Thank Your Steward Today! National Steward Recognition Week is October 21-27.

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• How to Find an OWCP-Enrolled Doctor
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**FEATURED ON THIS MONTH’S COVER**

Front cover: Stewards receive training at meetings throughout the country. Make sure to thank your stewards during National Steward Recognition Week!
RCBP Premiums for 2019 Announced

Rural Carrier Benefit Plan (RCBP) members will see a modest increase for 2019. The U.S. Office of Personnel Management (OPM) recently announced the 2019 premium rates for Federal Employees Health Benefits plans, including the RCBP. OPM calculates the amount (in dollars) of the health benefits contribution that rural carriers receive from the USPS each pay period, based on the current labor contract between the Postal Service and the National Rural Letter Carriers’ Association. The biweekly cost of the Rural Carrier Benefit Plan during 2019 for regular and PTF rural carriers is:

<table>
<thead>
<tr>
<th>Postal Premium—Rural Carrier—Biweekly</th>
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<tbody>
<tr>
<td>Total Premium</td>
</tr>
<tr>
<td>Self (381)</td>
</tr>
<tr>
<td>Self Plus One (383)</td>
</tr>
<tr>
<td>Family (382)</td>
</tr>
</tbody>
</table>

Leave replacements (RCA, RCR, Aux and Subs) who qualify to enroll in a Federal Employees Health Benefits Plan pay the total biweekly premium (column 1, above) during 2019 if they enroll in the RCBP. The new premium rates will take effect with the pay period that starts on January 5, 2019 and will show up in the paycheck dated January 25, 2018.

2019 Premium Rates for Retirees/Surviving Spouses

OPM also calculates the dollar amount of the federal government’s monthly health benefits contribution for retirees and surviving spouses based on the Federal Employees’ Health Benefits law. During 2019, retirees and surviving spouses covered by the RCBP will pay the following monthly premium rates:

<table>
<thead>
<tr>
<th>Non-Postal Premium—Retired Carrier/Surviving Spouse—Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Premium</td>
</tr>
<tr>
<td>Self (381)</td>
</tr>
<tr>
<td>Self Plus One (383)</td>
</tr>
<tr>
<td>Family (382)</td>
</tr>
</tbody>
</table>

Former spouses with health insurance coverage through the RCBP through the Spouse Equity law will pay the total monthly premium during 2019. Individuals covered by the RCBP through Temporary Continuation of Coverage (TCC) will pay the total monthly premium plus a 2-percent administrative fee. The new monthly premium rates take effect on January 1, 2019 for retired carriers and surviving spouses and will show up in the retirement check dated February 1, 2019.

Please note that the Open Season period to make changes to your health insurance plan begins on Monday, November 12 and ends on Monday, December 10, 2018.
Challenges Facing Our Association

As this issue goes to press, your new National Board has just completed their first board meeting together. It was a very productive few days, and we got a lot accomplished. The new Board is working well together. As you know, we are facing some challenging times, and we have a long road ahead of us. There is of course our unresolved contract, the implementation of the new Rural Route Evaluated Compensation System (RRECS), and the ongoing legislative fight against privatizing the post office, among many other issues.

Legislative Update

The Trump Administration has announced that it is planning to delay the Task Force’s final report on the Postal Service until after the mid-term elections. Their report, initially due on August 10th, was to provide legislative and administrative recommendations for the Postal Service. Although the Task Force issued their initial report to the President earlier this month for review, it now appears that the Administration plans to delay implementation of the report until a new Congress is elected. In the meantime, we are still meeting with Members of Congress on Capitol Hill to try to push for the passage of meaningful postal reform.

On a positive note, there has been growing support for H. Res. 993, which is a resolution “expressing the sense of the House of Representatives that Congress should take all appropriate measures to ensure that the United States Postal Service remains an independent establishment of the Federal Government and is not subject to privatization.” As of press time, H. Res. 993 has 178 co-sponsors. To check and see if your representative has signed on, please visit www.congress.gov/bill/115th-congress/house-resolution/993/cosponsors.

Additionally, we expect that the Senate will introduce a companion bill to H. Res. 993 shortly. Please check the NRLCA website for the latest updates.

PERF and APCU are Here to Help

As this issue goes to press, parts of our country continue to be battered by hurricanes, tropical storms, flooding, and wildfires. In September, Hurricane Florence came ashore in North Carolina and caused heavy flooding and power outages. In the West, wildfires continue to destroy property and homes.

The Postal Employees’ Relief Fund (PERF) is committed to helping postal families rebuild their lives following natural disasters and fires. PERF provides grants to postal employees whose homes have been completely destroyed or left uninhabitable as a result of a natural disaster or house fire. In addition, Atlanta Postal Credit Union (APCU) offers disaster relief loans up to $15,000. Please see the flyer on the opposite page for more information.

In addition, the National Emergency Hotline is a toll-free number for USPS employees to use in the event of a facility or weather-related emergency. In an emergency, the hotline provides employees with information about the status of their facility and special instructions or guidance. The toll-free number is 1-888 EMERGNC (1-888-363-7462).
Disaster Relief
As a result of nationwide disasters, thousands of individuals have been left homeless without food, clean water and the other basic necessities of life we all take for granted.

Since 1925, APCU has stood side-by-side with our members through every adversity. Our "people-helping-people" philosophy is at the very heart of APCU’s mission - to help our members achieve financial success by providing exceptional products and service. We are here to lend a hand as our members tackle the financial challenges they face and do what we can to assist in allowing families to prosper even in the most difficult of times.

If you (or a family member) are a victim of a natural disaster, we want you to know we are here for you. APCU offers Disaster Relief Loans for members who have suffered losses due to natural disasters. If you are a victim of a recent hurricane, or other natural disaster, in need of assistance, please call us. We are standing by to provide you the information regarding the qualifications and terms of a Disaster Relief Loan.

APCU Disaster Relief Loans
We provide Disaster Relief loans up to $15,000.00, with a 60-month maximum term and very low interest rates. There are credit qualifications and other criteria required. APCU’s 24-hour Lending Center is available online at www.apcu.com or by phone at (800) 849-8431.

Postal Employees Relief Fund (PERF)
PERF exists to help active and retired postal employees, both management and craft, whose home, as a result of a major natural disaster was completely destroyed or left uninhabitable--displacing the postal employee and their family for an extended period of time. The Fund provides small relief grants to assist qualifying victims of such circumstances re-establish residence and to help replenish basic necessities in the aftermath of a devastating loss. If you have been a victim of a major disaster and meet the criteria described above or would like to donate to the fund, we urge you to visit the PERF website (www.postalrelief.com) for assistance and information. PERF is operated by:

United States Postal Service  
APWU  
NALC  
NAPS  
NPMHU  
NRLCA  
UPMA

National Credit Union Foundation
The NCUF (the Foundation) is a disaster relief system, CUAid.coop, helping credit union people affected by ongoing disasters. The Foundation is the charitable arm of the U.S. credit union movement and works to improve people’s financial lives through credit unions.

The Humane Society of the United States (HSUS)
The HSUS Animal Rescue Team stands ready to help animals when large-scale problems arise. Emergencies come in many forms: tornadoes, hurricanes, earthquakes, wildfires, utility outages, and more. Visit their website today for information on how you can prepare your home and your pets for a pending disaster. You will also find information on how you can help victims and their pets in current disaster areas and how to donate to the HSUS at www.humane society.org.
During the 2014 National Convention, the delegates passed a change to Article 5, Section 2.C.4 of the National Constitution that will eliminate the required mailing of the convention proceedings to the entire membership. A hard copy of the entire convention proceedings will be mailed to any member upon request. To request your hard copy of the convention proceedings and other special editions of *The National Rural Letter Carrier* magazine, please complete and mail in the form below.

Note: This request will stay in effect unless otherwise notified by the member or in the case of a lapse in membership. If you have already submitted a request to receive special editions, you do NOT need to submit another request. Should your membership classification change after this initial request, please notify the Membership Department immediately.

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**Request for Convention Proceedings and Other Special Editions of The National Rural Letter Carrier Magazine**

*please print clearly*

Full name: ________________________________________________________________

Mailing address: ________________________________________________________________

City: ________________________ State: _________________________

Zip:___________________

Membership Classification: ___ Regular ___Relief ___ Retired ___Associate

Authorizing Signature: ________________________________________________________

Please fill out completely and mail as soon as possible to:

NRLCA Membership Department
Attn: Magazine Request
1630 Duke St., 4th Floor
Alexandria, VA 22314
The Fair Labor Standards Act requires that an employee shall receive overtime compensation for all hours actually worked in excess of 2080 hours in one year. This regulation applies to regular rural carriers compensated under our evaluated system. The year above is designated by our 52-week Guarantee Year. The 2018-2019 Guarantee Year starts on October 13, 2018 and ends on October 11, 2019. Since leave replacement carriers including PTFs are paid overtime any time they actually work over 40 hours in a week, their hours are not tracked toward the yearly 2080 benchmark.

Postal managers track and monitor very closely the actual work hours of regular rural carriers in an attempt to avoid paying overtime for exceeding the 2080-hour benchmark during the Guarantee Year. A 2080/2240 report is generated quarterly. Many rural carriers are identified as a “2080 problem” when it appears that, based on the year-to-date actual hours worked and projections as to the number of hours that will be worked in the remaining scheduled work days, the carrier will exceed the 2080 benchmark.

What can my supervisor do to me if I’m on the “2080 List?”

Once you are identified as having a 2080 problem, management is required to follow the provisions of Article 9.2.C.7.b(2) of the National Agreement:

“Review—During Guarantee Period

When a postmaster believes that a rural carrier will exceed 2,080 actual work hours during the guarantee period, the following procedures shall apply: The rural carrier must be advised, in writing, and a meeting arranged to discuss the action deemed to be necessary to assure that the actual hours do not exceed the 2,080 annual guarantee. At such meeting, the postmaster shall ascertain whether or not a rural carrier, not covered under C.7.a., will commit, in writing, to use sufficient annual leave to keep the actual work hours under 2,080 during the guarantee period. Normally, route adjustments or additional relief days will not be necessary in order to control actual work hours where the rural carrier has given specific commitments of annual leave and such leave usage will keep the actual work hours under 2,080 for the guarantee period. However, the postmaster may take such action as necessary to avoid actual work hours in excess of 2,080 during the guarantee period.”

