



# Branch 2184 ... "Speaks"

Official Publication of Branch 2184, NALC, AFL-CIO

July/August 2012

**Branch 2184**  
**Western Wayne County, MI**  
**National Association**  
**of Letter Carriers**  
**AFL - CIO**  
6969 Monroe  
Taylor, MI 48180-1815  
(313) 295-1640  
Fax: (313) 295-4134  
E-Mail :  
NALC2184@sbcglobal.net  
Web Site [www.nalc2184.org](http://www.nalc2184.org)

**Office Hours:**

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

**Calendar**

**Branch Meetings:**

Oct 3rd, 2012  
Nov 7th, 2012  
(7:30 p.m. - Union Hall)

**Retirees Meetings:**

Oct 10th, 2012  
Nov 14th, 2012  
(12:30 p.m. - Union Hall)

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## President's Report

The 68<sup>th</sup> Biennial convention held in Minneapolis might be remembered as the most important in the history of our organization. Let's set the scene. Our employer is at a pivotal point in its history, facing the real possibility of downsizing itself out of business. The organization is seeking legislative relief in order to survive, our elected officials in Washington have proven themselves incapable of making any decisions, and as far as passing a bill is concerned forget about it. They are too busy locked in a partisan death grip waiting for the next election to see who has the upper hand. Meanwhile back at the L'Enfant Plaza, the rudderless management team led by Postmaster General Patrick "Five Day Delivery" Donahoe has determined the course we should take. Eliminate one day of delivery, start shutting Post Offices and processing plants around the country, throw out delivery standards and hope for the best. Sounds almost comical if it all wasn't true. This is the situation that faced us as we opened our convention.

NALC President Fred Rolando addressed the assembled delegates and warned of the tough times carriers will be facing in the coming weeks and months. Rolando went on to say "Our primary task this week will be to determine the future of the Postal Service. That is bold; some might think arrogant, talk. But it is true." Rolando then outlined some of the challenges we face. Listing the most important, he went on to point out that the U. S. Postal Service management team does not have a strategy, or a business plan to help us out of the financial mess we are currently in. Their only answer is to cut service, cut Saturday delivery, cut the workforce, reduce wages and benefits, contract out work and continue to shrink the USPS. Making matters worse, he pointed out, is the current anti-union sentiment that prevails in today's society as well as a deadlocked Congress. President Rolando went on to report that despite all the uncertainty, we will be prepared for the arbitration hearings that will determine our next national agreement. Those hearings are scheduled to begin in early September.

*(Continued on page 3)*

### Officers

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Vice President .....	Walt McGregory
Recording Secretary .....	Casey Pennington
Financial Secretary Treas .....	Cathy Tondreau
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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.

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.....	Ed Williams
Dearborn (Annex).....	Melvin MacDonald
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.....	Rose Miller (alt)
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.....	Mike Tredway
.....	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)

Ron Bloom, a consultant hired by the NALC, spoke to the convention on Tuesday. Mr. Bloom has a background in financial restructuring, working for both the steel and auto industry. He explained his analysis of the Postal Service's business model. While his presentation was a sober one, the reality is that the future is literally in our hands. The business model has yet to be written that eliminates the need for "the last mile of delivery".

18 Delegates from the Branch attended the convention in Minneapolis, and I am pleased to report that all delegates were present and accounted for. The delegates attended all the required convention sessions as well as the workshops and classes. For the first time the National offered a week long steward class which proved to be very popular. The class took one grievance from the informal stage and followed it through the different stages of the grievance procedure all the way to arbitration. This class was mandatory for all Branch 2184 stewards who attended the convention. The comments from our stewards have been very favorable with all saying they learned a great deal from the specialized training that was offered.

## **Picnic 2012**

Another Picture Perfect Picnic! (If you don't believe me just take a look at the ones enclosed!) With the weather co-operating and with only a slight chance for rain, the picnic was another huge success! With a capacity crowd the picnic volunteers worked hard to make sure the Branch MDA picnic came off once again without a hitch. Special thanks go out to our "Event Sponsors" who are with us year after year Allie Brothers Uniform came up big as usual sponsoring the ever popular dunk tank, thanks Sam! And of course our own Bob Kreager and Brookfield Uniforms who sponsored everybody's favorite on a hot day, the Sno Cone Machine; thanks Bob! And last but not least

special thanks go out to our head grounds keeper Jim Powell for all his help in making sure the picnic was a success.

