

Michigan MESSENGER



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PRESIDENT

— Be Prepared —



by
**Michael
Mize**

Know your Local Memorandum of Understanding (LMOU). If you are not covered by one of the affiliated APWU Locals, then you are represented by the Michigan Postal Workers Union (MPWU). The MPWU does not have their own LMOU, but we do have one that covers all of those we represent through the APWU.

How do you get the LMOU that cov-

ers you? Many people that receive the *Michigan Messenger* are members in a Local Union and they should contact their home Local for a copy of their LMOU. The LMOU for MPWU represented offices can be found as follows:

Go to **APWU.ORG**
Click on **Departments**
Click on **Industrial Relations**
Go to the **Resources Section**
Click on **Show More**
Look down several bullets and find
(APWU-USPS Local Memorandum of Understanding for Offices Without a Local Union Structure)

Or you can contact a representative

to get information. I recommend following the above and making a copy for yourself.

Now, why is this important? While many things are covered in our Collective Bargaining Agreement there are some things covered in the LMOU that really matter to those of us in the bargaining unit. One of the main things that is covered in the LMOU is the Leave policy. Your time to submit is coming up and you should be prepared. I'm certain after this crazy Holiday period every Postal employee will need to know when they can get a break.

Please help yourself! Read the LMOU that covers your office and research the Contract language that it refers to. The Union is not just a few Officers that file grievances, the UNION IS YOU! When you read the language, and understand your rights you reap the benefits. This language is there for every one of us and it did not come for free. Your Union had to bargain to earn the rights in the agreements.

Good luck to everyone on scheduling the time they want to take a break.

Happy Holidays.

LEGISLATIVE DIRECTOR

Legislative Update



by
**Roscoe
Woods**

Kudos to my good friend and 480-481 Area Local Secretary Treasurer Joe Gordon for pointing me to this good news.

I read the following article on **FedSmith.com** and its great news for all of us hoping to more fully enjoy our TSP when we retire. On November 17th, 2017 President Trump signed the **TSP Modernization Act** into law, making a number of changes to the Thrift Savings Plan to assist federal employees.

Rep. Elijah Cummings, D-MD noted from House floor that it is important to provide new ways for federal employees and retirees to manage their TSP accounts, given that the law governing the program has not been updated since its inception 30 years ago.

"I'm pleased that the president has signed this common-sense bill into law," said Senator Rob Portman (R-OH), one of the original sponsors of the Senate version. "This bipartisan measure will make the TSP more responsive to the needs of its participants, and give federal employees the retirement flexibility they deserve."

Under current TSP rules, participants may only elect one partial age-

based withdrawal after they turn 59½ or one partial post-separation withdrawal after separation from federal employment. The TSP Modernization Act would eliminate these restraints by allowing for unlimited age-based or post-separation withdrawals.

For federal employees over age 59½ who are still working, the bill will allow multiple age-based withdrawals. Employees who have left government can make multiple partial post-separation withdrawals. The bill also allows election of quarterly or annual payments, and permits periodic with-

drawals to be changed at any point during the year.

The new law directs the Federal Retirement Thrift Investment Board (FRTIB), the body that oversees the TSP, to prescribe such regulations as necessary to carry out the new changes no later than two years from the date of enactment.

The TSP issued the following statement on its website about the new law:

On November 17, 2017, Presi-

dent Trump signed into law the TSP Modernization Act of 2017, which will provide TSP participants with more flexible withdrawal options. The law eliminates the statutory prohibition on multiple post-separation withdrawals and multiple age-based withdrawals while a participant is still working. It also removes the restriction that participants cannot take partial post-separation withdrawals if they've already taken an age-based in-service withdrawal. Though it has no effect on required minimum distributions mandated by the Internal Revenue Code, the

continued on page 3

Just Say NO!

Words and answers to seemingly simple questions asked can be dreadfully harmful in the future. What we respond to today can be used against us in the future and has been in our past.

Management has done a great job the last year or so convincing many Union members that their surveys are only to try to make a better workplace. Many that refused to complete surveys in the past have started completing them now. The APWU has maintained their position that we should boycott all surveys from Management. It has been confusing to some as why wouldn't we want to help create a better workplace?

Now, I believe the fog is clearing on Management tactics. There is a new survey that some people are go-

ing to receive. This survey asks questions that Management clearly could and most likely would use against the APWU in upcoming negotiations. Management has won some over and it appears they are going to use that advantage. It is a very dangerous false sense of security. We should be a team, but sometimes we are not on the same team. This is one of those times. What can we do?

Stop Management in their tracks. We are asking that you boycott every Postal survey. Do not allow Management to find a way to divide us. Send back an empty envelope. Grind up the survey. I do not care what you do with it, as long as you don't complete it.
BOYCOTT all POSTAL SURVEYS!!
BOYCOTT THE SURVEYS!!!

EDITOR

And So We Begin . . .



by
**John
Greathouse**

safety day in and day out on minor issues yet they seem to drop the ball on a lot of things. So what can you do?

I was asked by a fellow Union sister, what does this have to do with us? **Absolutely EVERYTHING!** While we are not in the line of fire dealing with criminals or running into burning buildings, we are fellow Union Members and as such, a threat to one is a threat to all! Don't think that management would not come and try and cut your retirement, healthcare, vacation, sick leave, add hours to your work day or split them in the plants. If you do, than you need to think again and remember that our contract expires in September and negotiations will be starting early next year . . . and management is back on their soap box with the song that they are losing money, mail volume is down and we are broke... Same old song and dance!

As we are almost hip deep in to the holiday mailing season, with long hours and extra work, I am grateful to have the opportunity to work with and for so many fellow union brothers and sisters that are a part of the APWU.

Management has a legal and contractual obligation to provide a safe working environment. But we have an important role as well. Look around your work place. If you see something that concerns you ask yourself? Can it hurt me? Can it make me sick? If the answer to either is "Yes", than it is unsafe.