The language is very clear that route adjustments or additional relief days (taking away the High Option) are not normally necessary.

Step 4 Grievance Settlement number J95R-4J-C 01 114390 (R-135 in the Steward Reference Guide) confirms this understanding: “…the parties agree that management is required to follow the provisions of Article 9.2.C.7.b.(2) of the National Agreement prior to adjusting a route due to projections that the carrier...
will exceed 2080 actual work hours during the guarantee period.”

You may be asked to commit to using annual leave to prevent exceeding 2080 hours, but management cannot require you to submit specific Annual Leave Requests.

Step 4 Grievance Settlement number H1R-5H-C 6403 (G-13 in the Steward Reference Guide) states: “We mutually agreed that rural carriers may commit to use sufficient annual leave to keep their actual annual work hours under 2080 during the guarantee period. It is not an absolute requirement that the commitment be made on a 3971 or for a specific future date at the time the commitment is made. The rural carriers must honor their commitment and should be granted the leave in accordance with their personal wishes, provided a substitute rural carrier is available for their replacement.”

However, if efforts fail in achieving a commitment that will assure that you will not exceed 2080 hours, management may take such action as necessary to prevent you from exceeding that total.

Management cannot require you to take Leave Without Pay (LWOP).

See Step 4 Grievance Settlement number H1R-3W-C 43572 (G-15 in the Steward Reference Guide). If you believe that management’s actions violated the contract, you should initiate a grievance regarding the issue.

Q Can you explain the 2240 rule?

A There is a second benchmark in the Fair Labor Standards Act that must not be overlooked. Pursuant to FLSA Section 7(b)(2), no regular rural carrier may actually work in excess of 2240 hours within the fifty-two (52) consecutive week guarantee period. Notwithstanding the language in the FLSA and the USPS/NRLCA National Agreement, there have been instances of regular rural carriers exceeding the 2240 benchmark. However, according to federal law and the parties’ contract, no regular rural carrier covered under 7(b)(2) of the Fair Labor Standards Act should be required or allowed to exceed the 2240-hour benchmark.

If management will not allow me to work over 2080 hours in the Guarantee Period, how could I possibly go over 2240 hour?

The provisions in the USPS/NRLCA National Agreement regarding the working of relief days may create the potential for exceeding 2240 hours. Working relief days causes the actual work hours to be greater during the guarantee year if rural carriers do not receive a relief day (X day) at a later date. If a rural carrier on the Relief Day Work List opts to receive DACA Code 5 (150 percent of the daily rate of pay and no relief day), there is no future relief day to offset the actual hours worked. However, these hours paid at 150 percent DO NOT count toward the hours accumulated toward 2080 because they have already been paid at the overtime rate.

A carrier who works a great number of relief days at 150 percent pay may exceed 2240 total hours worked without exceeding 2080 hours worked at the straight-time rate.

Although scheduling is solely the responsibility of management, it is also in the best interest of rural carriers to be aware of the number of hours that they have worked as the guarantee year progresses and to be prudent in their choice of options when required to work their relief days.
It is suggested that carriers keep a close watch on the work hour totals as they appear on the PS Form 4240, Rural Carrier Trip Report, and that as these hours approach the 2240-hour benchmark the carrier consider selecting option 2 (50 percent pay plus a future X day) or even option 1 (R day with a mutually agreed upon X day).

**Q**

I am on the Relief Day Work List (RDWL) and management is requiring me to work my relief day. I have been told that I can’t choose DACA code 5 because I am in danger of exceeding 2240 hours. Is this correct?

**A**

No, management has the option of skipping you on the RDWL to keep you under the guarantee (R-95 Steward Reference Guide). However, once they decide that you must work your relief day, a carrier on the RDWL has the option of taking DACA code 3 or 5 (Article 9.2.C.5.f).

**Q**

Is there a penalty to me or to the Postal Service if I exceed the 2240-hour threshold?

**A**

Technically, the law requires a complete recalculation of your compensation for the year if a rural carrier exceeds 2240 actual work hours during the Guarantee Period. The calculations are based on compensation for all actual hours worked, including overtime, for any hours actually worked over 40 in a week.

If a rural carrier’s actual work hours do exceed the 2240-hour benchmark, they should never be required to pay money back as a result of those calculations.

This issue was settled in a Step 4 Grievance decision out of Issaquah, Washington, number: E95R-4E-C 01267089 (T-18 in Steward Reference Guide). The settlement states in part, “In accordance with section 214.3 of the M-38 Methods Handbook, managers are responsible for assuring that rural carrier work hours are projected and reviewed periodically throughout the guarantee period and for taking corrective action to avoid allowing rural carriers to exceed 2,240 actual work hours in the guarantee period.” “The rural carrier will not be responsible for an indebtedness resulting from FLSA Section 7(a) recalculation.”

**Q**

How can I keep track of my own work hours?

The information in this article and the accompanying chart is being provided so that rural letter carriers will be aware of these two benchmarks in the Fair Labor Standards Act and to provide a tool to help the rural carrier track their actual work hours with regard to both 2080 hours and 2240 hours. In addition in the upper right-hand corner of the PS Form 4240, there is a block that management is required to complete tracking the regular carrier’s hours toward 2080.

Every hour actually worked for the USPS counts toward 2080/2240. This includes any time recorded under a “P” code, time served as a 204-B, training time, and time as an academy instructor. If you work 4 hours and go home sick even though you are required to take a full day of sick leave, the 4 hours you worked count. In short, if you worked and got paid by the USPS in any capacity, those hours count towards 2080/2240.
# 2080/2240 TRACKING SHEET

Carrier's Name: ____________________________

October 13, 2018 - October 12, 2019

<table>
<thead>
<tr>
<th>2240 BENCHMARK</th>
<th>PP</th>
<th>DATES</th>
<th>ACTUAL HOURS WORKED</th>
<th>(MINUS) CUMULATIVE O.T. PAID</th>
<th>CUMULATIVE 2240 TOTAL</th>
<th>CUMULATIVE 2080 TOTAL</th>
<th>2080 BENCHMARK</th>
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<tbody>
<tr>
<td>86</td>
<td>22</td>
<td>10/13-10/26</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>80</td>
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<tr>
<td>172</td>
<td>23</td>
<td>10/27-11/09</td>
<td>172</td>
<td>172</td>
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<td>160</td>
<td>240</td>
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<tr>
<td>258</td>
<td>24</td>
<td>11/10-11/23 (2H)</td>
<td>258</td>
<td>258</td>
<td>240</td>
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<td>400</td>
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<td>344</td>
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<td>1980</td>
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<td>2240</td>
<td>2080</td>
<td>2080</td>
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</tr>
</tbody>
</table>

**NOTES:**

- **1.** CUMULATIVE 2240 TOTAL - ADD WEEK 1 AND WEEK 2 ACTUAL HOURS WORKED AND THEN ADD THIS TOTAL TO THE PREVIOUS PAY PERIOD CUMULATIVE 2240 TOTAL.
- **2.** SUBTRACT THE CUMULATIVE OVERTIME PAID EACH PAY PERIOD FROM THE CUMULATIVE 2240 TOTAL TO GET THE CUMULATIVE 2080 TOTAL. CUMULATIVE OVERTIME PAID INCLUDES ALL HOURS FOR WHICH A RURAL CARRIER WORKED AND RECEIVED OVERTIME PAY. THIS WOULD INCLUDE DAILY (HOURS OVER 12 IN A DAY), WEEKLY (HOURS OVER 56 IN A WEEK), CHRISTMAS OVERTIME AND DACA CODE 5 (CARRIER WORKS RELIEF DAY AND IS COMPENSATED AT 1.50% OF THE DAILY RATE OF PAY).
- **3.** FOR DACA CODE 5 - RELIEF DAY HOURS WORKED UP TO AND INCLUDING THE EVALUATION OF THE ROUTE ARE NOT INCLUDED IN 2080 TOTALS. EXAMPLE: ROUTE IS EVALUATED AT 8 HOURS PER DAY. CARRIER WORKS 9 HOURS ON RELIEF DAY. ALL HOURS ARE APPLIED TO 2240 TOTAL AND ONLY 1 HOUR IS APPLIED TO 2080 TOTAL.
- **4.** IF A CARRIER WORKS A RELIEF DAY AND RECEIVES AN "X" DAY (EITHER CODE 3 OR CODE "R"), THE HOURS WORKED ON THE RELIEF DAY ARE INCLUDED IN BOTH 2240 AND 2080 CALCULATIONS.
2019 Pay Periods and the New Leave Year

The New Leave Year will begin on January 5, 2019. Regular rural carriers may carry over 440 hours (55 days) of annual leave. Any annual leave balance in excess of 440 hours is forfeited if not used by January 04, 2019. Care should be exercised to assure that no carrier is required to forfeit any part of accumulated annual leave. The chart below can be used to plan annual leave usage. The chart also includes the dates of Holidays.

### 2019 Pay Period Inclusive Dates

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Week One</th>
<th>Week Two</th>
<th>Pay Date</th>
<th>Holidays</th>
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<tbody>
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<tr>
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<td>03</td>
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<td>02-02 to 02-08</td>
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<tr>
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<td>04-06 to 04-12</td>
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<td>05-25 to 05-31</td>
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<td>09-06</td>
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<td>08-31 to 09-06</td>
<td>09-07 to 09-13</td>
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<td>09-28 to 10-04</td>
<td>10-05 to 10-11</td>
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<td>22**</td>
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<tr>
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<td>12-07 to 12-13</td>
<td>12-14 to 12-20</td>
<td>12-27</td>
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**2020 Pay Periods Begin**

<table>
<thead>
<tr>
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<th>Week One</th>
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<tr>
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<td>12-25; 01-01</td>
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<tr>
<td>02</td>
<td>01-04 to 01-10</td>
<td>01-24</td>
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</tbody>
</table>

**New Guarantee Year Begins PP22 (10-12-19)**
NRLCA Defeats Wall Street Banking Amendment

Director of Governmental Affairs Paul Swartz

Inset your favorite quote about playing defense here—maybe it is “the best offense is a good defense,” or “offense wins games; defense wins championships.” Whatever your favorite quote is, the NRLCA saw itself playing defense on the night the House voted on their Financial Services and General Government’s appropriations bill.