## **Scholarship Reminder**

You still have time to apply for one of the four \$500 Branch 2184 scholarships. All applications must be received at the Union office by September 24, 2012. The applicant must be a high school or GED graduate, who is currently enrolled or planning on enrolling or attending college or technical school in the fall. For further information please see the application in this months "Speaks" or go to our Branch web site [www.nalc2184.org](http://www.nalc2184.org).

-- Mark Judd  
President

## **Branch 2184 Web Site** **[www.nalc2184.org](http://www.nalc2184.org)**

More Picnic Pictures  
Retirement Publications  
Retirement Videos  
Scholarship Application  
OWCP Information  
"OWCP" Forms  
Branch Calendar  
"FMLA" forms  
Online "SPEAKS" Newsletter  
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  
2012 Pay Period Calendar  
2184 Memo of Understanding

# EVP's Report

## Convention 2012

During the week of July 23-27 the Branch sent 18 delegates to Minneapolis for the NALC 68<sup>th</sup> Biennial Convention. This convention, as in past conventions, sets the course which the NALC will pursue regarding NALC Constitution Amendments, Negotiating Proposals and Presidential Endorsement. The week is filled with awards, reports, guest speakers, videos and workshops before and after the convention business. The day starts as early as 7am and ends at 5-5:30pm. The delegates who are also shop stewards took a new steward training workshop that covered different subjects from steward's rights to a mock arbitration hearing. This steward workshop was the best steward training that the National has put on to date.

One of the guest speakers was Ron Bloom, vice president of U.S. investment banking at the consulting firm Lazard. Mr. Bloom's report was

very straight forward with no sugar coating.

"On its current trajectory, there will come a day when the Postal Service is reduced to a tiny shadow of its former self" Bloom said. "The basic facts of the Postal Service are dire and dramatic: Congress created it, and whether by action or inaction, indifference or malice, many people are prepared to see it fade away"

He said there are three elements behind this reality:

The core product that the Postal Service uses to sustain itself-first class mail- is in decline, and nothing will arrest that.

Then there's Congress, composed of people who either don't understand the situation, don't care, or understand it all too well and want USPS to fail.

And finally, there is a management team that is good at many things, but on the issue of re-imagining and reinventing the institution - and fighting for it - has thrown in the towel.

Most importantly, he said, the Postal Ser-



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- Brookfield provides assistance for Conventions, Seminars, and Charity fund raising events!

### Contact Your Brookfield Representative!

**Robert Kreager**

Branch 2184 Retired

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313-386-0527 (voice) 313-386-3270 (fax)

vice has the NALC. "Whether the USPS survives really does rest on the letter carriers shoulders" "When history is written," Bloom concluded, "the question will come whether the second decade of the 21<sup>st</sup> century was the beginning of the end of the Postal Service, or will it be the moment when the NALC stood up, grabbed the wheel and said, 'We will write our own history- we will stand up and save the USPS.'"

If you're not sure what you can do please call this union hall or talk to your union representative. This is yours and my livelihood, an institution which has been around for more than 200 years, and it should be worth protecting.

*In Solidarity*

-- *Jim Wolstencroft*

*Executive Vice President*

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## VP's Report

### "IF WE DON'T SAVE THE USPS, NO ONE ELSE WILL"

My overall experience at the 68<sup>th</sup> Biennial Convention was that it was very informative. The assembled delegates and speakers debated the future of our organization and the future of the USPS. We discussed and heard from our national leaders and guest speakers about pending legislation and how it would impact us.

"If we don't save the USPS, no one else will" were the words that President Fred Rolando spoke to thousands of letter carriers at our national convention. He expressed how if we as letter carriers don't put up a fight to keep our jobs we will lose them. With the current economic crisis that we face within our country, we should be aware that change within the U.S. Postal Service is inevitable. It is all based on how we approach and adapt to change. We can either fight until we win or we can let postal management and Congress decide our fate. Ron Bloom the financial advisor hired by the

NALC as a consultant, spoke to us about the current and future status of the Postal Service. If things do not change, we will downsize ourselves out of business. In summary he suggested that the NALC should look toward new ways to raise revenue, and to try and capture a larger part of the last mile of delivery such as parcels. It is innovative thinking and product innovation that will help to ensure the future of the postal service. For an example of innovative thinking you only have to look at the success of customer connect. Since the inception of the program, customer connect has generated \$1.5 billion dollars and counting in new sales! Submitting leads is a very small task which could lead to large benefits for every letter carrier. As we perform our letter carrier duties it only takes a minute to solicit a prospective new business customer and submit that customer as a lead. There is nothing we can't accomplish through team work, but we must have a willing employer to succeed.