There is so much going on in this country that I hate to say, I am at a loss for words! That is a bad thing for an editor to have, not necessarily writers block but more like information overload. As a result I am going to keep this short and try and not bring up anything about Trump.

Article 14, Section 3 of the ELM says: "A supply of PS Form 1767's must be readily available in the work place . . . "Everyone has the right to leave work in one piece"!

Mileage

The rule for payment for mileage is different than for travel pay. When you travel from one office to another or from your home to another office other than your home office, you get paid the difference in mileage to the office you are traveling to minus the mileage of you will be for your normal commute from your house to your home office. If you're normal commute to your home offices is 10 miles round trip and was you are told that tomorrow you are report to another office and the round trip is 20 miles, you get paid for 10 mile difference from your normal commute.

Police And Fire Fighters

In Lansing during the last week of November, our State legislature again started an attack on Police and Fire Fighters retirements. They went down this road just over a year ago and at that time, Governor Snyder along with Union officials convened a Task Force to address the issue of underfunded long-term liabilities for retirees and local municipalities. This Task Force developed an action plan and was Unanimously agreed upon by all of the participants.

CAT

On the subject of our contract, get involved with your local **CAT** (Contract Action Team) and help keep our members informed about the negotiations and what WE can do to help.

There Is An End In Sight

The good news, we only have around 330 days (November 6, 2018) until we can do our duty and vote for the candidate of our choosing to try and fix this mess. If you don't vote, well you get what you paid for.

If you are working at your home office and are told to go to another office, your paid mileage to the other office and back to your home office.

Well it seems that some "special interests groups" with the support of several GOP members of the Michigan House and Senate want to "rewrite or amend" the Task Force's agreed upon plan.

I hope everyone enjoys some time with your family and friend, have a safe and wonderful Holiday season.

In Solidarity.



Stewards attending the Area 4,5 & 6 Conference on Safety and OSHA Training.

If you start your day in your home office, go home and are told to report to another office in two hours, you are entitled to travel time from your home to the other office and back home. This can be found in the ELM 438.123.

Can the Postal Service require that a bargaining unit employee use his/her personal car for compensable travel time? No. The use of a personal vehicle is the decision of the employee, JCIM 26.2.

Safety

Management preaches about

The Michigan Postal Workers Union proudly represents the Members at Large within the Great State of Michigan. The following locals have also affiliated with the MPWU for training, education and information sharing between their members, stewards and officers of their own local and others throughout the state and nation:

Battle Creek	480-481	Jackson	Stevensville
Central MI	486-487	Ludington	Traverse City
Cheboygan	498-499	Muskegon	Troy Local
Detroit District	Gaylord	Roger City	Western MI
Farmington	Great Lakes Area	Sault Ste Marie	
Flint	Mail Haulers	Southwest MI	

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The opinions expressed in this publication are those of the writer and not necessarily those of the Editor, the MPWU, the APWU or the Postal Press. Articles and correspondence to the Editor may be sent to MPWU - Michigan Messenger, John Greathouse - Editor, PO Box 27303, Lansing, MI 48909-7303. Articles must be signed to be printed (your name may be withheld upon request). Articles may be edited to fit the confines of this publication.



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~~M A I N T E N A N C E C R A F T D I R E C T O R~~ . . .

by
Sterling
Bouier

Open Season In March 2018

Hello MPWU Brothers and Sisters.

I would like to give maintenance employees advance notice that Open Season is coming up in March, 2018. Those that wish to take exams in hopes of promoting to higher level position should be preparing themselves now. Do not wait to begin studying and preparing so you will be ready when the time comes to ace the exam.

Open Season is an opportunity for all maintenance employees to request to be tested for any maintenance position that is available within your bid cluster that you **have not previously been tested for. If you complete the testing process (test and interview) and are deemed eligible for a position.** Your name will be placed on the appropriate (PER) promotion eligibility register until such time that a vacancy occurs and it is offered to you in accordance to the pecking order. **Once you have tested for a position but did not qualify,** you are eligible to apply for updates (re-tests) every 120 days. If you choose not to test, then you

would have to wait and apply during next open season, which occurs every three years. **If you have previously taken an exam** for a position, then you may re-test under the update process every 120 days as well.

Also take advantage of the chance to participate in the Federal Health Plans for medical and dental. Open season for Federal Health Plans is from November 13 through December 11, 2017. Take your time, compare, and make a choice based on what is best for you and your family. The process can be completed in most cases using the liteblue website liteblue.usps.gov and the Office Of

Personnel Management website opm.gov. I encourage you to take advantage of these great benefits your Union fights to have provided.

As always feel free to contact me if there are any questions or if you are in need of my services. I am here to serve. I can be contacted at 313 965-1398 (maintenance office @GWY Detroit) or by email at sbouier@apwudetroit.org.

Thank you all for allowing me to serve.

In Union Solidarity.

What Is Real Patriotism?

by Paul Felton

This article is inspired by the ongoing debate around Colin Kaepernick's decision to take a knee during the National Anthem to protest racial injustice.

Patriotism. Love of country. Love of America. There was a tremendous upsurge of patriotism after 9/11. A coming together of America. Appreciation of the heroism of the first responders. And a determination not to let terrorists stop us from carrying on our daily lives as before.

But I noticed something else. A kind of rabid, blind nationalism, disguised as patriotism. It led Congress to pass a resolution saying George W Bush could do whatever he decided was necessary. With no checks and balances. It led us into the disaster that was the Iraq war.

It also allowed Bush to push through an economic package that enriched his corporate buddies at our expense. As Bill Moyers said at the time, the corporations "are counting on you to stand at attention with your hand over your heart, pledging allegiance to the flag, while they pick your pocket."

The same blind nationalism still leads to Congressional reps of both parties voting to increase the defense budget, without distinguishing between funds that are actually used to support our troops and veterans on the one hand, and expensive unnecessary weapon systems that only benefit defense contractors on the other.

I spoke out against the Iraq war; in fact I spoke at a labor rally against the war in February, 2003, a few weeks before it started. Note: I wasn't against the brave fighting men and women; I was speaking against the policy makers who foolishly sent them into harm's way. Was I being unpatriotic? I don't think

so. Sometimes protest can be patriotic.