During the vote, Rep. Patrick McHenry (R-NC) offered an amendment backed by the American Bankers Association, Credit Union National Association, Independent Community Bankers of America, and the National Association of Federally Insured Credit Unions. It was essentially a Wall Street-backed amendment being framed as an “anti-postal banking” amendment. The amendment had far bigger implications, as it had the potential to negatively impact postal operations and customers.

Sadly, the NRLCA is seeing these types of amendments more frequently from big business as they are trying to eliminate competition. You do not have to look any further than UPS trying to get the Postal Service out of the parcel business and having their hands involved in the Task Force on the Postal Service as well as the recent proposal on Postal Service privatization.

This attack came from the financial sector in an attempt to keep the Postal Service out of financial services. The Postal Service already has the authority to offer a limited range of financial services, most notably money orders. The Postal Service Office of Inspector General, in an April 2016 report, found the Postal Service sold $21 billion worth of money orders in 2015 that generated $159 million in revenue. In addition, the USPS OIG found there are 68 million American adults that are unbanked or underbanked. The McHenry amendment wanted to stop that. It would have limited the Postal Service’s ability to pilot or expand any service to generate revenue, not just financial services. While the issue of postal banking is something that Congress needs to address in the near future, it has not yet been properly vetted and debated in Congress. This is why this amendment, at this time, seemed to come out of left field.

When the amendment came to the floor, it looked like we were backed in a corner. This was an amendment being offered by House leadership and supported by Wall Street. When the final votes were tallied, the NRLCA, along with the other three postal unions, were able to flip 28 Republicans to vote with us, and the amendment failed 212 to 201!

Below are the 28 Republicans who voted with the NRLCA and against the McHenry amendment to help defeat this misguided attempt to arbitrarily impact postal operations and ability to innovate.

- Rep. Mike Bost (IL-12)
- Rep. Paul Cook (CA-08)
- Rep. Ryan Costello (PA-06)
- Rep Carlos Curbelo (FL-26)
- Rep. Rodney Davis (IL-13)
- Rep. Jeff Denham (CA-10)
- Rep. Dan Donovan (NY-11)
- Rep. John Faso (NY-19)
- Rep. Brian Fitzpatrick (PA-01)
- Rep. Jeff Fortenberry (NE-01)
- Rep. Bill Johnson (OH-06)
- Rep. Walter Jones (NC-03)
- Rep. David Joyce (OH-14)
- Rep. Pete King (NY-02)
- Rep. Steve Knight (CA-25)
- Rep. Leonard Lance (NJ-07)
- Rep. Frank LoBiondo (NJ-02)
- Rep. Brian Mast (FL-18)
- Rep. David McKinley (WV-01)
- Rep. Mark Meadows (NC-11)
- Rep. Scott Perry (PA-04)
- Rep. Ileana Ros-Lehtinen (FL-27)
- Rep. Chris Smith (NJ-04)
- Rep. Elise Stefanik (NY-21)
- Rep. Mike Turner (OH-10)
- Rep. David Valadao (CA-21)
- Rep. Don Young (AK-AL)
The following is a fictional scenario written to help injured carriers find an OWCP-enrolled physician.

A rural carrier (RC) calls indicating that in the last several months she has been experiencing increasing pain in her wrists and hands. Somebody told her that it sounds like it may be carpal tunnel syndrome due to the repetitive nature of her job duties. Accordingly, she is interested in filing an occupational disease claim.

She goes on to say that she has contacted several physicians but none of them want anything to do with workers’ compensation. She indicates that she lives in Saraland, Alabama and needs to find a physician, preferably an orthopedic surgeon, willing to treat her wrist and hand condition and provide the appropriate documentation to the Department of Labor’s Office of Workers’ Compensation Programs (OWCP).

Under the Federal Employees’ Compensation Act (FECA), an injured employee is responsible for arranging for the submission of a medical report from a physician of his or her choice establishing that the claimed medical condition is casually related to the claimed injury or claimed occupational factors (in this case repetitive motion involving the wrists and hands).

This is called the injured employee’s burden of proof. OWCP’s procedures do not call for assisting the injured employee in meeting this burden (by referring him or her to a physician) when the employee is having difficulty finding a physician who will take on a workers’ compensation case.

However, OWCP and its bill pay/medical authorization contractor ACS have developed an automated tool that should be of help in this situation.

Following is an example of a process the RC can use to find a medical provider who in the past has been willing to treat federal employees in workers’ compensation cases.

- Go to http://owcp.dol.acs-inc.com
- Under “Available Features” click on the Provider Search link at the bottom of the page.
- Read the Provider Search Agreement carefully and click accept.
- You will then have to choose FECA in the program drop down box.
- The next page is the Provider Search page. On this page you can search several different ways. You can select one or more criteria to find a provider.
  - You can search by last name or practice name, first name, city, state, and zip code.
  - Since the RC is looking for an orthopedic surgeon in Saraland, Alabama, she would enter Saraland in the city box, Alabama in the state box, 36571 in the zip code box, and highlight orthopedic surgery in the specialty box. The search returns with no results.
  - She then should broaden her search by looking for an orthopedic surgeon in a larger geographical area.
  - The city of Mobile, Alabama is 12 miles away so she clicks the back button to retry her search. She enters Mobile in the city box, Alabama in the state box, and highlights orthopedic surgery in the specialty box. She does not enter a specific zip code as this would limit the search given that the city of Mobile encompasses more than one zip code.
  - This time the result comes back with the listing of five orthopedic surgeons in the Mobile, Alabama area who have treated FECA patients in the recent past. She may also contact the ACS-DOL Web Portal Helpdesk at 1-800-461-7485 for any questions regarding the provider search.
Each year the Plan Management of the Rural Carrier Benefit Plan (RCBP) negotiate with the U.S. Office of Personnel Management (OPM) on the benefits for 2019. While the majority of changes for 2019 are administrative in nature (e.g. comply with existing law or regulation), there are a number of benefit improvements for the Plan in 2019. The summary highlights of the benefit changes and section references for the 2019 RCBP Plan Brochures are as follows:

- We eliminated the $200 retail prescription deductible for retirees that have Medicare Parts A&B as primary.
- We added a new voluntary program to help manage diabetes called Transform Diabetes.
- We changed the incentive dollar amount for completing a Health Risk Assessment to $50.
- We added two new optional or voluntary incentives for getting A1c checked (diabetics) and controlling high blood pressure. Both incentives are worth $50 for completing.

Remember, while this represents the most impactful or tangible changes to RCBP benefits this year, we always advise reviewing the 2019 RCBP Plan Brochure for a full listing of all benefits and further information.

Recently, we added single-sign-on functionality to RCBP members’ Aetna Navigator account that connects right to your CVS Caremark member account. Previously, RCBP members would need to separately login to both websites; now, all you have to do is login to Actna Navigator through RCBPhealth.com, click on the Pharmacy tab, and click through ‘Click here to View Details’ to be prompted to leave Aetna’s site and proceed to the CVS/Caremark site.

Our teams are continually trying to improve and new features and resources to assist our RCBP members get the most of our their health insurance. If you are using the Aetna Navigator and CVS Caremark mobile apps on a smartphone or tablet, those will still need to be accessed separately.

**Benefit Snapshot for 2019:**

On the following page is a summary of RCBP benefits when you use in-network providers. **DO NOT RELY ON THIS CHART ALONE.** Not all benefits are shown below—only those most commonly compared. Out-of-network benefits are also available, so you are free to use any provider, though it may cost you more. All benefits are fully described in the 2019 RCBP Plan Brochure.

Making Changes During Open Season

**To make changes to your FEHB Coverage:**
- Active rural letter carriers can make changes through PostalEase or call the HR Shared Services Center (HRSSC) at 877-477-3273; select Option 5 when prompted.
- Retired carriers and annuitants can make changes through the Office of Personnel Management (OPM) at 888-767-6738

For more information or to make changes in your FEDVIP Coverage:
- Visit www.BENEFEDS.com
- Call BENEFEDS at 1-877-888-3337, TTY 1-877-889-5680

**For more information or to elect or re-enroll in the FSA program:**
- Visit www.FSAFEDS.com
- Call 1-877-372-3337, TTY: 866-353-8058
## Medical Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network Benefits – You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care</td>
<td>You pay: Nothing</td>
</tr>
<tr>
<td>Doctors' visits, office</td>
<td>$20 copayment</td>
</tr>
<tr>
<td>Doctors' visits, hospital or home</td>
<td>15% of Plan allowance*</td>
</tr>
<tr>
<td>Lab Card program with LabOne/Quest Diagnostics</td>
<td>You pay: Nothing</td>
</tr>
<tr>
<td>Diagnostic tests (lab tests, X-rays, etc.)</td>
<td>15% of Plan allowance*</td>
</tr>
<tr>
<td>Telemedicine</td>
<td>You pay: Nothing</td>
</tr>
<tr>
<td>Applied Behavioral Analysis (ABA)</td>
<td>$20 copayment</td>
</tr>
<tr>
<td>Maternity</td>
<td>You pay: Nothing</td>
</tr>
<tr>
<td>Chiropractic</td>
<td>$20 copayment</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>15% of Plan allowance*, up to 30 visits</td>
</tr>
<tr>
<td>Massage Therapy</td>
<td>15% of Plan allowance*, up to 30 visits</td>
</tr>
<tr>
<td>Surgery</td>
<td>15% of Plan allowance</td>
</tr>
<tr>
<td>Inpatient hospitalization</td>
<td>$100 copayment</td>
</tr>
<tr>
<td>Outpatient hospital</td>
<td>15% of Plan allowance*</td>
</tr>
<tr>
<td>Emergency room, accidental injury</td>
<td>You pay: Nothing</td>
</tr>
<tr>
<td>Emergency room, medical emergency</td>
<td>15% of Plan allowance*</td>
</tr>
<tr>
<td>Urgent care center, accidental injury</td>
<td>You pay: Nothing</td>
</tr>
<tr>
<td>Urgent care center, medical emergency</td>
<td>$35 copayment</td>
</tr>
<tr>
<td>Calendar-year medical deductible (applies to all services indicated with an asterisk (*), above)</td>
<td>$350 per person; $700 per family</td>
</tr>
</tbody>
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## Prescription Benefits

