



Mrs. Janice Fisher Robinson
National President

National Alliance of Postal and
Federal Employees

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The National Alliance Welcomes New National President

Washington, DC. Dec. 28, 2018

The officers and members of the National Alliance of Postal and Federal Employees welcomes in the New Year with the swearing in of a new National President, Mrs. Janice Fisher Robinson of Fayetteville, North Carolina.

Mrs. Robinson was the National 1st Vice President and is taking over the position from Wilbur L. Duncan who resigned due to health issues.

Mrs. Robinson began her postal career in 1981 as a Part-time Flex (PTF) employee. Considering relocating to Tennessee, Mrs. Robinson resigned from the Post Office, but the movement to another city was cancelled, so she reapplied to the post office in Fayetteville. She was expecting a second child and the postal service told her that there was ‘no vacancy available’ for her. Following the advice of a past president of NAPFE Local 316, she filed an EEO complaint. NAPFE represented her, and she was rehired.

Janice went on to become the president of NAPFE Local 316, and in 2016 she was the victor in the race for NAPFE National 1st Vice President, and now National President.

Before entering the Postal Service, Janice attended Fayetteville State University with dreams of becoming an elementary school teacher. She did what so many other African Americans have had to do - who attended colleges and universities seeking their dream careers and ran into a brick wall for various reasons, (much too often, *racism*) - ended up working for the postal service.

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Janice is a proud member of the Samuel Council Chapter 555th Parachute Infantry Association aka “Triple Nickle” where she works hard with other troopers in the military organization to provide 44 scholarships each year for students that come from a single parent home or a single income home.

President Robinson is a member of the National Association of E. E. Smith Alumni and Friends. E. E. Smith is an historical African-American Senior High School in Fayetteville, NC established in 1927.

She is also a member of the Pleasant Grove Church of Christ in Fayetteville.

President Robinson is the mother of two, grandmother of six, and great-grandmother of four.

The officers and members welcome Mrs. Robinson and note that she is the first female National President of NAPFE in its 105-year old history.

Ad Mortem Fidelis

Government Shut-Down

As of this writing, the government shut-down is in its sixth day on Thursday. Though postal workers are not affected, our federal members are. Even those deemed essential employees are expected to report to work and perform their duties without benefit of pay.

As indicated by the news media, none of the key players (leaders) are talking, only staff are holding discussions. I wonder what *they* are talking about? Christmas dinner, the gifts they received, what they liked and didn't like, their holiday per se. The “powers that be,” are holding fast for a 5-billion-dollar wall.

Former National President Wilbur Louis Duncan



Pres. Duncan resigned from office due to health issues. He had been National President since June 26, 2014.

He is a native of Nashville, Tennessee and has been a member of the National Alliance for more than 61 years.

Since joining the Alliance, Wilbur has served in many capacities: Local 410 President, District 4 President, National Secretary, and National Treasurer of the NAPFE Management Division.

President Duncan said his goodbyes in the December newsletter. But he has promised to do whatever he can to aid in the continuance of the NAPFE.

All of us at the National office will miss him for his wise counsel, and a ‘sometimes’ very dry humor, but never once did we question his knowledge about nor his loyalty to the National Alliance.

We wish him and his wife, Marie, the best to be had in the very uncertain world of today. May his health improve and that they both enjoy a full and happy retirement. Amen.

Ad Mortem Fidelis

**HAPPY NEW YEAR
EVERYONE!
MAY LIFE BE GOOD TO YOU
ALWAYS.**

From the Desk of the 2nd Vice President

Sick leave is a free disability insurance policy

Now is the time to think about the impact of a long absence from work and the resulting financial stresses that could make recovery doubly difficult.

The financial impact of a cancer diagnosis

A woman who had to declare bankruptcy because of the impact of her cancer diagnosis. What was striking about her story was that she had health insurance. As long as she was employed, her insurance covered her medical treatment. But, as would be true with many private sector employees, she had limited disability benefits. When those benefits ran out, she could no longer pay her living expenses, her rent, her car, and her portion of her medical costs.

NBC News reported in 2013 that cancer patients are 2.5 times as likely to declare bankruptcy as those in the general population. The Chicago Tribune ran an article in May 2018 noting that cancer could wreck someone's finances. The article said middle-class families who were financially solid were just not prepared for the cost of cancer, or any other long-term medical incapacitation.

Many times, I have heard supervisors talking about the large numbers of their employees in the federal workplace who had little or no **sick leave**. In some cases, employees have had to use the leave because of their own illnesses or those of family members. But for many, the supervisors said the employees had low balances because they just burned up days here and there as they earned them. They didn't seem to be truly incapacitated but "they don't feel like coming to work."

One of the most valuable things about having that sick leave would have been not having to worry about how the bills were going to get paid.