Chairwoman of the Democratic National Committee Rep. Debbie Wasserman Schultz (D-FL), spoke to the delegation about President Obama's support for Letter Carrier issues. After her speech, the delegation was treated to a taped message from President Obama. It is more important than ever that we support Letter Carrier and labor friendly congressional leaders. With the stroke of a pen, our jobs could change or be gone. The way you can do your part is to make sure you're signed up for COLCPE. If you are already signed up, then tell a co-worker about how easy it is and encourage them to sign up, and get involved.

Real Solidarity is what the NALC strives for. We are strong in numbers and we fight to protect our members. We rally for change and we rally to support our other union brothers and sisters who struggle to keep not only their unions but they struggle to keep their jobs and way of life. If we don't stand for 6 day delivery, and for electing worker friendly politicians than we will fall to whatever congress and the postal service gives us.

*(Continued on page 11)*

## Convention Delegate Report

### NALC 68TH BIENNIAL CONVENTION THROUGH MY EYES

We arrived in Minneapolis on Saturday July 21, 2012. I could see as we entered the city that they were ready for us. In the city you could see banners posted everywhere welcoming the NALC to Minneapolis. The only word that comes to mind when I think about the atmosphere, people, food, entertainment etc. is outstanding. You could tell from day one that a lot of work was done to make my first convention a success.

On Saturday July 21 we walked over to the convention center to register. On Sunday July 22 I woke up to find that we had invaded Minneapolis. Everywhere I looked I saw delegates. We walked over to the convention center for a welcoming reception. Inside the convention center they turned the building into a state fairground; it was like nothing that I had ever seen. They had food, games, magic tricks, and a lot more. It was then that I knew that this experience was going to be like no other.

On Monday July 23 was our first day of class it started at 7:30am. This class was called Steward Training. On this day we learned about steward rights. I learned that as a steward I have many responsibilities. As a steward I should be active as an organizer, leader and educator. I should also make sure that all members and non-members know that they have the right to request union representation. We also learned about certification, protected steward activities, Weingarten Rights, Miranda warnings, Kalkines warnings and Garrity warnings.

On Tuesday July 24 we learned about grievance investigation and research. In this class I learned that I should get all the facts, take good notes, and maintain an objective attitude. I should not jump to conclusions. I should investigate thoroughly, take proper action and respond promptly.

On Wednesday July 25 we learned about preparing and presenting grievances at Informal Step A. I learned that the steward and supervisor should each make a good faith effort to resolve the dispute at the lowest level and both parties should work to maintain an atmosphere of mutual respect. I also learned that I should focus on the issues, not the people involved in them. I also learned that there are difference types of disputes: Factual disputes, contractual application, and contract interpretation.

On Thursday July 26 we learned about preparing and presenting grievances at Formal Step A. In this class I learned how to appeal and present my case. First of all, I should make sure that this is a valid grievance. I should also obtain and review the grievance file to find out if it is complete. I should make sure I understand what the union argued at Informal Step A. I should make sure that there is sufficient evidence to prove the claims. I should also have a clear explanation why it could not be resolved at Informal Step A. What was management's position and did management submit evidence to prove their claims? I should make sure the union sufficiently countered management's arguments.

On Friday July 27 we watched a mock arbitration. The arbitration started off with preliminaries and opening statements. I found out that arbitrators are either lawyers or they have learned to think like lawyers. I also found out that in a contract case the union goes first and in a discipline case management goes first. I was also informed that the main purpose of an opening statement is to give the arbitrator a road map or outline of the case. In a discipline case, the opening statement is an opportunity for the union to present the grievant as a reasonable and decent human being. A good opening statement may introduce the union's response to the case that management will present. Throughout the case I learned about case in chief, rebuttals, surrebuttals, closing statements or briefs, and the decision.

