

NALCASTER

NATIONAL ASSOCIATION OF LETTER CARRIERS

Pagoda Branch 258

READING, PA.

April 12, 2023



N.A.L.C. PAGODA BRANCH 258 READING PA OFFICERS 2021

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Many thanks to Jerome Kern, Tammy Jones, Paul Purcell, breakthroughvisuals.com, and, as always, Branch President Fred Ranalli for contributing material for this issue. Please remember that this newsletter is for the Branch and by the Branch, and contributions can be submitted to the editor at any time.

Letter from the Editor

Warmest greetings to all, as we head into the new Spring season. The new life we see around us, the extra hour of sunlight, the new employees, and other welcome signs can be sources of hope to all of us if we allow it.

Recently, I attended the Region 12 Rap Session with several of our members who want to serve their brothers and sisters in the branch in various capacities. I'm sure that you will hear about many of the things that were discussed there, as well as experience the positive effects as the attendees apply what they learned to help make your lives better, both in and out of the workplace.

One of the things that I most enjoy when I write is to cover things that you might not hear about often (or at all), or to tell something from a "different" perspective. Therefore, in this issue, I want to write about something that was mentioned in the keynote address of national President Brian Renfro; he only spent a few seconds on it, because there were many, more important things, for him to talk about, but that is why I want to spend a few paragraphs on it here – to keep this from "falling through the cracks."

Brian mentioned that the utilization of the NALC Mutual Benefit Association was way down, to the point that unwelcome changes may have to happen in the not-too-distant future. He was quick to point out these were not catastrophic in nature, but that the trajectory, in a business sense, did not look good. This was somewhat alarming to me, for a few reasons. First, the products and coverages offered by the MBA are really good for carriers. Second, I have more than one MBA product myself, have benefitted from them a great deal, and will continue to do so; it pains me to think that there must be many carriers out there who could benefit from the MBA but are not. Third, I am sure that if people acted in the best interests of themselves and their families, there would be no underutilization of MBA services. So, at the risk of boring people, I decided to do my part to get the word out about the MBA.

I want to preface my "plug" for MBA by saying that I've come to believe very strongly in the notion that the best overall retirement planning starts practically when you first walk in the door, then continues to be refined, and

eventually ramped up, throughout your postal career. In the spirit of this belief, I think that while everyone has something to gain from this, the youngest of us can be especially helped.

The NALC Mutual Benefit Association has been around for over 130 years; they offer mostly insurance products, including life, disability, and supplementary hospital confinement coverage, and also annuities and retirement savings plans. Since there isn't enough space to go into great detail on all of their products, I want to just highlight one family of policies, and share some personal perspective on things that I use. If I get enough feedback, I may write a longer, more detailed article in a future Nalcaster, aside from my usual letter.

One particular type of policy that the MBA offers is whole life. This fills a great need, because of the limitations of our federal (FGLI) life insurance. Don't get me wrong, I wholeheartedly recommend that everyone sign up for FGLI as soon as they are eligible. The basic coverage is paid by the employer, the additional options are super affordable for lots more coverage, and the open season opportunities to get started if you decide to get or change coverage after the first opportunity are very rare (twice in my 21+ year of my postal career). FGLI is an absolute no-brainer – until you retire.

Here is where the aforementioned limitations come in. FGLI is term life insurance, meaning that you have coverage only for a limited amount of time – as long as the premiums are paid. In addition, the premiums go up as you get older. Also, the postal service stops paying the basic coverage



premiums when you retire. So, by the time you reach retirement age, you will have to pay hundreds for your basic coverage, and hundreds more for your optional “multiples” coverage. If you are lucky enough to live to a ripe old age, that becomes thousands. That is, thousands per month. Finally, the only thing you can do before anyone can get anything (other than peace of mind, of course) out of your coverage is die – sounds blunt, but as I will soon point out, there can be other options.