Federal employees have unlimited accrual of sick leave, something that I have never heard of in any private corporation in this country. This is an amazing benefit that allows federal employees to protect themselves and their families.

However, paid sick leave is much more valuable because it is paid out at your regular salary rate and counts as service toward retirement, time toward a within-grade increase, and you earn more leave while using it.

There is another reason to save sick leave. If you are blessed and you never need to use it for a serious illness, you get to trade it in for service in the computation of your annuity (and, yes, since Jan. 1, 2014, employees in the Federal Employment Retirement System (FERS) have this same benefit). Once a federal employee meets the minimum to be eligible to retire, the unused sick leave is tacked on to the employee's service.

It won't be long before people are talking about New Year's resolutions. Wouldn't it be a good thing if employees decided to save that leave and provide that free disability insurance policy for themselves and their families?

This article is reprinted with permission from Barbara Haga, author and host of *Barbara Haga Presents*. If you have any questions pertaining to this article, email: haga@cyberfeds.com. (Note: NAPFE employees also have unlimited accrual of sick leave. We are a private entity.)
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Have A Healthy and Happy New Year.

ANSWERS FROM TEDDY THE TAX MAN™

Q: I took your advice seriously and did not make an extra payment on a state balance due, by the end of 2018. My wife took your advice and did not pay for the supplies that she uses on the job, by the end of 2018. I must admit, it did feel funny refraining from doing so, but I'm 100% positive that you were right.

A: Those who pay more than \$10,000 in a combination of real estate taxes, state income taxes and other taxes (shown on your Schedule A in the 'taxes you paid' section) will lose out, since now, the maximum that can be deducted is \$10,000. Other changes have been made that can possibly make up for this, but the results remain to be seen.

Q: I think that many of my friends were the ones who asked about the bad results of the market in the last newsletter. I really want to curse right now! I lost quite a bit in my TSP just in December!!! I thought that it was just those who were in the TSP, but my husband lost quite a bit in his 401k. I was trying to hold on, but I think I'm ready to move some of my TSP. You told us that we can do it if we are at least 59 ½.

A: Regarding the cursing, I don't mind printing something like, "Dag nab it!" I'll even do a "Darn it," occasionally. Beyond that, you're on your own. As far as the market downturn, I hate to sound like a broken record, but at this stage, consider an annuity with some guarantees. You can move all your TSP or just a portion. Make sure that your advisor is onboard. If you don't already have an advisor, I'll help you.

Q: Please settle something for me. Do I or do I not have to claim the income from my craft sales. I'm hearing differing opinions.

A: Okay. Let's NOT do an opinion on this. The

IRS says that income from whatever your hobby is, whether its crafts, yard sales, coin collecting or anything else must be included in your income. You can deduct the expenses that you incur, but unlike a business, you cannot show a loss on your hobby.

Teddy Prioleau, aka Teddy the Tax Man™ is an Enrolled Agent, and founder of Hunt Valley Retirements, LLC. You may reach him at teddythetaxman@gmail.com or 410 931-2004.

STEP AWAYYY FROM THE PORCELAIN!!!!

NAPFE, my brand-new book has finally been published!! Step Awayyy from the Porcelain!!!! is the funniest 'what-really-happens-in-business' book you'll ever read!! You'll laugh at scenarios that you've seen and experienced throughout your career as an employee, and even in your own business. You'll also get advice on setting up and running your own business.

Please order one **SOON** from Amazon or barnesandnoble.com. My first book-signing is at Greetings and Readings, 118 AA Shawan Rd., Hunt Valley, MD 21030. The date is Saturday January 19, 2019 from 1:30 PM until 3:00 PM. I truly hope that I'll see you there.

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OF ANY ADDRESS CHANGE!
SEND AN EMAIL to NAPFE OR
VISIT www.napfe.com and
submit a change of address
electronically on the NAPFE
webpage.

Reminder to all Recruiters Concerning Recruiter's Fees:

If you are recruiting members, please remember - in order to be paid the recruiter fee, the name of the recruiter **MUST BE PLACED AT THE TOP OF THE YELLOW COPY OF THE PS 1187.**

Signing the PS 1187 as a Union official does not state to this office you are the recruiter. So, to be paid in a timely fashion, please adhere to the rules of the recruitment program.

Also, recruit payment will only be sent out *after* NAPFE HQ has received 3 months of dues check off for USPS employees.

Members joining and paying through the NAPFE Credit Union must first pay 6 months of dues.

Members joining and paying by Credit Card or Debit Card must pay 6 months of dues before the membership recruit fee is mailed to the recruiter.

All members paying dues by cash must pay one (1) year of monthly dues before the recruiter is paid.

Union members in management positions may only sign up other managers and supervisors while craft members are free to sign up all postal & federal employees.

In 2019, make a New Year's Resolution, "That Each One, Reach One."

Recruit a new member! Recruit a new member!

Earn a \$100 recruitment fee per new member