I believe real patriotism means standing up (or kneeling) for the values that America stands for. And that's what Colin Kaepernick has done. And NFL players like Michael Bennett (whose father is in the military and who totally respects our fighting men and women) are continuing.

Some people who criticize those NFL players who kneel compare the sacrifices of veterans with that of NFL players. Obviously, NFL players don't put their lives on the line the way our troops do. But that's not the point. NFL players are not protesting for themselves. And they are certainly not protesting against the military or the troops.

I don't know what it's like to serve in the military and face live fire. I also don't know what it's like to be a young black man in America, living in fear of being killed by police. Not that these two situations are comparable. Nothing compares to the danger, and the heroism of our troops.

But there is another important dif-

ference: the danger our troops face is from foreign forces, while the danger young black men face is from the police of our own government. And there's a long list of unarmed black men who've been killed or injured by police. That's what the NFL players who kneel are protesting.

I regret that some have taken these protests as an offense to the military. It is no more so than those who protested the war in Iraq or who oppose increasing the defense budget. What's more important: the flag itself, or the democratic ideals for which it stands? Kneeling is simply a way of saying that America isn't living up to its ideals. True patriotism does not mean wrapping yourself in the flag. It means fighting to make this a free country for all.

I'd like to end this article with some excerpts from Detroit Pistons head coach Stan Van Gundy's article in Time Magazine entitled "Athletes Who Protest Are Patriots."

In a time where bigotry seems on the rise and commitment to racial equality on the decline, I have an obligation as

a citizen to speak out and support, in any way possible, those brave and patriotic athletes who are working to bring change to our country...

Nationalism is supporting your country no matter what, right or wrong. Patriotism, on the other hand, is caring so deeply about your country that you take it as your duty to hold it accountable to its highest values and to fight to make it the very best it can be. These athletes and coaches are role models of American patriotism...

Honoring America has to mean much, much more than standing at attention for a song...

I stand with these athletes – in support of both these causes and their patriotism. I hope others will join me in supporting them. These athletes could take the easy route and not place their livelihoods at risk by standing up for what they believe in. They've put in their hard work. They could accept their paychecks and live lives of luxury. Instead they are risking their jobs to speak up for those who have no voice. They are working to make America live up to its stated ideals...

Legislative Update

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law also allows separated participants who are over age 70½ to remain in the TSP, eliminating the requirement to make a withdrawal election on an entire account balance. Participants will also be able to stop monthly payments, change payment frequency, or elect to purchase an annuity while receiving monthly payments.

The Executive Director of the FRTIB has the authority to establish parameters regarding this new ability to take multiple withdrawals, and the law gives the FRTIB up to two years to make the regulatory and operational changes neces-

sary to enact these changes.

Update on TAX REFORM – Aka the attack on the middle class. Got the following update from www.apwu.org

The House and Senate have passed what they call the Tax Cuts and Jobs Act.

Both versions of this legislation are currently going through a process called reconciliation. Once the two chambers sort out the differences it goes back to both bodies for a final vote and then if passed President Trump has made it clear despite this

legislation breaking numerous campaign promises he intends on signing it.

"Don't be fooled by the name," said Legislative and Political Director Judy Beard. "The foundation of the legislation is a massive corporate tax break and includes many provisions that will hurt working families. It is not designed to create jobs with a living wage and good benefits, but to enrich the corporate elite and the billionaire class."

Several provisions in The Tax Cuts and Jobs Act that would direct-

continued on page 6

VETERANS' DIRECTOR



by
John P.
Smeekens

Veterans' News

Merry Christmas

Merry Christmas to you and your family. I hope it is a blessed, and safe one for you and yours. Keep safe, don't drink and drive, eat lightly, so you don't have to make up some crazy News Years resolution that you're going to exercise and lose weight. And don't forget our troops. Say a prayer, or whatever you do, for them and their families.

Happy New Year

Happy New Year to one and all. Ditto on the words above about being safe and not drinking and driving and those resolutions that are so far out of reach that you can't keep them. Keep our troops and their families in your prayers and thoughts.

COLA Increase For Veterans'

Recently, the Senate passed H.R. 1329, the Veterans' Compensation Cost-of-Living Adjustment Act of 2017. This legislation would increase the rates of VA disability compensation, dependency compensation for surviving children and spouses, as well as the clothing allowance for veterans. This increase is based on the yearly cost-of-living adjustment increase that Social Security recipients receive, which is determined by the Bureau of Labor Statistics' Consumer Price Index. Earlier this year, the House passed H.R. 1329, which now waits President Trump's signature. Once signed into law, the

expected 2 percent increase will become effective on Jan. 1, 2018.

Army Chemical & Biological Testing

A recent class action lawsuit victory requires the U.S. Army to provide medical care to veterans who served as volunteers during research involving chemical and biological testing between 1942 and 1975. As many as 60,000 veterans volunteered for medical research in order to contribute to the advancement of the U.S. Biological and Chemical Programs. The Army will assist veterans in obtaining medical care through military medical treatment facilities, VA facilities, and private providers as appropriate. A notification letter has been mailed to veterans who were identified as possible participants in the medical program, but the Army is actively seeking others who may have been participants. You can get additional information by calling 1-800-984-8523. I know it's a big year span, but it could affect an Elder Veteran Family member.

On Line Shopping

It has begun, millions of honorably discharged veterans were permitted to shop online at all four military exchanges, but you still have to verify your eligibility with VetVerify.org. On Veterans Day, eligible veterans were able to shop online by logging on to the Army and Air Force Exchange Service, Navy Exchange, Marine Corps Exchange, and Coast Guard Exchange websites at, respectively, shopmyexchange.com, mynavyexchange.com, mymcx.com and shopcgx.com. Military exchange shopping

returns more than \$300 million annually to support on-base morale, welfare and recreation programs.