Friday was our last day at the convention. All week long after class I sat on the convention floor. I found out how we amend our Union's Constitution. I listened to many different guest speakers like Ron Bloom and his view for our future. We even got a welcome from our United States President Barack Obama. I also got to take pictures with a few important people and made a lot of new friends. The experience that I had at my first convention was out of this world. I look forward to the next convention in Philadelphia.

-- Felicia Bryant  
Westland Steward

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### Convention Report

To my brothers and sisters of Branch 2184: I, Michael Tredway, would like to thank you for allowing me to be a delegate at the 68<sup>th</sup> Biennial Convention held in Minneapolis, Minnesota. This was the second National Convention that I've attended.

At the convention I attended a class called STEWARD TRAINING and I must say it was great. In this class the trainers broke down a grievance from the informal step all the way to arbitration. On Monday the instructors discussed our rights as a union steward per Articles 15 and 17 of the Contract, along with the four different Rights; Weingarten, Garrity, Miranda, Kalkines Rights, and their meaning. Tuesday's class went deep into how to investigate and research a grievance such as making a checklist for grievance handling, how to interview witnesses, and what tools we as stewards should use to enhance our research.

On Wednesday the instructors discussed the grievance procedure; disputes, Informal Step A, appeal to Formal Step A, how to write a position page, facts and contentions, and the *burden of proof* worksheet. On Thursday the instructors went more in depth on the Formal Step A process; preparing the file before the meeting, how to correctly present the case at the Formal A meeting, and how to successfully complete the Joint Step A Grievance

Form (8190). We also learned how to successfully prepare and send a file to Step B, and focused on really understanding Article 16 burden of proof requirements. Friday's class was preparing a case file for arbitration.

This convention was the best yet because it was more interactive and kept your attention because of things you thought you knew but that you really did not. So in closing, I would like to thank you again for allowing me to represent you as a delegate of Branch 2184 at the NALC's 68<sup>th</sup> Biennial Convention of 2012 held in Minneapolis, Minnesota.

-- Michael F. Tredway  
Ypsilanti Steward



First time convention delegates Felicia Bryant from the Westland office and Michele Szafran from the Taylor office are welcomed to the 68th NALC Biennial Convention in Minneapolis by NALC President Fred Rolando.

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







# COLCPE Contributors

## Belleville

- ✓ Gregory Bodziak
- ✓ Linda Manning
- ✓ Bruce Prevost
- ✓ Lynn Taylor
- ✓ Cindy Trzeciak (R)

## Dearborn Main

- Richard Adams (R)
- George Bolash (R)
  - ✓ Darryl Clay
  - ✓ Wanda Ellison
  - ✓ Lisa Franklin
- William Mather (R)
- ✓ Patricia MacDonald
- ✓ Robert Panchenko
- ✓ Patience Redding
  - ✓ David Smith
- ✓ Daniel Smith (R)
  - ✓ Luvette Tellis
  - ✓ Ed Waldon
- ✓ Tammy Wheeler
- ✓ Matthew Wildauer
  - ✓ Ed Williams
- ✓ Leonard Zawisa (R)
- ✓ Margaret Zywicki (R)

## Dearborn Annex

- Nancy Altman
- ✓ Carl Anderson
- ✓ Timothy Bailey
- ✓ Michael Bergin
- Hubert Brown
- ✓ James Bryant
- ✓ Mark Cornett
- Wayne Sherry Garcia
  - ✓ Joe Garcia
- ✓ Franklin Gomez
- ✓ David Duchene

- ✓ Joel Johnson
- ✓ Mark Judd
- ✓ Thomas Klecha
- ✓ Roderick Lelental
- ✓ Melvin MacDonald
- ✓ Carol Macieczni
- ✓ Rosemary Miller
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- Brian Rodden (R)
  - ✓ Jerry Taylor
- ✓ Cathy Tondreau (R)
  - ✓ Jackie Wiggins

## Dearborn Heights

- ✓ Rich Alaniz
- ✓ Roger Corpolongo
  - ✓ Jim Hales
  - ✓ Ian Mair
- James Powell (R)
  - ✓ Alan Swintek
- ✓ Christopher Tostige
  - ✓ Denise Viola
- ✓ James Wolstencroft