Now, contrast that with the MBA whole life policies. I want to reiterate, I do not recommend getting this instead of FEGLI, but in addition to it, with an eye toward discontinuing some or all of your FEGLI coverage AFTER it starts to become a poorer option when you get older. Whole life, in a nutshell, means that the coverage continues for your entire life (with an exception that I’ll soon explain). You also have several options for if, or when, you want to finish your premium payments (you can choose to always pay, done in 20 years, done at age 65, or all at once in a single whopping premium). You can also choose the frequency to pay (annual, monthly, or automatically through payroll deduction). Another significant advantage to MBA whole life is that, while the initial premium amount is based on your age, it never goes up after it is initially established.

The other FEGLI limitation that is addressed with MBA whole life is that it can be a safety net while you are still alive, not just after you are dead. The policy builds cash value as you pay your premiums, which continues to grow as long as you have it (at an interest rate reported regularly by the MBA). You can borrow against this (while I wouldn’t, as a rule, recommend that you borrow your own money, I recognize that there could be situations where it can be the best of a number of poor options), or you can surrender your policy for the cash value. This can be handy in case of a “rainy day” after you retire, or if you outlive any one who you want to be a beneficiary, or for whatever reason you might change your mind and decide an influx of cash would be a better idea. So, in a nutshell, FEGLI is geared toward benefitting you mainly while you are still working, while MBA whole life is increasingly beneficial as you age, especially while approaching and in retirement. As I alluded to before, I don’t want to completely ignore MBA’s other life insurance, there is just not the space to give it its due. I will mention that MBA also offers term life insurance which is more similar to the FEGLI coverage, but for the price difference you also get the option of converting the policy to a whole life policy in the future.

As far as products about which I can share my personal experience, I have had a hospital plus policy for many years. I have never regretted getting it. I am, admittedly, in a situation where I would benefit from such a policy more than anyone I know. Although I would trade better health for my wife in a second for any insurance money (or FMLA protection, for that matter), it’s nice to have a hundred bucks a day for her hospitalizations for any purpose. I’m sure that there are many of you out there who would feel the same way, sooner or later, in exchange for a pretty cheap monthly premium. Also, I started to put just a little money into a MBA annuity after attending a retirement seminar a couple years ago. I learned there that it occasionally takes a little time for the postal service to correctly start one’s retirement payments, and there could be some unanticipated initial expenses. So, I figured that a few bucks per pay into an annuity would be a great idea to make sure that there would be a smooth transition into retirement, or even a little splurge reward if these problems do not happen.

I can also share my experience with trusting the MBA. I already knew that MBA was able to offer better than competitive prices because they are a non-profit entity that caters to benefitting NALC members specifically. I can also tell you that the only time that I had a complaint, it was dealt with quickly and completely from every level, including a personal response from the head of the organization.

Lastly, I want to point out that the biggest challenge to the MBA, in my opinion, is this: the best time to start any of their products is inverse to the probability that you need to use them today. The younger you are, the less you will pay, and (in most cases of whole life) the sooner that you will

finish paying. It is harder to sell a product that is more of a concept, and becomes more tangible as it ages, especially since we are naturally inclined to think less of the future when there seems to be more of it in front of us. Add to that the fact that the NALC also keeps costs down by using limited marketing, relying heavily on word of mouth in carriers “selling” the merits of the product to each other, and it is understandable that they could have difficult periods.

I do want to leave you with the same notion that I stressed above – there are always things that you can do to make your retirement better, even if you havn’t been here long enough to know an arrow key from a vehicle key. There are people here who can give you life enhancing information on a great many things. MBA is one of those things, and there are those of us, including myself, who would be happy to give you brochures, general information, numbers to call, websites to surf, answers to check, or any manner of help that we can provide. Please consider taking advantage of MBA now – it’s better than never doing it, and it’s also better than doing it later when it is still a good decision but a more expensive one.