Veterans Water At Wurtsmith AFB

Recently reported by Garret Ellison for **Mlive.com**, the federal government is reopening a 16-year-old health report on the former Wurtsmith Air Force Base in Oscoda, Michigan, at the urging of legislators and veterans seeking coverage for illnesses they contend were caused by exposure to toxic chemicals. The Agency for Toxic Substances and Disease Registry, an independent agency under the U.S. Department of Health and Human Services which operates jointly with the Centers for Disease Control, will reassess past exposure in base drinking water to trichloroethylene, a cancer-causing industrial solvent found at astonishing levels in base drinking water in the late 1970s. For more information go to the following website; http://www.mlive.com/news/index.ssf/2017/09/wurtsmith_tce_atsdr.html

Washington Action For Veterans Bills

In the days leading up to Veterans Day, the House doubled down on its commitment to honor and care for the men and women who answered the call to serve. The bills the House recently passed will expand access to care for veterans in crisis, former service members living in a rural area or those in need of an organ transplant. They will also protect veterans from financial fraud and make it easier for student veterans to get off-campus housing as they pursue

their education and invest in their futures. Here are some of the bills; H.R. 3562, which tasks Specially Adapted Housing agents with providing adaptive housing assistance to veterans who use the independent living services as part of the Vocational Rehabilitation and Employment (VR&E) program; H.R. 3656, which would expand eligibility for memorial headstones and markers; H.R. 3657, which would expand burial benefits to eligible spouses and dependents interred in tribal veterans cemeteries; H.R. 2123, the *VETS Act of 2017*, which would authorize VA providers to practice telemedicine across state lines; H.R. 3705, the *Veterans Fair Debt Notice Act*, which would require VA to use **certified mail** and use plain language explanations when sending debt notices to veterans; and H.R. 3122, the *Veterans Care Financial Protection Act of 2017*, which would require VA to develop and implement standards that protect individuals who are eligible for this increased pension from dishonest, predatory or otherwise unlawful practices.

G. I. Bill Changes

In recent months there have been substantial changes and additions to the GI Bill benefit. One change is the removal of the 15-year use it or lose it cap. The 15-year time limitation to use Post-9/11 GI Bill benefits was eliminated for veterans who left active duty on or after Jan. 1, 2013. Additionally, children who became eligible for the Fry Scholarship on or after Jan. 1, 2013, and all Fry Scholarship-eligible spouses now have the 15-year cap removed as well.

Health Plan Q&A

by John L Marcotte, Director
APWU Health Plan

Transcript of an interview with John Marcotte, National APWU Health Plan Director. This was done to provide a balanced story with AI

Let's just cut right to the chase and look at the elephant in the room, APWU Health Plan underwent some changes this year that has some members upset or concerned.

- Thank you for this opportunity to interact with our members and to address their concerns. I believe being as open and honest as I can with them membership builds faith in their health plan and their union.

- Actually the majority of the feedback has been positive on 2018 benefits and premiums. For those with concerns that contacted the APWU Health Plan on the changes to benefits most have understood why these actions were needed and taken.

APWU managed to lower the premiums for 2018 but there is an increase in co-pays, how do you explain this?

- I need to provide some background before answering. With the federal government paying less than the yearly increases in health care for retirees and the USPS paying a lower percentage of the total premiums for active members that lost money is paid by active and retired employees (a 1% decrease in what the USPS pays equates to 3% increase in an actives premium).

- Premiums for healthcare are at the breaking point for most APWUHP active and retired members, so simply raising premiums to pay for the large increases in the cost of drugs, patient care and lost government funding cannot continue. Besides raising workers and retirees premiums, the way health plans have to make up for the reduced money the USPS and OPM are paying is to lower benefits or increase copays and deductibles.

- We have adjusted these in the fairest manner that keeps us highly competitive with other plans in FEHB while maintaining low premiums and expansive coverage.

Our retirees, who are on a fixed income, with this change to the healthcare plan appear to be getting the brunt of the co-pay increase resulting in their having to pay out more for their medications.

- First, let me say our retirees have been getting unacceptably low COLAs in Social Security and their government annuity. Which coupled with spiraling drug and health care costs threatens what was once a secure retirement. I disagree with your statement. There is no difference in the amount our retirees pay for prescriptions than active members. In fact the changes to APWU High Option over the last two years has resulted in APWU High Option members saving 20.75 million in premiums while Medicare B retirees saw

no out of pocket increases for those changes.

Express Scripts - If an individual is on a "maintenance medication" for a hypertension or diabetic medications, why can't they use a local pharmacy where they could get them for free or \$0 co-pay vs. Express Scripts where they have to pay a co-pay of 25%?

- Part of the contract with Express Scripts is that generic medications have certain co-pay at in network retail pharmacies. In the current contract we do not have a mechanism to participate in programs like these. However, we are looking at this and other drug changes for our next contract negotiations.

- Periodically we put out competitive bids to be our prescription drug carrier, as it provides drugs to our members' at the most affordable price, using this carrier is part of the contract. Mail order for maintenance medications saves money and part

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AREA 4 DIRECTOR



by
**Angelynn
Gebstadt**

Are You Planning On Retiring Before You Die?

Its all about planning folks—whether you are a new employee or old timer ready to go you need to be mindful of the rules—

To you older folks—in order to carry the Postal Health Plan with you into retirement, you need to have participated in an FEHB (federal employee health plan) for the last 5 years before you retire . . . So if your non postal husband or wife has you on their plan, you may want to switch to the FEHB plan before the 5 years or you may need to stay longer than you planned.

Are you a Veteran?? If you bought back your military time you will have to attach a copy of your DD214 to your retirement paperwork. Did you know your social security supplement will not be for the total service retirement time? You are only credited with FERS time for the supplement. For example, if you had 15 year military that you bought back and 10 years postal time that would give you 25 yrs total service time for retirement—but only 10 years towards your supplement. So you may need to save more younger to balance it out.

Getting ready to fill out your retirement paperwork? You should have watched the 3 retirement counseling videos on LiteBlue a year ago. Do so

now. You should have pulled your annuity estimate as well. You can pull the annuity estimate within 5 years of eligibility of retiring.—anybody can watch the videos at any time.