### Prescription Benefits

<table>
<thead>
<tr>
<th>Service</th>
<th>In-Network Benefits – You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescription drugs, retail pharmacy</td>
<td>30% of cost*</td>
</tr>
<tr>
<td>Prescription drugs, mail service</td>
<td></td>
</tr>
<tr>
<td>Tier 1 (Generic)</td>
<td>$10 copayment</td>
</tr>
<tr>
<td>Tier 2 (Preferred Brand)</td>
<td>$30 copayment**</td>
</tr>
<tr>
<td>Tier 3 (Non-preferred Brand)</td>
<td>$47 copayment**</td>
</tr>
<tr>
<td>Tier 4 (Specialty)</td>
<td>$80 copayment</td>
</tr>
<tr>
<td>Calendar-year prescription drug deductible (applies to all services indicated with an asterisk (*), above)</td>
<td>$200 per person***</td>
</tr>
</tbody>
</table>

**When retired with Medicare Part B, Tier 2 copay is $20 and Tier 3 copay is $37**

***When retired with Medicare Part B as primary, we waive the $200 retail deductible.***

The preceding is only a brief summary of the benefits of the Rural Carrier Benefit Plan for 2019. Before making any decisions on your health insurance coverage, you should read the Plan’s 2019 brochure (RI 72-005) completely. All Plan benefits are subject to the definitions, limitations and exclusions in the brochure.
How to Pay Less in Taxes with FSAs

I’ll bet you’re thinking that paying less in taxes sounds too good to be true. But every regular and PTF rural letter carrier is eligible to enroll in a Flexible Spending Account (FSA) that legally allows him or her to pay less in taxes every payday. How, you ask? By participating in the FSAFEDS Program, a carrier can legitimately reduce the amount of federal taxes withheld from his or her paycheck.

How much can you save in taxes? Just multiply your total tax rate (shown below) by your annual FSA contribution amount to figure the amount of taxes that you can legally avoid each year.

For example, let’s refer to the table below and assume a contribution of $1,000 to your Health Care FSA and see what the savings would be if you are covered by the FERS retirement system and if you are covered by the CSRS retirement system. In either case, you can save hundreds of dollars on taxes!

<table>
<thead>
<tr>
<th>FERS</th>
<th>CSRS</th>
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<tbody>
<tr>
<td>Contribution to FSA</td>
<td>$1,000</td>
</tr>
<tr>
<td>Tax Rate</td>
<td>27.65%</td>
</tr>
<tr>
<td>Tax Savings</td>
<td>$276.50</td>
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</table>

*Note: these examples are based on the salary of a rural carrier who is enrolled in the FSA Program.

So what’s an FSA, and how does it work? A flexible spending account is an Internal Revenue Service (IRS) authorized account that allows you to cover eligible health care expenses (not covered by insurance) and dependent care expenses with tax-free money that you contribute from your paycheck throughout the year. The money that you contribute to the FSA isn’t subject to federal income tax, Medicare tax, or the Social Security tax and when you withdraw the money it’s tax-free, too. With this tax break every payday, it’s cheaper to pay for your health care and dependent care expenses through an FSA instead of using your checkbook or a credit card that doesn’t give you any tax break.

**FSAFEDS**

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of $100. The maximum annual election for a health care flexible spending account (HCFSA) or a limited expense health care spending account (LEX HCFSA) is $2,650 per person. The maximum annual election for a dependent care flexible spending account...
(DCFSA) is $5,000 per household.

**Carryover** is available for HCFSA and LEX HCFSA. FSAFEDS participants that have enrolled in one of these FSAs in 2018 will be able to bring up to $500 of unspent funds from 2018 into the 2019 plan or calendar year.

**REMEMBER! FSAFEDS participants must re-enroll for the 2019 Benefit Period to be eligible to carry over funds from 2018.**

**Health Care FSA (HCFSA)**

Health care FSAs reimburse you for eligible out-of-pocket health care expenses (such as copayments, deductibles, prescriptions, **physician-prescribed** over-the-counter drugs and medications, and vision and dental expenses) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26).

The maximum amount that you can contribute to a Health Care FSA for 2019 is $2,650. The minimum amount that you can contribute is $100.

**Limited Expense Health Care FSA (LEX HCFSA)**

These FSAs are designed for employees enrolled in or covered by a High Deductible Health Plan (HDHP) with a Health Savings Account. Eligible expenses are limited to out-of-pocket dental and vision care expenses for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26).

*Please Note! A limited expense health care FSA is designed for a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA). Plans like the Rural Carrier Benefit Plan (RCBP) and Blue Cross Blue Shield FEP plan are not HDHPs. Therefore, we would recommend that members of those plans use the health care FSA offered through FSAFEDS to maximize your benefits. Be sure to visit www.fsafeds.com for more information.

**Dependent Care FSA (DCFSA)**

DCFSAs reimburse you for eligible non-medical day care expenses for your children under age 13 and/or for any person you claim as a dependent on your federal income tax return who is mentally or physically incapable of self-care. You (and your spouse if married) must be working, looking for work (income must be earned during the year), or attending school full-time to be eligible for a DCFSA. The maximum amount that you can contribute to a Dependent Care FSA for 2018 is $5,000. For taxpayers who file their taxes separately with a spouse, the maximum is $2,500 per year. The minimum amount that you can contribute is $100.

**Paperless Reimbursement**

FSAFEDS provides many unique features to help participants manage their FSA dollars. Auto Reimbursement or paperless reimbursement automatically uses FSA funds when you have a claim (e.g. copay or coinsurance). For example, when a claim is filed with a participating FEHB or FED-VIP plan, FSAFEDs automatically reimburse eligible out-of-pocket HCFSA expenses based on the claim information received from the participating plan. There is little or no paperwork involved, and in many cases, participants will receive their reimbursement before the bill is due. **Keep in mind this feature is only available if you enroll in an HCFSA.**

So, what are you waiting for? You must make an election to enroll in the FSAFEDS Program for 2019 during the Open Season period from November 12 through December 10, 2018.

Even if you were enrolled in the FSAFEDS Program for 2018, you must complete a new election form to continue participating in 2019. Your FSA enrollment and salary deduction does not carry over from one year to the next. Don’t miss your chance to enroll during the FSA Open Season and pay less in taxes to Uncle Sam in 2019.

Have more questions? Visit www.fsafeds.com or call an FSAFEDS Benefits Counselor toll-free at 877-FSAFEDS (877-372-3337), Monday through Friday, 9 a.m. until 9 p.m., Eastern Time.
The Southwest Area Conference will be held January 18-21, 2019, at the DoubleTree Hotel in Irving, TX. It’s just minutes from the DFW Airport. There are in-room coffee makers, hair dryers, iron/ironing boards, microwaves and refrigerators in every room. Pet policy is $40.00 per pet. Complimentary shuttle service from the airport is available.

All rooms, single or double, are $99.00 plus tax. To make reservations, please contact the DoubleTree at 972-929-8181 and identify yourself as the SWAC Rural Letter Carriers. All reservations must be made by December 20, 2018.

Louisiana will be hosting the banquet. Tickets are $31.00. All other guests interested in purchasing a banquet ticket, please send your money to Aleke Kanonu as addressed below. Please make all checks payable to SWAC. The theme for the banquet this year is a Masquerade Ball. Casual attire with a mask is acceptable.

Please pre-register: This will give us a chance to have your name badge ready when you arrive.

Name_____________________________ Member ( ) Auxiliary ( ) Guest ( )
Name_____________________________ Member ( ) Auxiliary ( ) Guest ( )
Name_____________________________ Member ( ) Auxiliary ( ) Guest ( )

Address ___________________________ Phone: _______________

__________ # of Banquet Tickets x $31.00 = Total: $__________

PRESIDENT-Oklahoma                      VICE-PRESIDENT-Arkansas                       SEC/TREAS-Texas
Nancy Glover                              Sharon Sherman                              Rosie Morris
35850 EW 1300                             525 Sherman Lane                         417 Cook Rd
Seminole, OK 74868                        Noel, MO 64854                            Weatherford, TX 76087
405.410.2501                              417.669.2501                              817.247.6208
Nanaglover04@yahoo.com                    ssroofing16@gmail.com                     rcamorris@hotmail.com

BM-LOUISIANA                              BM-TEXAS                                  BM-OKLAHOMA
Aleke Kanonu                               Dana Warren                               Ann Gregory
P.O. Box 1151                              1673 County Rd 170                        817 E6th Street
Rayne, LA 70578                            Floydada, TX 79235                        Hulbert, OK 74441
337.581.6841                               806.893.4269                              918.316.2458
Akanonu75@gmail.com                        Dangme13@yahoo.com                        Anng.okrlca.editor@gmail.com

**PLEASE SEND REGISTRATION & BANQUET MONEY TO YOUR STATE SWAC OFFICER**
Attend the South Atlantic Conference and Be in the Know!

The 42nd annual meeting of the South Atlantic Conference (SAC) will be held January 26-28, 2019 at the Crowne Plaza Hotel at 1325 Virginia Avenue in Atlanta, Georgia. Room rates are $98.00 plus taxes. There is a $50.00 dollar incidental fee that will be put on your card but will be refunded at the end of your stay if you don’t use it. Parking is complimentary if you are staying at the hotel, but there is a fee of $8.00 each time you enter if you stay off site. The cut-off date for reservations is December 31, 2018 to be eligible for the group rate. Please don’t wait until the last minute, as the room block fills up fast. The reservation number is 888-233-9527 (IHG group will answer) between the hours of 7 a.m. and 11 p.m. Please ask for the SAC group rate. If you have problems with reservations, contact your SAC Board Member.