## Dundee

- ✓ Chatrina Gensler
- ✓ Jerome Mannlein (R)

## Flat Rock

- ✓ Lillian Bogosian

## Grosse Isle

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- ✓ Kimberly Bumbul
- ✓ Thomas Harris
- ✓ Virginia McNew
- ✓ Mary Renaud

## Inkster

## Eric Gant

- ✓ Bryon Hendricks
- ✓ Roy McMahan
- ✓ Calvin Simmons (R)

## Lincoln Park

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  - Cecelia Burja
  - Laura Fitzgerald
  - Leah Gray
  - Jennifer Green
    - ✓ Paula Hall
  - Ronald Hausch
  - Dawn Hickman
  - Lawrence Jesue
  - Judith Kahl
    - ✓ David Kemp
  - Nicholas Longo
- ✓ William Mason (R)
  - ✓ James Martyna
    - ✓ Nicole Pace
- Randall Parsley (R)
  - Karen Purvis
  - David Reise
    - ✓ Bela Rito (R)
  - Gayle Rohde
  - Wallace Sharkey
  - Ruston Shawn
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- Larry Skillman (R)
  - ✓ Scott Watts
- Teresa Wisniewski

## Monroe

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- ✓ Joanna MacKinnon
- ✓ Kenneth Masserant
- ✓ Jennifer Neikirk
  - ✓ Erik Venzke

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- ✓ Patricia Linna (R)
  - ✓ Gary Macioce
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  - ✓ Ricky Rosales

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## Taylor

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

## Temperance

- ✓ Kari Guthrie

## Trenton

- ✓ Anthony Conley
- ✓ Colette Graves

# COLCPE Contributors

- ✓ Gwen Heffinger
- ✓ Dennis Lucas
- ✓ Casey Pennington
- ✓ Gary Ritchie

## Westland

- ✓ Arnita Adams
- ✓ Michele Barnes
- ✓ Lori Boljesic
- ✓ Felicia Bryant
- ✓ Kenyatte Byron
- ✓ Veronica Chambers
- ✓ Wenoia Clark
- ✓ Ted Gagnon
- ✓ Albert Gilliespie
- ✓ Joan Hicks
- ✓ Caprice Hughes
- ✓ Katrina Jones
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- ✓ Marie Shannon
- ✓ Edward Sikora
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- ✓ Raymond Tobin
- ✓ Tammy Viecelli

- ✓ Amy Williams
- ✓ Calvin Winbush

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- Douglas Koluch
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- ✓ Kimberly Blake
- ✓ Timothy Bowsher (R)
- ✓ Carl Brown
- ✓ David Dagostino
- ✓ Betty Daraban
- ✓ Brian Frost
- ✓ Alan Grajczyk
- ✓ Kimika Griffin
- ✓ Willise Jeffery
- ✓ Mike Karjala (R)
- ✓ Gene Meadows
- ✓ Jamie Meloche
- Malcolm Muscato
- ✓ Brian Mueller
- Patricia Neeley
- Mike Radecki
- ✓ Richard Rider
- ✓ Larry Rowland
- ✓ Michael Tredway



(Continued from page 5)

## VP Report

That's why it is so important to stay involved, our futures are at stake!

In summary the 68<sup>th</sup> Biennial Convention was informative and it allowed me to gain experience and knowledge so that I can bring it back to the brothers and sisters of Branch 2184.

## COLCPE Update

While we did not have any winners from our Branch in the national COLCPE contest, you still have time to sign up for a chance to win one of five \$100 American Express gift cards in the new 2012 contest. Speaking of COLCPE, Dearborn has led the way the past few months in getting members to sign up. In the last two months alone they have signed up nearly 20 new members! Sergeant at Arms Darryl Clay signed up nine and Dearborn Annex Steward Jackie Wiggins got ten more from the Annex. Good work Darryl and Jackie! We all need to sign up for COLCPE and get involved. The elections in November will determine our futures as postal employees and Letter Carriers. Need help signing up? Ask your steward or call the Branch office.

-- *Walter McGregory*  
Vice President

Protect your job "Join COLCPE today!"