Did you know they require you to list the OWCP case numbers on your retirement form if you had had an accident during your Postal Career? Even if you didn't receive money from them?

When can you retire?? Age 62 with 5 at least years service. Age 60 with at least 20 years service and minimum retirement age (55-57) with at least 30 years of service. Yes buying back your military or civilian service may make a difference.

Were you a casual or transitional employee before 1989?—and we have some—I'm one-- If you were you can buy back that time—why would you want to? It won't change your seniority date, but for purposes of retirement it may —depending on how much you buy back, increase your annuity and allow you to retire sooner as it changes your retirement date.—Having said that—once you buy it back—be it casual/transition time or military—check your annuity estimate if you are within 5 years of retiring to make sure you are credited with what you bought back. I know of 2 people who bought but were not credited

with the time and now wrangling with shared services and the OPM to get it straightened out.

What else adds to total service time? SICK LEAVE. So if you had 174 hours of sick leave your total service time would increase by 1 month. Is it worth it—it depends on how much you have. Annual leave balance—you can receive a check for that.

What is on your annuity estimate?? Besides the normal stuff—your name and such—retirement computation date and annuity computations date—expect to find your buy back that the area.

Here is part of mine. It will also show how much annuity you will get per month with and without survivors benefits and how much you will get for the Social Security supplement.

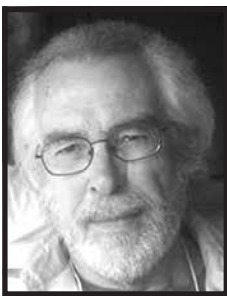
The retirement contribution shown is the amount from the bottom right of your check stub.

As you can see my casual time hasn't been added yet as the retirement eligibility and comp date are the same.

Every employee has basic life insurance provided by the Postal Service. As you can see if I want to keep it, it will cost \$20.47 a month.

Creditable Service				Retirement Contributions			
Retirement Eligibility Date	02/06/2019			Retirement Contributions	10,616.40		
Retirement Comp Date(RCD)	12/21/1985			Annual Leave Earned Balance			
Annuity Comp Date (ACD)	12/21/1985			Hours Forfeited			
Date of Birth	02/07/1963			Annual Leave Balance			
				Terminal Leave Payment			
	Years	Months	Days	Life Insurance	Coverage	Deductions Employee/PP	Deductions Annuitant/Month
Total Actual Service (Entitlement to annuity is determined from this total)	33	2	10	Basic	15,750	None	20.47
Time Represented by Sick Leave	0	0	0	Option A			
Total Time Total Includes Frozen CSRS Of	33	2	10	Option B			
				Option C			
				Health	111	61.97	154.31

RETIREE PRESIDENT



by
**Paul
Browning**

Such A Wonderful Time Of The Year . . . Again!

With Christmas time at the Post Office, let's all postal retirees be thankful that we enjoy the holidays without the stress of getting the mail out. At the same time, give a shout out to our fellow APWU members still working who keep USPS a viable entity despite Postal mismanagement's efforts to send the place down the tubes. Way to go gang. We retirees spent decades doing the job and we certainly appreciate all of you on the workroom floor, at the window, trucking in MVS, in the Maintenance crib, and wherever you are paying your dues.

While I'm only semi-literate on all the New Age tech stuff, I encourage retired APWU members to get at least a little proficiency to use available online resources that can benefit retirees. Our own Michigan Postal Workers Union maintains an excellent

website at mpwu.com which under the Retirement category lists a ton of information concerning the Office of Personnel Management, Social Security, Medicare, and so on. Take some time to stroll/scroll through there. Another good website is union plus.org where you can register as a Union member to learn about discounts on hotels, car rentals, and more. And our APWU Retirees Department in Washington D.C. has a question and answer email at RetireeQandA.org. Use this stuff everyone. Its Union members sticking together and helping out each other.

Saw this in an *Associated Press* (AP-I consider them reputable) news article-USPS is currently suing Lance Armstrong to get back the money they spent in all those Tour de France bicycle races. The Postal Service spent \$30,000,000 on the Armstrong team.

You read that right . . . Thirty million dollars. And what did we get for that? The Postal Service in the lawsuit claims that the sponsorship "earned" the agency more than 100 million dollars (\$100,000,000) in global exposure. Say what? Global exposure? Like people from other countries are going to come to the U.S. to do their mailing? You think we could of at least have had contests where a postal employee could have gone on Administrative Leave to France and rode

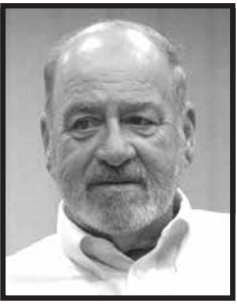
around in the Support vehicle.

It's Wintertime in Michigan for what seems like the next three years. I got the fireplace in good working order and hopefully I'll be able to visit the down South relatives for a couple of weeks. So stay warm wherever you are, help out those less fortunate than you, and pray that the elected Republican officeholders don't put the screws to us in the next 12 months.



Several National Officers attended the New Stewards Training at the Area 4,5 & 6 Conference in Frankenmuth

M.P.W.U. RETIREE ADVISOR . . .



by
Al
LaBrecque

A View From The Mitt

“You will know the truth, and the truth shall set you free.” – John 8:32

Veritas = Truth: This comes straight from the shoulder, extremely difficult to write. It's the truth as I'm given to understand it, written largely in the first person as a **Medicare Part A & B, Self Plus One option member of the APWU Health Plan, an insulin dependent Type 2 diabetic medicating for hypertension. Bad Me!** The brutally honest view I'm coming from is that the APWU Health Plan is actually lowering my monthly premium. Unheard of! But then, the Plan increases my out-of-pocket **18.5 times greater!** And I should hold my peace? I come to the obvious conclusion that **I'm paying for the reduction in premiums!** How else can it be explained?

