calendar
"FMLA" forms
Carrier Pay Chart
Online Forms 3971, 3996, 3189

Steward Resources:

Grievance Forms
Grievance Guidelines
National Agreement
Defenses to Discipline
JCAM, MRS, M-39, M-41
2184 Memo of Understanding



Serving the Postal Industry for Over 40 Years

Support the Company that Supports Letter Carriers

- Brookfield replaces uniforms lost due to fire and natural disasters!
- Brookfield, along with State and Local NALC Branches, has raised over \$500,000 for COLCPE.
- Brookfield provides assistance for Conventions, Seminars, and Charity fund raising events!

Contact Your Brookfield Representative! Robert Kreager

Branch 2184 Retired

1802 Ford Blvd. Lincoln Park, MI 48146-3956 313-386-0527 (voice) 313-386-3270 (fax)







The Weingarten Declaration

"If the discussion I am being asked to enter could in any way lead to my discipline or termination or impact my personal working conditions, I ask that a union steward, representative or officer be present. Unless I have representation I respectfully choose not to participate in this discussion."

Keep in mind if you do not **REQUEST UNION REPRESENTATION**, then you are considered to have waived this valuable right.









Retirees Report

Q: I was told that I would not be paid a lump sum for this years unused annual when I retire. I have carried over 440 hours from last year and have not used any annual leave this year. When I retire at the end of this year I will have 440 hours carry over leave and about 26 days of unused annual leave for this year. Can the Post Office not pay me for those 26 days?

A: In this case the answer is yes. The maximum carryover amount, i.e., the maximum amount of previously accumulated annual leave with which an employee may be credited at the beginning of a year, is as follows: ELM 512.321 - Bargaining Unit Employees. The maximum leave carryover for bargaining unit employees is 55 days (440 hours).

It is more clear in ELM 512.811 "Any part of the unused annual leave earned during the leave year of separation that is in excess of the maximum carryover amount is granted prior to separation rather than paid out in the form of a lump sum payment. No payment is made for unused leave that the employee would have been required to forfeit at the end of the leave year."

Do not retire with more than 440 hours of unused annual because you will only get a lump sum

payment for 440 hours. Use it before retirement or it will be forfeited.

FERS Disability Retirement

Example: Below is based on a FERS employee becoming disabled at age 50 with 25 years FERS employment and high-3 average of \$50,000 with Social Security disability of \$1,500 per month.

1st year = 60% of \$50,000 high-3 (less 100% of any Social Security receipts)

<u>FERS</u>	Social Security	FERS Offset	Net Amount
\$30,000	\$18,000	\$18,000	\$30,000
\$30,000	SS Disapprove	ed \$0	\$30,000

2nd Year until Age 62 = 40% of high-3 (less 60% of any Social Security receipts)

<u>FERS</u>	Social Security	FERS Offset	Net Amount
\$20,000	\$18,000	\$7,200	\$27,200
\$20,000	SS Disapprove	d \$0	\$20,000

Age 62+ = Recalculated as if worked the 12 years of disability which would **equate to** 37 years total service = 37% of original high-3 (No SS offset)

<u>FERS</u>	Social Security	FERS Offset	Net Amount
\$18 500	\$18,000	\$0	\$36.500

-- Leonard Zawisa Retirees Officer





BRANCH 2184 • WESTERN WAYNE COUNTY, MI 6969 Monroe Taylor, MI 48180