If you need information, know that this seminar is information central. We strive to give you the best and latest information available in a concise and informational manner. We invite speakers that are the most informed on both craft and management matters.

Registration will be open from 10 a.m. Saturday through Monday’s Session. The Atlanta Postal Credit Union (APCU) will hold its annual meeting Saturday afternoon and encourages SAC attendees to attend. Buses to the APCU meeting will begin at noon and will return attendees to the Crowne Plaza following the meeting. For those wishing to drive, directions will be available at registration.

Seminars will begin at 6:30 p.m. Saturday night and continue throughout the weekend. There will be a Worship Service Sunday morning at 8:30 a.m., followed by the opening session at 9:15. Sunday’s agenda includes representation from Atlanta Postal Credit Union, National General Insurance, Rural Carrier Benefit Plan, Legislative Staff, Legal Counsel, and PAC. NRLCA President Ronnie Stutts will address the conference Sunday afternoon and members of the National Board will be available for a Q &A.

There will once again be a seminar on retirement and a TSP seminar, a seminar for RCAs and new carriers, and a money management seminar put on by APCU, and a seminar for retirees on health benefits. Monday’s session will begin at 8:30 a.m. with remarks from USPS managers and one of your NROs followed by a Q & A session panel with USPS management and members of our National Board. The conference will adjourn no later than 12:00 p.m.

Prepare for your job by having the latest information you could possibly need. Attend SAC and be in the know!

--Submitted by SAC President Beverly Turner
NRLCA National Board
Designates October 21-27, 2018 as National Steward Recognition Week

The NRLCA National Board has designated the week of October 21-27, 2018 as “National Steward Recognition Week.” We hope you will join us in showing our stewards, at every level, that their dedication and commitment do not go unnoticed.

Let us praise our stewards at least as often as we criticize and remember that they put themselves on the line for you every day.

When you are tired and frustrated about something that management does or doesn’t do, don’t take it out on your steward. They are there to help you, often while carrying a full day’s mail on their own route.

We hope that you realize how difficult a job it is to be a steward. They are rural carriers, just like you, feeling the same fatigue and frustration that you are feeling, while trying to right the wrongs in the workplace.

We encourage you to lighten your steward’s load by educating yourselves about your rights and responsibilities and by attending informational meetings held for you by your Union.

The time a steward spends researching our contract and the ever-changing references, to resolve issues in your office, is certainly worth the time it takes to say thank you to the steward in your Post Office, District, or Area.

Your NRLCA National Board says, “THANK YOU” to all NRLCA stewards for your hard work on behalf of rural carriers everywhere.
Two Confirmed to USPS Board of Governors; Two Additional Nominees Announced

On August 28, the U.S. Senate confirmed two nominations to the Postal Service Board of Governors (BOG). The Senate confirmed Robert M. Duncan from Kentucky and David C. Williams from Illinois. President Trump nominated Duncan and Williams last fall.

Governors Duncan and Williams will join Postmaster General Megan Brennan and Deputy Postmaster General Ron Stroman on the Board. On September 13, during an open meeting of the Temporary Emergency Committee of the Board of Governors, Duncan was elected chairman of the Board of Governors and Williams was elected vice-chairman of the Board.

The position to which Duncan was confirmed expires on December 8, 2018, and Williams’ position expires on December 8, 2019.

Robert Duncan is a former chairman of both the Republican National Committee and the Tennessee Valley Authority and Williams is the immediate past USPS Inspector General.

President Trump also announced his intent to nominate Ron A. Bloom and Roman Martinez IV to the BOG. Bloom has occupied positions in a number of labor organizations and was part of the Treasury Department during the Obama Administration with responsibilities in economic policy and manufacturing. In 2011, he was retained by the NALC to provide advice on postal reform. Martinez has been a director at Cigna Corporation and a partner of Lehman Brothers, where he served for more than thirty years.

Bloom is being nominated for a board position that expires December 8, 2020 and Martinez is being nominated for a position that expires December 8, 2024. Should their nominations be confirmed by the Senate, the board would have the six members it requires to cast votes and make decisions.

The USPS Board of Governors acts much like a corporation’s board of directors, conducting long-range planning and setting strategic policies, among other duties.

Jeanette Dwyer’s Retirement Dinner

Please join the great state of North Carolina in honoring Jeanette Dwyer’s retirement as our National President with a dinner and reception.

When: Saturday, November 3, 2018
Where: Shell Island Resort, 2700 N. Lumina Ave in Wrightsville Beach, NC 28480.

Shell Island Resort is the premier resort hotel at Wrightsville Beach, providing ALL oceanfront suites, each overlooking the Atlantic Ocean.

The room rate is $139/per night with a parking fee of $5.50/per day. To make your room reservation, call 910-256-8696 and use group code NCRLCA.

Dinner will begin at 6 p.m. The cost is $30 per plate and must be paid for in advance.

Please send a check for your dinner tickets to: NCRLCA
424 Wapiti Drive
Spring Lake, NC 28390

Dinner tickets and rooms are available on a first come, first served basis. If you plan on joining us, please make your reservations/payments early. Thank you, and we look forward to seeing you there!
Attendees Share Important Information Learned During Convention Seminars

Need OWCP Assistance? Better Call Devin!

NRLCA Director of Workers’ Compensation Devin Cassidy is an unimposing man with an ear for listening and a heart for helping. I have been so impressed with him and believe he is a hidden gem at our disposal during our times of need. Every person in my office who gets an on-the-job injury and enters the gates of the OWCP “wasteland,” as I refer to it, receives a Form 30 and Devin’s phone number. (The NRLCA Form 30 is an authorization to allow Devin to look into your OWCP case files.) As a local steward, I shy well away from OWCP cases as we are not trained to deal with, nor do we have knowledge of, the inner workings of this giant governmental, red tape-overloaded system.

Devin knows the ropes. He spent a good part of 2008 immersed in the Federal Employees’ Compensation Act (FECA). He also plowed through the laws and regulations working closely with his predecessor, Thomas Markey, before becoming the NRLCA Director of Workers’ Compensation in 2009. This means that he has 10 years of experience working for Association members as an ambassador to the OWCP underworld. With that many years of working with rural carriers, you can imagine that he has heard it all!

During the seminar he presented at the 2018 National Convention, he spoke on the different forms that must be submitted and why certain questions are asked. He talked about doctor notes being vitally important and how he can help us during the process. He can even help with finding an OWCP-knowledgeable doctor in your area. He mentioned that he is always just a phone call away. He can be reached at the national office Monday through Friday from 8:30 a.m. to 5 p.m. ET at (703) 684-5545. He returns calls in 24 hours or less and has an assistant who can answer questions in his absence.

During his presentation, I noticed right away that he was very patient. As the first rural carrier in the audience provided a lengthy explanation of her personal experiences with her PM, pain and doctor issues, he listened intently, provided a personalized response and then, unfettered, called on the next carrier that wanted to tell his tale. Story after story played out and he gave real, usable advice for them to get their issues resolved. During one response he exclaimed that he’s “never seen a group of people like rural carriers who will literally work until their arms fall off!” Rural carriers like to work, but when we get hurt on the job and need assistance, Devin will be right there with us, listening and helping. What a great asset he is to this Association!

--Submitted by IDRLCA Editor Glenda Sanders
Shattering Records at the PAC Chairs’ Seminar

NRLCA Director of Governmental Affairs Paul Swartz opened the meeting by announcing that we broke three records in PAC this year. He introduced us to National PAC Chair Natasha Patterson and stated that Florida raised $87,000 for PAC. Way to go, Florida! But that was not the end of the record breaking. The aggregate contest winner was Jaccilee Szafranski of Florida with $85,986.29, and the per capita winner was Kay Rose of Wyoming with $42.17 per member. Shine on, PAC stars, and spread your winning ideas. The levels for next year will be changed and states will be divided by membership levels as of June 30. This level will be maintained for the calendar year.

As you may know, PAC stands for Political Action Committee and PAC chairs collect voluntary contributions from NRLCA members. Donating to PAC is as important as belonging to this union. The union protects you from unfair management and strives to get us better working conditions and wages. PAC strives to protect us from harmful legislation, but it needs our voices to reach our representatives. This is where our dollars come in. They help us open doors and gives us a chance to voice our opinions and concerns to Members of Congress.

Paul and Natasha went over the importance of maintaining good PAC receipts. They showed examples of the way PAC receipts are to be filled out. The states with Square readers need to know that the user name and the password had changed. I had no clue that we could use Square readers! Did you? Go ahead and charge it!

PAC is an extremely important tool for our union. I encourage you to participate in PAC withholding or electronic funds transfer (EFT). The withholding is a bi-weekly automatic payroll deduction deposited directly into our national PAC account. Withholdings count as one of two available payroll allotments. If you already have two allotments, then maybe you can consider EFT. This is a monthly deduction taken from your bank account on or near the fifth of the month. It is available for active and retired carriers. The Sustaining Donor Society (SDS) is a circle recognizing carriers who donate to PAC through withholding or EFT. State PAC chairs award each member a brand new SDS pin that is available only to those who participate. Automatic PAC donations help NRLCA-PAC by providing a consistent, predictable income. This helps the Legislative Department plan ahead on upcoming legislation.

All the information in this article came from the PAC Seminar and the two handouts. There was an abundance of information presented and I encourage everyone to attend this seminar next year. It is not just for PAC chairs!

--Submitted by MDRLCA President/Editor LuAnne Moreland

Do Your Homework on the Hatch Act Before November

Every year at the National Convention, NRLCA General Counsel Mark Gisler and Legal Counsel Michael Gan produce a much-anticipated training seminar regarding possible legal scenarios that rural carriers may find themselves in.

You may be wondering how it is that legal advice can be “much-anticipated” as I claimed it to be; however, these two gentlemen sincerely love what they do and their passion is evident in the presentations they give. Their seminar is typically hands-on in some fashion and this year was no exception. The topic this year was the Hatch Act and how it relates to social media use.