Call 313-295-1640

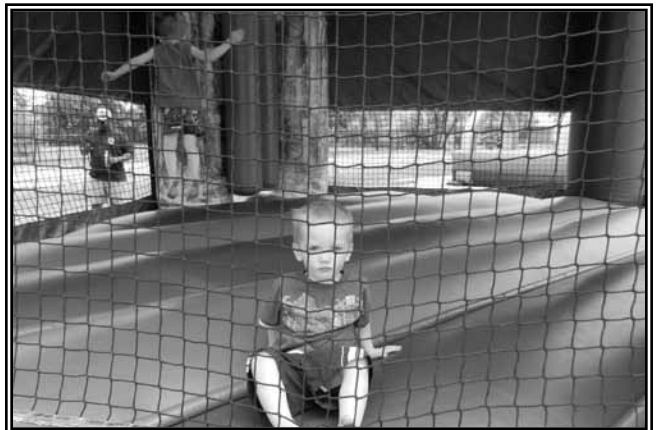
- ✓ Check mark indicates you are signed up for automatic COLCPE contributions.

(R) Indicates retired members.

Committee On Letter Carriers Political Education  
(COLCPE)

**Start your COLCPE automatic contribution NOW!**

### Branch 2184 Picnic



# Branch 2184 2012 Scholarship Application

## Qualifications:

1. Must be a dependent child of a Branch 2184 member in good standing (active or retired) or a child of a member now deceased.
2. Applicant's parent must be a member in good standing of Branch 2184 for at least one (1) year prior to making application, with the exception of children of members now deceased who were previously members in good standing of Branch 2184 at the time of their death.
3. Must be a high school senior, high school graduate, GED recipient, or attending college or technical school (undergraduate) at the time of submitting the application, and attending an eligible school in the fall. \*\*
4. Only one application per child per year. Only one scholarship per family will be awarded each year.
5. Student must have maintained a 2.0 grade point average or above. A copy of grade transcript or equivalent must accompany application for scholarship.
6. If the NALC parent of a successful applicant is suspended by the Branch or makes an application for a supervisory position before monies are paid, the scholarship will be cancelled. Children of members who have applied for a supervisory position are excluded from making application for two (2) years following withdrawal of the supervisory application.
7. Students with full scholarships are not eligible.
8. Eligible schools: accredited and licensed colleges, trade schools, community colleges and schools of higher education only. The institution's eligibility shall be determined by the scholarship committee.
9. All decisions of the scholarship committee will be final.

**\*\* TO BE ELIGIBLE TO APPLY FOR THIS SCHOLARSHIP YOU MUST BE ENROLLED IN OR ENTERING AN ELIGIBLE SCHOOL FULL OR PART-TIME IN THE FALL OF 2012.**

## Awards:

1. The scholarship committee shall award the scholarships by random drawing of all eligible applicants.
2. Scholarships will be on a yearly basis and will be awarded at the October monthly meeting.
3. Scholarships will be awarded in allotments of \$500.00. Four (4) scholarships of \$500.00 shall be allocated.
4. Four (4) alternates will be selected in the event that any scholarship winners are later ruled ineligible. The alternates' names will not be disclosed.
5. The scholarship will be disbursed to the student when a copy of a receipt for tuition, room and board, or books is provided to the committee. The student must be full-time or part-time as established by their school or college.

Member's Name:	Member's Phone Number:
Member's Station:	
<b>Applicant's Name and (Date of Birth):</b>	<b>Name of School:</b>
<b>Address:</b>	<b>Address:</b>
Signature of Member:	Date:
Signature of Applicant:	Date:
Signature of Steward or Officer:	Date:

**THIS APPLICATION  
MUST BE MAILED TO  
THE FOLLOWING  
ADDRESS:**

SCHOLARSHIP COMMITTEE  
BRANCH 2184, NALC  
6969 Monroe  
Taylor, MI 48180-1815

**Applications  
Must be Received by  
SEPTEMBER 24, 2012**

# Retirees Report

## Frequently asked questions:

### **How many types of retirement benefits does the FERS Basic Benefit Plan offer?**

Three, The Basic Benefit Plan offers immediate, early or deferred retirement.

### **When is an employee eligible for immediate retirement (with unreduced benefits) under FERS?**

FERS employees can retire when they reach their so-called Minimum Retirement Age (MRA), provided they meet certain service requirements. The MRA falls between 55 and 57, depending upon the employee's year of birth. Employees are eligible for immediate retirement with unreduced benefits if they are:

age 62 with 5 years of creditable service; or

age 60 with 20 years of creditable service; or

at their Minimum Retirement Age (age 55 to 57) with 30 years of service.