This Is For All Medicare Part A&B APWU Health Plan Members: Especially if insulin dependent or medicating for hypertension, or both, like me. It was finally revealed at the APWU Health Plan seminar that; **Insulin, some diabetic supplies, and hypertension meds would no longer be paid @ 100%. There will be a 25% co-pay.** In my case; in excess of **\$900. per year!** Hardly chicken feed! I was at first; deeply disappointed, felt betrayed, then angry, now resigned to the hit on our budget. The highlighted lower premiums vs. my impending 2018 increased out-of-pocket really sticks in my craw! **I firmly believe in member's right to know the unvarnished truth!** Not just the “good”, but the **bad** along with the **ugly.** This is that.

Screwed! My personal view as Self Plus One member of the APWU Health Plan, my spouse and I both enrolled in Medicare Parts A&B. There's nothing herein I haven't already told Director Marcotte in a frank phone discussion where I kept insisting; “How much will this cost me?” To John's credit, I was furnished an e-mailed breakdown within 24 hours. That, along with my own crunching of the numbers comparisons follows: **Lantus brand insulin pens, 90-day supply: \$727. 25% co-pay = \$181.75 X 4 = \$727. per year. Pen needles: \$26. X 4 = \$104. per yr. Two Hypertension meds: \$20. each. \$40. X 4 = \$160. per yr. Total increased out-of-pocket cost in the “Happy” New Year; Cha-Ching! \$991.00!** Merry Christmas! At this writing, we still don't know what the Medicare premiums increase will be. To be perfectly fair, let me subtract my annual premiums “savings” of **\$50.40.** That comes to **‘only’ \$940.60 more out-of-pocket** in 2018. Hold on! I already paid \$194.94 in 2017 for my other meds, not counting several retail meds estimated to exceed \$120.

Medicare “Cash Cows”?: Plan Directors throughout Plan history have gushed how; **We love our Medicare members! Why?** Let's count the ways:

**Medicare Part A pays 100% of hospital charges. APWU pays zero.

**Medicare Part B pays 80% of doctor and outpatient charges. APWU pays 20% of covered charges.

Fact: Retiree (non-postal) premiums are higher than for active, working members. Self + One retirees will pay **\$353.70 more in 2018.

**Fact: Active/working member's

premiums are deducted from **pre-taxed earnings.** Retiree member's premiums are deducted from **after taxed earnings.**

**Fact: 2017 Self & Family premiums spiked when the Self + One option (primarily retirees, Medicare retirees) was first introduced; evidence that retired members had been carrying the Self & Family option.

**Fact: Medicare A & B Plan members retired anywhere from 10 to 25 years monthly annuities are considerably less than members retiring now. My High-3 = \$32K with 35 years credible service. The equivalent Level & Step today is nearly double that.

As a Medicare Part A&B, Self + One member of the APWU Health Plan, paying **\$940.60 more out-of-pocket** in 2018 is primarily due to the outrageous cost of insulin. Combined with what I already pay out-of-pocket for my other, unrelated meds through Express scripts (\$194.94 in 2017), I'm looking at approx. \$1,135.54 out-of-pocket in 2018 . . . or more! Thus, **my sincere apologies** for my previous column where I said; “We pay little or nothing out-of-pocket”. Obviously **misleading!** What is **true** is that as a Medicare Parts A & B member of the Plan, **we pay little or nothing out-of-pocket** for hospital, doctor, and provider charges, or for deductibles. Where the “big hit” to insulin dependent members comes; including active working members, retirees not yet Medicare eligible, as well as Medicare covered members, are the charges billed members **by Express Scripts** for prescription drugs and related supplies. In turn, the APWU Health Plan Board of Directors (APWU NEB & Plan Dir.) made a conscious decision

to **change coverage from 100% to a 25% co-pay for insulin and some related diabetic supplies, and for hypertension meds.**

Stop Right Here! This has been agonizingly difficult to write; not as much for what I've written, but for what I've avoided writing. It will remain timely going forward and going into my hip pocket for now. I began with the intent to blow the lid off with what I know internally, my jaundiced views, the politics of it, then I thought better of it . . . again, for now. There's more, **much more,** to this subject that I firmly believe **members have a right to know!**

On A ‘Brighter’ Note: Even though the APWU Health Plan will cost me **\$940.60 more** out-of-pocket; when I consider the **\$1,872.48 more** in BC/BS premiums for Self+ One than APWU, and subtract my increased out-of-pocket; the APWU Health Plan still comes in **\$931.88 under** what BC/BS would cost just with the difference in premiums. Stuck! No realistic choice but to stay put. That doesn't mean I have to like it, **and don't!** It remains my considered view that **Medicare Parts A & B APWU Health Plan, insulin dependent and hypertension meds members are subsidizing the lowered APWU premiums;** the much heralded lower APWU Health Plan rates.

(On A Personal Note: Yes, Ms. K.B.; I am that “other guy” with a complaint.)

That said, with much more to come; We Wish All Our Sisters & Brothers; wherever you are, whoever you are; **A Happy Hannukah, A Merry & Blessed Christmas, and a Happy & Healthy 2018!** Solidarity Forever!

Legislative Update

continued from page 3

ly hurt unions and working families include:

- Capping the State and Local (property) Tax deduction, and eliminating the State and Local (income) Tax deduction;
- Repealing the medical expense deduction, including nursing home care;
- Eliminating U.S. taxes on offshore profits – encouraging the continued outsourcing of U.S. jobs;
- Tightening the rules for claiming the child tax credit, requiring a “work-eligible Social Security number” which is aimed at punishing immigrant parents;
- Cutting the mortgage rate deduction in half;

- Repealing the student loan interest deduction.

Postal Pay And Benefits Still At Risk

The corporate tax proposal will also increase the deficit by \$1.5 trillion which will then be used as an excuse to attack the benefits of postal and other workers. Postal workers have seen time and again that anti-union lawmaker's use the deficit as justification to slash postal pay and benefits, targeting our retirement and health benefits in particular. We just defeated such an attack in the 2018 budget last month. This tax bill will make the next proposed cuts even deeper and the next fight that much harder to win.