During the presentation, screenshots were provided with hypothetical Facebook and Twitter posts. The online personas we were dissecting happened to be none other than our founding members. The levels for next year will be changed and states will be divided by membership levels as of June 30. This level will be maintained for the calendar year.
fathers. One example was a tweet shared by Alexander Hamilton endorsing the candidacy of his friend, Thomas Jefferson. The audience was then asked what, if anything, was wrong with the tweet with regards to federal employees and the Hatch Act. As the examples got more and more in the weeds of the Hatch Act, it became apparent that there are definitely some gray areas with regards to what can be done and said, what shouldn’t be done and said, and what can’t be done and said.

So, what is the Hatch Act? As we approach election season in November, it is important to be cognizant not only of the actions we take as rural carriers in the real world, but also with what we say in the digital world. The Hatch Act is a general guideline for how to conduct oneself as a federal employee with regards to political activities. There are definitely some things you cannot do, either on or off the clock.

Here are some examples of things you can do when you’re off the clock:
- Vote as you choose
- Express opinions or make speeches about political issues, partisan groups, and candidates
- Support a candidate in a partisan race
- Be a candidate in a non-partisan race
- Assist in voter registration drives
- Contribute your own money to and attend political fundraisers
- Distribute campaign literature
- Join or hold office in partisan groups

Here are some examples of things you cannot do, even when you’re off the clock:
- Be a candidate in a partisan race
- Use your official position or wear a uniform or bear official logos while engaged in political activity
- Solicit, accept, or receive political contributions

Please keep in mind that all political activity, including the wearing or displaying on personal attire political ads or materials, posting on social media, or sending political-related emails or text messages, is forbidden while on the clock or on postal property.

Violations of the Hatch Act may be disciplined heavily, including termination, and discipline is not required to be progressive. It is also not subject to the grievance procedure, as it is investigated and carried out by the Office of Special Counsel, not the Postal Service. The OSC does have a helpful links on their website at https://osc.gov/pages/hatchact.aspx including contact information if you have a specific question and a FAQ list.

Feel free to engage in political activity this fall, just make sure you’ve done your homework on the Hatch Act and how to avoid risk of violation.

---Submitted by WARLCA Editor Lisa Benson

Improving the Hiring and Retention Process for Trainers

On Tuesday evening, August 14, the Academy Trainers’ Seminar was held, hosted by Chrissy Miller, PA and Melissa Mott, FL. The seminar opened with a couple of fun-filled games designed to test participants’ knowledge of the Rural Academy training material. With over a hundred in attendance, the games were quite competitive and some of the questions very challenging.

Once the games were over, special guest Cathy Perron from USPS Postal Headquarters addressed the audience, providing some Q & A time to better understand the issues facing the hiring and retention process in the field. Cathy expressed the need for a basic process to be followed from the point of hire to the on-the-job training of new RCAs. Issues raised by participants ranged from the lack of training academies to the treatment received by RCAs once they reach the workroom floor. Ms. Perron took lots of notes and assured trainers of her commitment to address the issues at hand.

Participants parted with some fun new games to try out in their academies and a renewed assurance that the Postal Service is committed to making the hiring and training process the best it can be.

---Submitted by LARLCA President/Editor/Academy Trainer Laura Byrnside
Paging Dr. Deml!

A two-hour health insurance seminar. Does this topic make you feel a headache coming on and your body shudder just a little bit? Healthcare is such a vast, complicated, broad industry encompassing so many aspects. Doctors, nurses, plans, pharmacies, in network, out of network, vision, dental, health, deductibles, it goes on and on. Welcome to the most entertaining insurance program ever—thankfully sweet, salty, and spicy refreshments were waiting for the carriers! NRLCA Director of Health Insurance Programs Cameron Deml and his team of people were ready to deliver information about new technologies, upcoming new services, possible mergers, and a good time. This team consisted of Brandeis Seymour R.Ph., Pharmacist, Pittsburgh, PA; Kelly Ruel, MD, Medical Director, San Antonio, TX; Terry Flander, DO, Medical Director, Scottsdale, AZ, Aetna team, and the CVS Health team. Cameron Deml is ready to make you want to visit the doctor and wants our members to be able to receive all benefits of the plan.

“Healthcare/insurance is very complicated, but my goal is for you to be happy with your plan and be comfortable with the plan you have, even though I am biased,” said Deml as he began the seminar.

Buckle up, rural carriers, with or without the Rural Carrier Benefit Plan (RCBP), there was information for all and plenty of it. Deml began with some general information. RCBP premiums for 2019 will be released in October. The USPS Health Benefit Plan for non-career employees was an unintended consequence due to the Affordable Health Care Act. The dental/vision plan through FEDVIP is the absolute best plan offered to career employees. Everyone needs to look at the total financial aspect of all insurance plans on an annual basis. Ask yourself questions like, “What happens if I can’t work or if I die? How will my family survive?” This helps you to adjust for what suits your family and makes sure you don’t pay for what you aren’t using.

Selectquote.com is a great resource to compare plans offered to carriers through the USPS. Deml explained that there are conversations amongst the team as to what can they do to help manage our healthcare for life. He explained there are talks of a possible CVS Health and Aetna merger. He polled the carriers about who has read the entire plan brochure and got a good laugh. He urged everyone to checkout section 5(h) in Special Feature in the Plan Brochure.

Dr. Ruel started off his segment with a brief ten-minute segue into Deml talking about diabetes. He went over examples of chronic conditions and tips on how to prevent chronic conditions:

- Avoid smoking/second hand smoke
- Maintain a healthy diet that’s high in fruits and vegetables, low in sodium, and low in...
The RCBP and Aetna collaborate to offer care management support to help members with chronic conditions.

The RCBP and Aetna collaborate with each other to offer care management support to help members manage chronic conditions. They also collaborate with CVS Health/Caremark.

Brandeis Seymore took over to explain transforming diabetes care into a new program beginning in 2019. We experienced some technical difficulties with PowerPoint and two computers throughout this portion. “Dr. Deml” came to the rescue, dressed in his white coat and assisting Seymore. She gave outstanding non-adherence statistics on diabetes management. Diabetes management creates 1,000 new tasks annually. There are three main reasons why people stop taking their meds: they don’t feel bad, they can’t remember to take them and they take too many pills as it is. One third don’t ever pick up their medicine and one third never get it filled. One third stop taking it in the first year.

A healthcare team is being formed specifically for the Transforming Diabetes Care Program. Every RCBP member has unique needs depending where you are on the spectrum.

Livongo is a connected blood glucose monitoring system. Crystal Lawroski from CVS Health tested herself and then it was passed around the room, so people could see how it worked. Crystal explained her personal story about her son’s diabetes. She stated our health plan is willing to invest in you to help you live a better life. It is personalized care support. Many questions were answered from carriers about the new Livongo system and how members would be solicited for the program. All the guest speakers worked off each other during this portion.

Though the seminar ran a little longer than scheduled, all carriers were very interested in the information given out during the evening. Cameron Deml even had fabulous door prizes to give away at the end of evening. In closing, Cameron made himself and all guest speakers available to speak with attendees if they had specific questions.

The best part of the evening for me on a personal note was witnessing a nurse from Aetna, Liz Smith, and an RCBP member, Larry Baker from Kentucky, finally meet in person. Liz and Larry were overcome with emotion meeting each other. It was heartwarming to witness the personal care provided through nurses making care calls with members. I didn’t know this even happened. It made it obvious that all these people love working in their field to help our rural family in every capacity they can in our health management from the beginning, middle, and the end.

--Submitted by KYRLCA Editor Ashley Baker

Getting Carriers to Read Your Newsletter

The 2018 Editors’ Seminar was held during the National Convention on Monday, August 13, 2018. Editors and their guests were welcomed by State Editors’ Association President Diane Irgang, NJ. Irgang asked the editors to introduce themselves. NRLCA Vice President/Editor Ronnie Stutts and Managing Editor Melissa Ray presented new editors with their editor pins. They were Kathy Makowski, MA; Jan Erickson, UT; Kim Berry, TN; and April Steidl, MN.

Minutes from last year’s Editors’ Association Seminar included in the seminar packets were approved as written. The current Editors’ Association officers presented the proposal to no longer have elected officers. Hearing no
objections, there was no election.

Melissa Ray announced the publication winners. The winners received recognition and their plaques on Tuesday during general session. The winners were:

Category I (1-999 members): General Excellence, Editor Glenda Sanders, ID; Honorable Mention, Editors Wanda Koch and Tasca Allain, NH; and Honorable Mention Editor Ida Volesky, ND.

Category II (1,000-2,000 members): General Excellence, Editor Diane Irrgang, NJ; Honorable Mention, Editor Todd Hohn, CO; and Honorable Mention Editor Kay Graham, OR.

Category III (2,001-3,500 members): General Excellence, Editors Gary and Marlene Cummings, IA; Honorable Mention, Editors Larry and Rachel Boatright, MO; and Honorable Mention Editor Lisa Benson, WA.

Category IV (3,501 + members): General Excellence, Editors Linda Hull and Deborah Godfrey, VA; Honorable Mention, Editor Michelle Smith, MI; and Honorable Mention Editors John Shrode and Chris De Nino, IL.

Legal Counsel Michael Gan and Mark Gisler spoke on legal issues concerning publications. Their presentation was titled “Basic Legal Issues Refresher & Update,”

The seminar ended with a presentation by the Editors’ Association Officers on “Getting Carriers to Read Your Newsletter” and a break out time for groups to positively critique publications submitted by the Press Room Committee.

--Submitted by MIRLCA Editor Michelle Smith

Ask Yourself These Important Questions Before Retiring

No matter your age, you should ask yourself these questions before retirement:

- How much money do I need to have?
- What is the best time to retire?
- If I stay longer will it make a difference in what I receive?
- Do I have my paperwork organized?
- Do I know the passwords to access my information?
- How will I deal with a monthly payment instead of a biweekly paycheck?

It is very common for carriers to be confused when it comes to their retirement. As many active carriers fall under the Federal Employees Retirement System (FERS), I will try to explain this three-part system. First, there is your actual FERS pension, which is calculated by taking your “High-3 salary” and multiplying it by your
years times your percent factor. Remember, this is your highest average base salary from any 36 consecutive months and does not include higher level pay or overtime. The FERS Pension Calculation (percent factor) if you are less than 62 years old is 1% and 1.1% if you are over 62 years old. Keep in mind you will need to take that figure and divide by 12 for your monthly annuity.