Andy Gelsinger
Nalcaster Editor

Upcoming Events

April 12 – Regular branch meeting
April 15 – First day to bid non-prime days/hours to Dec 2023
April 20 – Retiree breakfast @ Red Plate Diner, Wernersville
May 3 – Executive Board Meeting
May 6 – United Labor Council Picnic @ Reading Fightin Phils
May 10 – Regular Branch Meeting
May 13 – Annual NALC Stamp Out Hunger food drive
May 18 – Retiree Breakfast @ The Berkshire Family Resteraunt,
Wyomissing
May 29 – Memorial Day Holiday
June 7 – Executive Board Meeting



Our project to compile, and keep up to date, a master email and best phone list of the membership is ongoing. To add your information, please contact Andy Gelsinger at 610-413-8158 (text) or slice710@aol.com (email), Ed Gensemer at caddy1217@aol.com (email)), or pass the info through any shop steward or board member. You can also use the sample form in this issue to mail your information

Simple Form Which Can Be Used to Send in Your
Contact Information

Name _____

Email _____

Best Phone# _____

President's Message

Hello everyone, On March 19 members from our branch attended the Region 12 Rap session in Atlantic City. We had several members who have shown interest in getting more involved with our branch who attended the Rap Session for the first time. Classes were geared to these members. Our newly elected National President Brian Renfro opened the Monday morning session by explaining the effects of Medicare integration in last year's Postal Reform law. In upcoming months information will be put out concerning these changes. Every one of us, active or retired, will need to make a change, in open season in 2024, with regard to our health care. The new law requires all plans in the Federal Employee Health Benefit Plan to create a plan for active and retired postal employees only. Those plans will be in the new Postal Employees Health Benefit Plan. In the past, if you chose to stay in the same plan you didn't need to do anything. Soon, we will need to swap from the Federal Plan to the Postal Plan. As more information is put out we will do everything we can to keep all of you up to date on what and when you will be required to take action. All postal employees will be required to sign up for Medicare after 12/31/2024 when they turn 65 years of age. There are a few exceptions. Initially, members who failed to enroll in Medicare when they turned 65 will be allowed to enroll without any penalty to them. The postal service has opted to pay that penalty for those affected.

He also spoke about the Aetna Medicare advantage plan. The NALC health plan has teamed together with Aetna to create a plan for retiree currently enrolled in Medicare. There is no open season requirement to join the Aetna Advantage plan. You may opt in or out at any time. This plan offers a monthly

\$75 rebate on Medicare along with some Dental and Eye coverage. Qualified members received information on this plan. If you have any questions, give me a call. All parties are hopeful these recent changes will lower or keep premiums from increasing and add better coverage for all of us.

President Renfro continued speaking about all the issues letter carriers face in

this upcoming year. Contract negotiations, carrier safety, new vehicles, political issues, and the nominations to the Postal Board of Governors were topics of discussion. I have written about several of these topics in the last issue.

Brian spoke about the importance of donating to the Letter Carrier Political Fund. Only 10 percent of letter carriers nationally donate to this. He is asking all of us to create a plan to increase the number of our members contributing

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to this fund. Many of us have been disheartened with the current political situation that has played out for several years. That being said, it is essential for the NALC to have a seat at every table dealing any postal legislation. To do that we need clout with our elected representatives. We need to have relationships with these representatives to protect all our members. The more friends we have in all branches of government, the more successful we will be at representing, protecting and securing all the benefits we now enjoy. This fund is nonpartisan. It is used to support any candidate that supports our issues. It was reported in this last election that more money was given to support Republicans than Democrats. It is the only reason the Postal Reform bill was successful. This bill was passed with bi-partisan support. Please consider contributing whatever you can afford to this fund. We have several bills right now in Congress that depend on the support of our friends at all political levels: HR 82 Social Security Fairness Act, the Windfall Elimination Act, and Pension Offset are a few of these bills. All parties agree that these bills would help eliminate the unfair deductions to the CSRS retiree social security annuities. We need the bills to be supported and made into law. Please try to contribute to the LCPF. If you need help, give us a call.