### **What is the FERS annuity supplement?**

FERS annuity benefits are designed to supplement Social Security retirement benefits. However, FERS annuitants are not eligible to receive Social Security benefits until they reach age 62. In order to compensate annuitants who are less than 62 years old for their inability to collect Social Security benefits, the FERS Basic Benefit Plan provides a temporary annuity supplement to FERS employees who retire with unreduced annuity benefits.

The FERS annuity supplement is designed to approximate the monthly retirement benefit employees will receive from Social Security at age 62 for their years of service under FERS. The annuity supplement, which is subject to the Social Security earnings test, is payable until age 62, at which time Social Security retirement benefits may begin. Those retiring on disability, deferred retirement or an immediate MRA + 10 benefit are not eligible for the supplement.

### **When can an employee elect early retirement (with reduced benefits) under FERS?**

An employee may retire with reduced benefits if he or she has reached their MRA and have at least 10 years of creditable service.

### **How is an employee's FERS annuity calculated if he or she elects early retirement with reduced benefits?**

The employee's annuity is calculated using the same formula used for employees who apply for immediate retirement with full benefits, however the annuity amount calculated is reduced by a percentage that varies with the employee's age at the time he or she applies for early retirement. Specifically, the reduction is equal to 5 percent for each year the employee is under the age of 62 at the time of retirement. The reduction is permanent and does not stop when the retiree reaches age 62.

For example, consider the case of a FERS employee with 10 years of service and a high-3 average salary of \$50,000 who elects early retirement on the day she turns 58 years old. If she were eligible for immediate retirement (with full benefits), she would receive an annuity of \$5,000 per year (1 percent times 10 years of FERS service times her "high-3" of \$50,000). However, because she has elected to retire early, she would face a 20 percent (5 percent times the 4 years she is short of age 62) or \$1,000 reduction in her annuity. Thus, her FERS annuity would be reduced to \$4,000 per year. In addition, those retiring on an immediate MRA + 10 benefit are **not eligible** for the FERS social security annuity supplement benefit.

-- Leonard Zawisa  
Retirees Officer

**Postal Holiday  
October 8th 2012  
Columbus Day**

## Customer Connect

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

Paula Hall (Lincoln Park) \$81,800.00

Nicholas Longo (Lincoln Park) \$520.00

Christen Tharp (Westland) \$2,000.00

Erik Venzke (Monroe) \$5,000.00

Dave Reise (Lincoln Park) \$16,698.00

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 **1.4 billion** in new revenue.

## 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.

### Attend Your Branch Meetings

**First Wednesday of the Month**

**7:30 pm @ the Union Hall**

**Second Wednesday of the Month**

**12:30 pm @ the Union Hall**

**6969 Monroe**

**Taylor, Michigan**

# Allie Brothers Uniform Store

"Family Owned and Operated"

- ◆ Complete inventory of postal uniforms and shoes
- ◆ Friendly, expert service
- ◆ Tailor on premises
- ◆ Open Thursday until 8:00 p.m.

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M, T, W, F	9:00 a.m. - 5:30 p.m.
Thursday	9:00 a.m. - 8:00 p.m.
Saturday	9:00 a.m. - 1:00 p.m.

- ◆ **WE GUARANTEE YOUR SATISFACTION**

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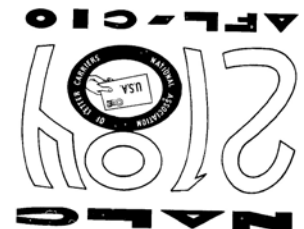
(3 blocks south of 8 mile)

www.alliebrothers.com

## 68th Biennial NALC Convention in Minneapolis



Delegates in attendance - (front row) Felicia Bryant, Mike Tredway, Joe Golonka, Dave Reise, Bob Venning, Joan Hicks, Patricia Linna, Gloria Warthen - (back row) Tim Bailey, Casey Pennington, Jim Powell, Michele Szafran, Jim Wolstencroft, Mark Judd, Walter McGregory, Ed Sikora, Darryl Clay, Kari Guthrie.



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