Take Action

The House leadership hopes to move this bill quickly through the House of Representatives, it is already being considered in the Ways & Means Committee and could make it to the full House as soon as next week. Dial 844-813-4060 to be connected to your member of Congress's office and tell them to vote no on the tax bill. “Working families should not be used as piggy banks to enrich big business, big banks and billionaires.” said President Mark Dimondstein.

We thank the APWU Leadership for their hard work and we encourage you all to join the effort.

We will get you more updates as they come your way but if I were you, and for the most part I am you I'd be calling my rep every week pressing him or her to shut this legislation down. There is nothing in this legislation that's worth the damage it will cause to the pay checks of working people.

Sisters and brothers mine is the politics of the checking account. This legislation will damage our economy, it will drive up costs for you and me and whatever hundred dollars in savings the GOP says is in it for you this bill could very well cause another recession. It's as if we all forgot how bad it was for this nation in 2008.

Trickledown economics has never worked, unless the intention is for that trickle to defy gravity and go up, then its working just fine.

Merry Christmas and Happy New Year!

In Solidarity, Roscoe.



Health Plan Q&A

continued from page 4

of the program is to incentivize our members to use that service. Our network includes all the major retail pharmacies and our members can choose to use them.

- Also of note large, pharmacy chains and drug suppliers are expanding their holdings in health services and facilities recently. We are carefully watching this to see if this will lower costs and improve service to our members. If so, we will develop a plan how APWUHP can take advantage of these savings to help offset increases in premiums.

Some members have found out that Blue Cross still offers Diabetic medications with no co-pay, if they have not made this move, why has the APWU plan?

- APWUHP High Option still provides free test strips, supplies, generic oral Rx and coaching for High Option members. Insulin is now paid like any other medication for any other illness. I do not want to comment on another carrier's coverage but I encourage you to compare our coverage to any other FEHB provider. As I stated above the \$1,000.00 a year in savings in premiums with APWUHP is a big advantage for our members.

Up until this year, the APWU Plan covered these medications for diabetic and hypertension were covered at 100%, why the sudden change to only covering 75%?

- As stated in my previous interview with you, in 2010 the program was designed so that the providing these medications and services at 100% paid would encourage better health by these members, lower medical and drug costs, as well as to stop the progression of these conditions. Having the program examined, those goals did not happen. Therefore it was not justifiable to treat members with this condition any different than any other member with any other condition.

It is felt that the APWU Health Plan Board of Directors made a conscious decision to make these changes in coverage with what appears to just be Diabetic supplies and hypertension medications?

- The APWUHP Board of Directors is presented with detailed information on all aspects of the APWUHP and has many possible options presented to them every year. The board made several changes this year, for instance one of the many changes this year I am proud to say is we added 3D mammography in an effort to best serve our membership.

- It is an extreme understatement to say that reductions in service are unpopular with our board members, but they do what is best for the membership. To stop paying for the above conditions at a greater rate than any other condition was one of many decision the board makes. I can say that providing the best possible health

care for the most affordable price is the focus of the APWU Health Plan employees and our Board.

How did the coverage and premiums get determined for the APWU Health Plan? (The OPM part of our phone call)

- The APWU Health Plan Board meets with APWUHP staff, actuaries and necessary professionals to discuss and approve any proposed changes in benefits to the plans in the spring of every year. Report of any benefit changes or no change is sent to OPM for approval. If OPM proposes any changes or modifications to what the board approved, those are sent to the APWUHP Board for concurrence or modification.

- Once changes in benefits are approved by OPM and our Board, APWUHP staff works with our actuaries to arrive at several premium proposals for board consideration. The Board meets again in August to discuss and arrive at proposed premiums for the next year taking in to account all the relevant financial information on US healthcare and the APWUHP finances in particular. If not approved by OPM the Board would meet and re-submit premiums to OPM.

- The approved premiums are sent to OPM for approval. Once approved, changes in caps on the amount the USPS and OPM will pay for health insurance and other governmental actions may arrive at final premiums that may differ slightly from the board's approved proposal.

Medicare Part A & B – It has been reported that past Health Plan Directors like for the retirees to be on Medicare A & B, why is this?

- I do think it is appropriate or fair to comment on previous directors positions.

- Medicare A is not very comprehensive but Medicare B is and as such has a greater impact on the APWUHP. If you are retired and have Medicare A&B, Medicare is the primary and pays the first 80% of covered services. Medicare A & B has no drug coverage. While this age group being heavier users of health care, the offset of these expenses by Medicare does help with the bottom line at the APWUHP.

- Upon my arrival at the health plan I researched and identified if Medicare A and B members were significantly subsidizing the premiums of other participants. This led to the 20 million dollar shift in out of pocket expenses that does not affect Medicare B retirees, in an effort to treat all members equally well. APWUHP also recognizes the savings of the Medicare B primary billing by waving all copays, coinsurance and deductibles for our retirees for Medicare B covered services.

PSE's have the opportunity to get insurance which is a good thing that was won for them by the Union.

- Abso-fricking-lutely! I am proud, as should all career APWU employees that in 2010 we negotiated part of our benefit package to benefit not ourselves, but to provide our temporary workforce, with employer paid healthcare at the federal rate. This is subject to the OPM restriction that it can only apply after a year. I am asked at every federal health fair I attend how did we do that? As their temporary workers get no employer paid health care no matter how long they work at the agency. To ensure our PSE's are aware of this I mail each PSE when they become eligible for employer paid FEHB insurance a letter and information on how to get this hard fought benefit.

- PSE's are eligible for the APWU Consumer Driven Option with the USPS paying 75% of the cost. They are eligible for all FEHB plans with the USPS paying 0%. If a PSE selects another FEHB plan, the PSE pays 100% of the cost with no part paid by the USPS. I fear the problems with Lite Blue for PSE's are too extensive to list in your publication.

- There have been some reports of some PSE's who have applied for the APWU Consumer Driven Option that were getting different rates that a co-worker. We are looking into it and will be contacting OPM if there is an issue with their system.