On another note, at a recent labor management meeting, I was asked to stress to all active carriers the importance of making every work operation change in your scanners. Clocking in and out to the street, clocking to the other route when providing assistance and any other function that doesn't go to you performing duties on your assignment needs to be documented in your scanner. If you forget to make the move, document it, and tell your supervisor. Failure to do this skews your route and the other routes information. This in turn puts up red flags to upper managers at district reviewing route hours and productivity. We need correct information because every carrier and local management is being held accountable for correct information. It just keeps all parties involved off the radar. So many of our processes rely on accurate documentation. We need to do our best to make every one's life a little easier.

Another issue is stationary time. Every route will have stationary time. We all get a 30-minute lunch and two 10-minute breaks. They should show up as stationary time every day. For some reason, upper management has made reducing what they believe as time wasting practices the answer to expanding route times. Here are some suggestions to stay clear of these mostly unfounded concerns. Carry your scanner with you at all times. Scan parcels at

LCPF Disclaimer

By Making a contribution to the Letter Carrier Political Fund, you are doing so voluntarily with the understanding that your contribution is not a condition of membership in the National Association of Letter Carriers or of employment by the Postal Service, nor is it part of union dues.

You have a right to refuse to contribute without any reprisal.

The Letter Carrier Political Fund will use the money it receives to contribute to candidates for federal office and undertake other political spending as permitted by law.

Your selection shall remain in full force and effect until cancelled.

Contributions to the Letter Carrier Political Fund are not deductible for federal income tax purposes.

Federal law prohibits the Letter Carrier Political Fund from soliciting contributions from individuals who are not NALC members, executive and administrative staff or their families. Any contribution received from such an individual will be refunded to that contributor. Federal law requires us to use our best efforts to collect and report the name, mailing address, occupation, and name of employer of individuals whose contributions exceed \$200 per calendar year.

Any guideline amount is merely a suggestion, and an individual is free to contribute more or less than the guideline suggests and the Union will not favor or disadvantage anyone by reason of the amount of their contribution or their decision not to contribute.

We have been adding new employees for the last several weeks. Our issue is we only have 3 OJI's trained to train them. Several members names have been submitted to get OJI training but that has not happened as I write this. Hopefully, that training will be scheduled so we can get all the new employees trained and fill our compliment. I pray for the time when all of you can get your lives back. That is my goal. I want to thank all of you for the great job and dedication to your customers during these very difficult times. Together we will prevail.

Sincerely,
Fred Ranalli



In order to compensate for service delays which have occasionally caused late delivery of your Nalcaster, I am making PDF copies available via email to anyone that requests it. Simply let me know your desire for me to email it to you, and the email address where you wish to receive it. Your paper copy will continue to be mailed as always. In addition, Nalcasters will be posted on the Branch website, www.nalc258.com.



NALC 2023 Stamp Out Hunger Saturday May 13th, 2023

Visions Credit Union has come through once again and is sponsoring our paper bags. All bags and food drive cards will be distributed to participating offices the week prior to the food drive. All donations going to Helping Harvest in Sinking Spring. Any one looking to volunteer that Saturday, please PM Tammy Jones at 610-960-7498. Any and all help is greatly appreciated!! I am also working on food drive tshirts!! Further information will be distributed to offices.



DOG BITE PREVENTION

Loose dogs are a serious problem for everyone. Letter carriers are the third most frequent victims of dog attacks, but children and the elderly rank first and second.

One tool we have in controlling the dog problem is a policy of withholding delivery where dogs are a threat. Report all incidents to the postmaster/manager or the carrier supervisor, who will decide what action needs to be taken. If a phone call to the customer doesn't take care of the situation, we have a series of progressive warning letters that could ultimately lead to the suspension of mail service to the customer's home.