There are some deductions that carriers often forget to subtract off the final figure. Make sure you include the survivor benefit reduction, if applicable, federal taxes, state taxes, and health and life insurance premiums.

The second part of the three-part system is your Social Security benefit. The amount of Social Security you receive depends on the amount of money you’ve earned over the years or your credited service. You can visit www.socialsecurity.gov to learn more about your benefits and even use their retirement estimator to obtain immediate and personalized estimates of future benefits. There is a special benefit for FERS employees retiring before age 62, most commonly referred to as “the bridge.” If you decide to retire before the age of 62, it will supplement a portion of your missing Social Security income until you reach the age of 62. Not all FERS employees are eligible to receive the supplement. If you have any questions on your years of full-time service or your retirement benefits, be sure to research eRetire accessed through Liteblue.usps.gov and look at your Employee Detail Report. You can also call HRSSC Customer Service at 1-877-477-3273, option 5.

Your FERS pension and Social Security will be fixed dollar amounts but the third part, your TSP, will depend on how much you contribute and how well you managed your money. I would encourage everyone to visit www.tsp.gov. In 2018, all employees can contribute up to $18,500 and catch up for people 50+ is an additional $6,000 per year. It is very convenient for any employee to change his or her contribution anytime using PostalEASE or even your allocation at tsp.gov. When you want to change your investments, make sure you make the correct investment election!

When trying to decide how much money to contribute to your TSP account, consider the following:

### FERS Thrift Savings Plan Contributions

<table>
<thead>
<tr>
<th>You</th>
<th>Automatic</th>
<th>USPS</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>1%</td>
<td>0%</td>
<td>1%</td>
</tr>
<tr>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>2%</td>
<td>1%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>3%</td>
<td>1%</td>
<td>3%</td>
<td>7%</td>
</tr>
<tr>
<td>4%</td>
<td>1%</td>
<td>3.5%</td>
<td>8.5%</td>
</tr>
<tr>
<td>5%</td>
<td>1%</td>
<td>4%</td>
<td>10%</td>
</tr>
</tbody>
</table>

As you can see from the chart above, at a minimum, you should be putting in at least 5% to get the full match from the Postal Service. These contributions are pre-tax, but you may want to consider the option of an additional Roth contribution. This is an after-tax contribution; however, once five years have passed since you made your first Roth contribution and you are 59 1/2 or older or permanently disabled, these earnings are tax-free!

Whether you are a new employee just starting out or have five years to retirement, I hope this article will inspire you to ask these questions and research what you have in place. I attended the retirement session presented by Joni Montroy at the National Convention and it was so informative. I would encourage anyone who has the opportunity to attend and listen to her explain almost 110 pages of retirement and postal benefits! Retirement may vary from one person to another, but we should all be moving in the same positive direction.

---Submitted by MNRLCA Co-Editor/Area 5 Board Member April Steidl---
TSP Fund Statistics

Thrift Savings Fund Statistics

**Highlights**
The number of post separation withdrawals has been steadily rising and the totals projected for 2018 are currently about 12% higher than 2017. We find this to be consistent with the retirement report from OPM which indicates an increasing number of TSP participants reaching retirement age. The Contact Center continues to exceed our service levels; calls answered within 20 seconds (93.2%), E-messages answered in 2 business days (99.82%), written correspondence (96.7%), and abandonment rate (0.6%) are all on track for July.

**Historical Plan Balances (in millions)**

<table>
<thead>
<tr>
<th>Calendar Year</th>
<th>Plan Balance</th>
<th>Roth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jul</td>
<td>$567,595</td>
<td>$11,748</td>
</tr>
<tr>
<td>Jun</td>
<td>$556,674</td>
<td>$11,259</td>
</tr>
<tr>
<td>May</td>
<td>$553,837</td>
<td>$10,963</td>
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</table>

**Cash Flow Attributes**

**Participants and Average Balance (current month)**

<table>
<thead>
<tr>
<th></th>
<th>Total Number of Participants</th>
<th>Average Balance</th>
<th>Number of Roth Participants</th>
<th>Average Roth Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>FERS</td>
<td>3,332,206</td>
<td>$143,048</td>
<td>501,374</td>
<td>$12,778</td>
</tr>
<tr>
<td>CSRS</td>
<td>323,032</td>
<td>$148,247</td>
<td>9,937</td>
<td>$19,679</td>
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<tr>
<td>Uniformed Services</td>
<td>1,402,304</td>
<td>$25,021</td>
<td>164,769</td>
<td>$5,664</td>
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<tr>
<td>BRS Participants</td>
<td>251,860</td>
<td>$6,593</td>
<td>544,991</td>
<td>$7,730</td>
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<tr>
<td>Bene Participants</td>
<td>23,787</td>
<td>$110,389</td>
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<td>N/A</td>
</tr>
<tr>
<td>Total</td>
<td>5,333,189</td>
<td>N/A</td>
<td>1,221,071</td>
<td>N/A</td>
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**Historical Participant Counts (in thousands)**

<table>
<thead>
<tr>
<th>Fiscal Year</th>
<th>FERS</th>
<th>CSRS</th>
<th>US</th>
<th>Active - No Contribs</th>
<th>Separated</th>
</tr>
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<tbody>
<tr>
<td>2013</td>
<td>2,371</td>
<td>703</td>
<td>137</td>
<td>1,105</td>
<td>149</td>
</tr>
<tr>
<td>2014</td>
<td>2,384</td>
<td>707</td>
<td>114</td>
<td>1,184</td>
<td>149</td>
</tr>
<tr>
<td>2015</td>
<td>2,438</td>
<td>687</td>
<td>95</td>
<td>1,278</td>
<td>149</td>
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<tr>
<td>2016</td>
<td>2,242</td>
<td>733</td>
<td>79</td>
<td>1,370</td>
<td>149</td>
</tr>
<tr>
<td>2017</td>
<td>2,269</td>
<td>64</td>
<td>70</td>
<td>1,463</td>
<td>149</td>
</tr>
</tbody>
</table>
In Memoriam

Robert “Bob” Martin Eley, 68, passed away July 31, 2018. He was born on November 18, 1949 in Greenville, OH.

Robert attended New Madison High School, graduating in 1968. He recently enjoyed attending his fiftieth class reunion. After high school, he earned his mechanic’s license and was self-employed for a while. He married Marian Louise (Schwarz) Eley in 1972. Later, he retired after working for 25 years as a rural mail carrier out of the Medway, Ohio Post Office.

Bob raced go-karts all over the country for many years. Many Christmas vacations were spent at Daytona Beach with his family at his races. In 1990, he achieved his goal of becoming National WKA Go-Kart Champion in his racing class.

After racing, he joined his wife showing Netherland Dwarf Rabbits all over the country. Another goal of his was achieved in 1996 and 1997 when they were ANDRC National Quality and Points Champions. They also had the Best of Breed Netherland Dwarf rabbit at the National ANDRC show in 2000 and Best of Breed at the National ARBA show in 2002.

Bob was a member of the New Madison United Methodist Church, Greenville Masonic Lodge, American Legion of New Madison, Ohio State Netherland Dwarf Club, American Rabbit Breeders Association (ARBA), and the American Netherland Dwarf Club (ANDRC).

He had two sons and daughters-in-law that he loved more than they knew. His other pride and joys in his life were his two grandsons. He also leaves behind his loving brother and wife and their two girls. He also had many cousins and friends around the country. He was a good friend of Bill W. for 32 years. His loving dog, Max, will miss the many golf carts rides they enjoyed.

Roderick Joseph Day (1945-2018) began working with the USPS in 1977, and spent 40 years as a cornerstone of the Fort Myers, FL Post Office. The #1 senior rural carrier in Fort Myers had only recently retired when he lost a brief battle with cancer on the morning of September 5, 2018.

Rod loved to travel, especially by train, and especially to South Carolina to visit family with his lady friend, Betty. He was a train enthusiast, who was a member of numerous railroad associations, including 25 years with the National Railway Historical Society. He volunteered at the Naples Train Museum, and was the conductor of the scale train.
This issue of the magazine features those rural letter carriers whose generous cumulative contributions received in the National Office from August 1, 2018 through August 31, 2018 reached the designated level below during the previous month. Please make all checks/money orders payable to NRLCA-PAC. Thank you for your donations!

Top Three August Aggregate Totals:
1. FL $9,893 .................. PAC chair: Jaccilee Szafranski
2. NC $7,806 .................. PAC chair: Steve Rogers
3. IA $7,730...................... PAC chair: Shirley Ring

Top Three August Per Capita Totals:
1. WY $5.62 ........................ PAC chair: Kay Rose
2. IA $3.31 ........................ PAC chair: Shirley Ring
3. OK $2.86 ........................ PAC chair: Delonna Callaway

August 2018 PAC Contributions
Chana Ryan, Asst. to the Director of Governmental Affairs

<table>
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<tr>
<th>State</th>
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<td>North Carolina</td>
<td>Conley, Dennis</td>
<td>Franklin</td>
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CAPITOL SAPPHIRE LEVEL $3000+

SAPPHIRE LEVEL $2000–$2,999

EMERALD LEVEL $1,500–$1,999

DIAMOND LEVEL $1,000–$1,499

RUBY LEVEL $500–$999

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Smith, Hollie Ragland

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McKee, Brian Lonoke
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Nutter, Christopher Dover
Adams, Trisha Sarasota

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HELP US FIGHT AGAINST PRIVATIZATION OF THE POSTAL SERVICE. CONTRIBUTE TO PAC TODAY!
It’s Not Too Early to Start Thinking about Scholarships!

Fall is in the air and students are in the full swing of school. It’s never too early for our high school seniors and those seeking a college degree to begin thinking about scholarships.

The NRLCA Auxiliary scholarship applications are ready for those seeking a chance at financial assistance. Applications can be found at www.nrlca.org. Click on the National and State Officers/NRLCA National Auxiliary, click on this and scroll to the very bottom to find the scholarship applications. Please remember to complete the applications in their entirety, including your zip code in the address and indicating whether or not your parent or grandparent is the carrier.