There are some members who feel that they are not getting the whole truth or straight story on all of the changes in the health plan and that parts of the plan and costs were leaked prior to the official release date, can you explain this?

- No I do not. OPM forbids any release of information prior to a release date usually in October. The Board is fully aware of that restriction and the four APWUHP employees that know of rates beforehand face not only internal discipline at the health plan but action by OPM if they release that information.

- This is why we have our APWUHP seminar every year on changes and premiums in October. I must note that at this seminar, after 2 days of intensive training, the seminar has a half day question and answer session where anyone can ask any question they have. We provide all the information at our seminar, on our web site, at OPM.gov and in our official brochure and

we operate as transparent as the law allows.

At the National Conference, it is in the reported that the APWU received several million dollars from the health plan. This has been shown in reports for many years. Just where is this money coming from and why is it going to the General Fund and not back to the members who are on the APWU Health Plan?

- The APWUHP's performance, as with all FEHB carriers, in areas of customer service and satisfaction can qualify for an incentive by OPM, which are service fees. This incentive is multiplied by the number of members in the plan. The decision on these monies being sent to the APWU was made prior to my time at the health plan so I can't speak as to why it was done this way. Is there anything else that you would like to add?

- While retirees pay more for premiums than active postal employees, to be clear, the total premiums for APWUHP High Option and Consumer Driven Option are the same for all federal and postal actives and retirees. The difference in rates the employee or retiree pay is due to the amount their employing agency or OPM pays of this premium. The less the agency pays the more the individual pays.

- The APWUHP has extremely competitive self plus one rates and it is significantly less than the family rate and the family rate increased when this happened. There are several factors that caused this effect, including the low costs to insure of young couples paying family rates and the fact that insuring two is less than insuring 3 or more, not just Medicare B retiree couples.

- For non-specialty mail order drugs 75% is paid by the APWUHP but is capped at \$300 for a 90 day mail order supply, making the percentage paid by APWUHP for drugs like insulin higher than the 75% that is repeatedly mentioned. There is no generic insulin, but for all other generic drugs previously covered under the hypertension program the cost is \$20.00 for a 90 day supply.

- In case you are wondering, the premium for self are: Federal Employee / Retiree - \$63.97, APWU Member:28.51 and a person who has been with any FEHB plan for at least 1 year get a discounted premium of \$12.79. These are for a bi-monthly premium.



Robert Mravec, OSHA Compliance Officer at the Area 4, 5 & 6 Conference.

NATIONAL BUSINESS AGENT



by Linda Turney

Turney At The Table

When you read, you empower yourself. When you write, you empower others.

Optimism

Over the coming months, Americans will be gathering with their families and thinking about the many blessings we are grateful for. We will keep in mind all those families who have suffered so much in recent months who need our care and support. I think often of Postal Workers from Puerto Rico, Texas, California and Florida who have suffered. Many communities have been ravaged by hurricanes, earthquakes, fires and storms. I think about those who have violently lost their loved ones in shootings and terror attacks. Tragically, today it seems as though it could not get any worse, then I think of the devoted Postal Workers who with big hearts and memories continue to serve our great country through whatever happens. We con-

tinue to renew our commitments to all we serve.

If you know some history of our country, you cannot doubt the amount of optimism Americans have. Civil War, World Wars, The Great Depression and through it all Americans have been optimistic that our form of government would rise above it all. This is and continues to be realistic optimism. Occasionally, we must all feel that we do not know where this world is taking us. The story has not ended. We do have good reason to believe that our realistic optimism will be proven to be well founded.

Our historic optimism tells us who we were and it helps us know who we want to become in the future. We must do the right thing based on our moral standards as our country has always pursued. We have a terrible history of enslaving people of color. We have a terrible history of detaining Japanese in camps. We have a terrible history of driving Native Americans off their lands. Our moral and human standards told us then it was wrong and today it is still wrong. The principles of some in our

nation have always pushed our nation to become better. We need to keep in mind that moral and human standards exist today. It is not morally right to have corporations pay CEOs billions while people beg in the streets because there is no job, no shelter, and no food. It is not morally right to have health care for only the middle and upper classes while poor children go without. It is not morally right to pollute while the people drink leaded water and floods and fires rise. It is not morally right for powerful men to sexually harass women in the workplace, threatening their future. It is not right for police to kill innocent African Americans. It is not moral to send Dreamers to Mexico after living their lives here in America without a path to citizenship. It is easy to look the other way because it does not involve us, it is not our problem, they are not our children or the harassment was just a joke. They are our children, our daughters, and our humanity. To stand up and progressively move forward in the right direction requires sacrifice, character and moral wisdom. It is not easy and it is often painful to stand up and be counted for the moral and human standards that our country continues to pursue. It was not easy for Abraham Lincoln, Elizabeth Cady

Stanton, Frederick Douglas, Alice Paul, Delores Huerta or Martin Luther King. These are only a few that deserve the reverence for standing up against a system when it fosters immorality.

This is why realistic optimism is so pervasive in America. The few that have had the courage to stand and be counted for the best moral and human standards for all have historically prevailed and made our country better.

"I never forget that we are sowing winter wheat which the coming spring will see sprout and other hands than ours will reap and enjoy"

—Elizabeth Cady Stanton

As Unionists, we devote ourselves to standing up for what is moral and right. Postal Workers are privileged we have an obligation to stand for what is moral so the next generation of optimistic Americans may reap and enjoy.

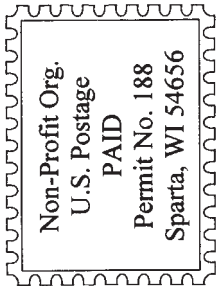
Whatever Holiday you celebrate, I wish for you happiness and good health this coming season.

The Struggle Continues.



The Bridge leading to the Bavarian Inn where the Area 4,5 & 6 Conference was held.

DEADLINE
The deadline for articles for the November-December issue of the *Michigan Messenger* is January 19, 2018



Return to APWU/MPWU
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