Besides making us all aware of potential dog bite problems that need to be addressed, there are several things you can do to avoid dog bite situations:

- Watch out for dogs along your route and be aware of places a dog can hide.
- Always carry a satchel (even if empty) as a line of defense between you and a dog.
- Carry your dog spray at all times. Check the can occasionally to make sure it remains in good condition. Know its location and practice removing it so that you'll be comfortable doing so when a need arises.
- Spray the dog in the area of the snout/face/eyes. The estimated effective range of the repellent is up to 10 feet.
- Never hand mail to a child or adult while in view of a dog.
- Place one foot at the base of doors that open outward to prevent a dog from rushing out.
- Learn to recognize the warning signs that a dog is about to attack: tail high and stiff, ears up, hair on back standing up, and teeth showing.
- Report all incidents regarding dogs to supervisors.
- Dogs are very territorial animals who react aggressively when someone invades their territory or "danger zone." When you find yourself in a dog's danger zone, you should stop immediately and remain still, allowing the dog's anger to subside.
- If confronted, face the dog without making direct eye contact and back away slowly. Be submissive, but don't run. If you run, the dog is going to try to knock you to the ground and you could be seriously hurt.
- Put something between you and the dog (i.e., your satchel, a package or pouch). Don't try to make friends with the dog, pet it, or put your hands or face near it. And if the dog does bite, try not to pull away because that may cause further injury. Instead, try to make the dog release its hold.
- Quickly obtain medical attention and report all injuries.

Be vigilant about the threat of animal attacks for your safety, for your family, and for the children and elderly in our community.

About Our Members

In Recognition...

There are two key dates between now and the next issue of the Nalcaster where it is both just and fitting to recognize certain members, and former members of our branch. In commemoration of Armed Forces Day, Branch 258 recognizes those members who continue to serve our country as members of the Armed Forces reserves. In commemoration of Memorial Day, Branch 258 wishes to recognize and honor all of our members, and their families, who made the ultimate sacrifice in service to their country.



The following carriers have completed years on the seniority list* since the publication date of our last newsletter:

Brian Sternowski – 40 years; Patricia Sohon – 34 years; Steve Capozello – 32 years; Charles Miller – 28 years; Todd Hoffman – 25 years; Aaron O'Brien – 24 years; Diane Furillo – 23 years; James Boris – 23 years; Juan Munoz – 22 years; Brian Hausman – 21 years; Tim Fisher – 21 years; Joanne Graeff – 19 years; Rich Buffum – 18 years; Michael Mulligan – 12 years; Tammy Jones – 7 years; James Buhler – 7 years; Randy Gallardo – 6 years; Jordan Thomas – 6 years; Paul Tanis – 5 years; Josh Schell – 5 years; Brunilda Cheveres – 4 years; Heather Esser – 4 years; Kevin Almodovar – 3 years; Nolberto Delarosa – 2 years; Felicia Coleman – 2 years; Sarah Billman – 1 year; Ryan Rollman – 1 year; Richard Eisenhart – 1 year; Jason Smalls – 1 year; Jonathan Weaver – 1 year; Julio Soto – 1 year; Matthew Rowlands – 1 year; Bryam Rodriguez – 1 year

*list is taken directly from the Reading installation seniority report, and reflects time since entered into full time carrier appointment in the Reading area, and from lists supplied to me of carrier seniority in Branch 258 AO's; it does not reflect time before transferring or before career carrier appointment; any errors that of inclusion or omission can be given to the editor at any time and will gladly be corrected

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TIME VALUE-PLEASE DO NOT DELAY



The NALCASTER is a publication of, by, and for the members of Pagoda Branch #258, NALC, Reading, PA. The opinions expressed herein, may but do not necessarily reflect those of the editor or Branch #258. All contributions are welcome. Members of NALC may use any items in this newsletter, just inform your readers of the source.



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