Some applications require additional information, such as letters of recommendation and high school transcripts, so make sure you have ALL items needed for your application to be complete.

Remember that all applications must be postmarked by March 1, 2019. This deadline will be here before you know it, so don’t delay in getting the scholarship applications completed. Best of luck to all applicants!

Kindness

Cassandra Lynn, Junior Auxiliary President

Kindness: an act or gesture that can make a huge impact on everyone. For me, this act isn’t an extensive ordeal, but a series of small gestures intermixed with my daily routine. Personally, I believe that these small gestures can unexpectedly brighten someone’s day.

For instance, I try to ask at least one person a day how they are doing. I then like to follow up with that person a day or two later and ask questions about things they had mentioned before. Checking up on someone’s well-being is huge. We all have our trials and struggles, and everyone deserves to have their story heard. Another way I like to show kindness is by reminding those around me how amazing they are.

This generally consists of me calling out something great about them that they may not have known. I know a few instances where I needed to hear kind words about myself, so I love to take the time to remind those around me that they are loved and appreciated.
Humanitarian Project: Francis & Laurie Raimer Scholarship
Motto: “Helping Hands, Sharing Our Hearts”
Symbol: Helping Hands
Americanism: Organ Donation
Safety: Buddy System
Songs: “I Can Only Imagine,” “The Prayer”
Flowers: Texas Yellow Rose and Texas Bluebonnet
Inspiration: “Success has nothing to do with what you gain in life or accomplish for yourself. It’s what you do for others.” --Danny Thomas, Entertainer & Founder of St. Jude Children’s Hospital

HUMANITARIAN PROJECT: Francis and Laurie Raimer Scholarship
Many of our members either need or can provide assistance to others. Our time and talents can help others in many ways, more than most of us realize. I chose a Program of Awareness to encourage each of us to use our time and talents to help someone else and to increase our membership’s awareness of all the opportunities available to support others.
The National Auxiliary scholarships continue to “age out” with depleted funding; therefore, the funds raised through this project will become a scholarship fund to be known as the Francis & Laurie Raimer Scholarship. Laurie has blessed the Auxiliary and PAC funding efforts with her art. Francis, a former National Association Executive Committeeman, has supported her work, and the donations of this type are a family affair. The Auxiliary was about to lose some scholarships that had been in place for several years. I believe the scholarships offered through the NRLCA Auxiliary are an important part of what we do. This scholarship will be available to any member of the NRLCA organization and will be a judged scholarship (similar to the PNO Scholarship).

AMERICANISM: Organ Donation
In keeping with the goal to raise awareness of how each of us, at any age, can help others, I would like to raise awareness for organ donation registration and the life-giving commitment to help others with the ultimate gift. Please consider registering to become an organ donor. Also, please share your decision with loved ones and encourage others to register as well.

SAFETY: Use The Buddy System
Increase your safety by utilizing the “Buddy System” when out and about. There is always safety and strength in groups rather than a single person. Please protect yourself and your friends by keeping aware of your surroundings. This is important for people of all ages.

JUNIOR CONTESTS: The following rules apply to all age groups. Entries with incorrect information or incomplete will be disqualified. All essays and posters must be on or attached to a letter-size manila folder. Each essay and poster must have the following information legibly written on the back: Name, address, date of birth and age as of August 1, 2019, name of the parent or grandparent, and the state in which dues are paid. Entries are judged on originality, neatness, grammar, and spelling. You must be able to fold the folder. Please have fun and participate!
Age 6-7 Design a Poster, “Who helps me?”
Age 8-9 Design a Poster, “How do I help my family?”
Age 10-11 Design a Poster, “Who do I help?”
Age 12-14 Design a Poster, “What will I do to help others?”
Age 15-17 Write an Essay, “How do animals assist humans?”
Age 18-20 Write an Essay, “What I Can Do to Make Our World Better?”
Special Needs Juniors-Ages 6-20 Design a Poster, “Helping Someone”

SCHOLARSHIPS: Your National Auxiliary offers several scholarships to children and grandchildren of rural letter carriers seeking higher education. Rules and caretakers of each scholarship for this year will be available on the NRLCA.org website. Applications may be obtained from Auxiliary State Officers and the newly elected National Board Member. All applications must be postmarked by MARCH 1, 2019 UNLESS stated otherwise. Applications will be available in September.

PAC: Considering the condition of the USPS, your contributions to PAC are more important now than ever. Please support PAC generously. We have a stronger voice when we all give together.
Route Vehicle Sales & Mutual Transfers

Advertisements
Advertising in this column is available to NRLCA members in good standing for transfers or route vehicle sales only. The charge for each insertion is $25, which is non-refundable, with a maximum of 25 words. We reserve the right to edit your ad if it exceeds 25 words. Make check or money order payable to the NRLCA and send with your ad to: NRLCA, c/o Accounts Receivable-Advertisements, 1630 Duke Street, Alexandria, VA 22314-3467.

Ads are published on a first-come, first-served, space-available basis. The contents of the transfer ads below do not necessarily reflect the contractual language of the agreement between USPS and the NRLCA.

Mutual Transfers

Grayslake, IL 60030 (11/06) to anywhere in the vicinity (rural or city) of Mesa, Chandler and Gilbert, AZ. Good neighborhood suburb. City of Grayslake 7 mi. to Hawthorn Mall, Vernon Hills and 7 mi. to Gurnee Mills, Gurnee, 25 miles to Chicago. Moving to join family in Arizona. Please call 847-693-6070, 847-223-2787 or jaikris@att.net or corderojrjaime@yahoo.com

Hopkinton, MA (Boston area) to any 50 states (near retirement). 45J route (possible 40K option).

All LLV office, 28 miles, please call Steve, 508-341-5863 or sbror1010@hotmail.com

Vehicles for Sale

1996 Cherokee fact. RHD, 4WD, great condition, extra set of wheels and tires. 102K. $8,000 OBO. Retired. Leave message with phone #: 303-838-2874

1996 Cherokee, RHD w/dual control, new drive train, many new parts. 2004 Honda CRV, RHD with dual controls, new trans, retiring this Sept/month. Call Larry, 540-280-9316

Two rusty 2000 RHD Jeep Cherokees 4x4s. #1: 312K, runs great. #2: 189K, sluggish transmission. Both well maintained and run well. Make an offer. Call 207-429-9283 -Westfield, ME

Retiring: 2003 Chevrolet Blazer 4x4 cruise AC PW, dual controls by Lakes Metal Fabricating. 135K, some hail damage. $4,250. 402-924-3324 or 402-340-0591 -Stuart, NE

2012 Red Jeep Wrangler, RHD, 4-dr, 70K, 10 Ply tires, extra tires and rims, liquid flashing lights installed. Retired. $19,000. Wendy, 315-382-0810 -Canastota, NY

2015 RHD Wrangler Unlimited Sport, 4WD, 4-dr, AT, PW, PL, AC, cruise, AM/FM/CD, white, route ready, retired, 116K. $22,000. 316-323-2078, leave message. -SE KS

Retiring: RHD 2015 Jeep Wrangler Unlimited 4x4 10 Ply tires, bright blue, 51K, AC, PW, cruise, $25,000. 402-924-3324 or 402-340-0591 -Stuart, NE

2016 RHD Jeep Wrangler Unlimited 4WD, 30K, retired, warranty good. $25,000. 580-447-2870 or cell 580-399-0579

2016 RHD Jeep Wrangler Unlimited, 4x4, 4-dr, silver, new parts. 2004 Honda CRV, RHD wheels /tires, tinted windows, tow package, new original wheels/tires, $28,500 OBO. 405-380-3046 -OK
The National Rural Letter Carriers’ Association reserves the right to accept or reject any advertisement submitted for the Association’s publication “The National Rural Letter Carrier.” The Association does not attempt to investigate or verify any of the claims made in advertisements appearing in the Association’s publication. The appearance of any advertising in the Association’s publication in no way implies endorsement or approval by the Association of any such advertising claims or of the advertiser, its product, or services. The Association disclaims any liability whatsoever, including but not limited to direct, proximate, consequential or other damages, in connection with claims, products or services resulting from advertising appearing in its publication.
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At Lake’s, we custom install chain driven and belt driven right hand steering. Not all vehicles qualify.
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Door signs—strips on back
Best hold, custom-fit. Give year, make, model, and 2-dr or 4-dr.
- U.S. Mail
- blank sign
- no eagle with eagle
- right (pass.)
- left (driver)
- both doors
- 8-3/4” (vertical) $17.95 each... $18.95 each
- 10-1/4” (vertical) $18.95 each... $20.95 each
- 11-3/4” (vertical) $21.95 each... $22.95 each

Door signs—smooth on back
For surfaces free of raised objects or ridges.
- U.S. Mail
- blank sign
- no eagle with eagle
- 8-3/4” x 24”... $10.95 each... $11.95 each
- 10-1/4” x 24”... $12.95 each... $13.95 each
- 11-3/4” x 24”... $14.95 each... $15.95 each

Rear warning signs—strips, smooth, clinging
5” x 10” with eagle... $13.45 each... $9.95 each... $8.95 each
5” x 10” color... $12.45 each... $9.95 each... $7.95 each
3-1/2” x 13” colors... $11.45 each... $8.45 each... $7.45 each
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  - white (blue/blk)
  - black (whi/blk)
- Window cling
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  - clear (blu/blk)
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- Eagle signs are red, white, and blue.

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October 2018
Postal Rallies Scheduled for October 8

The NRLCA, along with the other three postal unions, will participate in a rally against postal privatization on Monday, October 8. Rallies will be held in each congressional district throughout the country at specific locations, and NRLCA members are encouraged to participate. Please check the NRLCA website for additional details.

Rural Carriers Pitch In to Help Others in Need

Left: Ezequiel “Caveman” Hernandez, a retired rural carrier from Florida, met up with Jay Schreiber, a rural carrier from North Carolina and a resident of New Bern, NC, while Hernandez was volunteering in the hard-hit town following Hurricane Florence. Right: Schreiber’s backyard view during the flooding. The water rose approximately 11 feet. Fortunately, Jay was able to safely ride out the storm from several stories up.