

CHARLES D. DUFFY

BRANCH 11 NEWS

NATIONAL ASSOCIATION OF LETTER CARRIERS
AFL-CIO CHICAGO, ILLINOIS

Today's Favors Are Tomorrow's Assignments



Branch 11's Headquarters: James E. Worsham Bldg.

MARCH 2025

VOL 60, No. 1

HELL NO!

TO DISMANTLING THE POSTAL SERVICE



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Mark Your Calendars

Branch Meetings
James E. Worsham Bldg.
3850 S. Wabash Ave 7 PM
or via Zoom #999 2375 2183

April 10 May 8 June 12

LeRoy S. Nelson Retiree Club Meetings
James E. Worsham Bldg.
3850 S. Wabash Ave. 11:30 a.m.

April 25 May 23 June 27

Upcoming Events

- | | |
|--------------------------------------|--|
| Women's Brunch
March 30 | MDA Golf Outing
June 8 |
| Annual Food Drive
May 10 | Veteran's Clinic/
Retirement Seminar
June 22 |
| MDA Day at the Park
May 25 | State Convention
June 26-28 |
| MDA Kid SneakerBall
June 1 | Carrier's Appreciation Ball
July 13 |

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FOR THE LATEST NEWS
VISIT US ONLINE @
NALCBR11.ORG

In Memoriam

We honor the memory of these dedicated union men and women who have been called by their Creator. We stand in solidarity with their families, friends, and fellow workers, offering prayers for the peace and eternal rest of their souls.

- | | | |
|-----------------------------|------------------|---------------------------|
| James W. Brown | Retired | Willye B. White |
| Robert T. Couch | Gold Card | Loop Section 1 |
| Tommy L. Fanning | Gold Card | Rogers Park |
| Charles L. Fields | Gold Card | Otis Grant Collins |
| Tracy Harris | Active | Loop Section |
| Barbara J. Robinzine | Retired | Chestnut |
| Bill M. Szyper | Gold Card | Irving Park |
| Ronald E. Teil | Retired | Fort Dearborn |



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President's Report

Women's Day 2025! Moving Forward Together



Hello Brother and Sisters,
As I reflect on 2024 as we celebrated women of Branch 11 at our First Annual Women's Day Celebration. It was outstanding and a wonderful event.

During the entire month of March, we celebrate women within our own union on their accomplishment and sacrifices

for this great union and I look forward to honoring more women on March 30, 2025, at our 2nd Annual Women's Day Program.

Again, we want to encourage the next generation of leaders especially women on how to get involved and make them aware of their union and the positive impact they can make within their union. We want to empower them. We need it more than ever. Now is the time to get involved and stay involved.

Last year when I wrote this article we were advocating for the protection of letter carriers. We were faced with challenges while delivering our routes without any plans on how we were to be protected. The Enough is Enough rally started here in Chicago, and we rallied for protection of letter carriers all the way on to Capitol Hill. Moving Forward Together is not just only our Women's Day Theme; this is our theme moving forward to save our jobs and this company we love so much the USPS. We move together and in numbers.

We are in a bigger fight and will be rallying to say HELL NO! and send a clear message to the White House to tell them HANDS OFF THE POSTAL SERVICE. The United States Post Office belongs to the PEOPLE. This new administration is making sweeping cuts across this country that are affecting the lives of working-class people. Firing people who are at every level of government, especially our **VETERANS!** We see the news day to day and see what's happening.

The postal service is the oldest federal government agency around, it is older than this country. Letter Carriers have provided service each and every day Rain, Sleet, Snow and now attacks. We just want to be left alone, so we can do our jobs.

March 23, 2025 is the National Day of Action where we will be rallying with our customers, community activists, families, local unions, and elected officials to stand in solidarity with us to **Fight Like Hell.**

Please, **WE ALL NEED TO BE OUT THERE.**

Training- Branch 11 is off to a good start when it comes to training our stewards and designees at every level. We believe that training is an essential key to making sure ALL representatives at every level have the necessary skills to enforce the contract and protect the members of our Branch. If anyone is interested in being trained, please let us know.

Food Drive –2nd Saturday in May - May 10, 2025, we are gearing up for a successful 2025 food drive. This annual one day of community service goes a long way to assist families in need. This year we will see the need of people depending on food pantries, especially with the cuts on programs that will help the less fortunate. The need is now and we as letter carriers are doing all we can to make sure that we do our part. Vice-President Ronald Morgan has been working with the Chicago Federation of Labor Workforce & Community Initiative to make sure we have bags for this year's food drive. Get your Turquoise Food Drive T-shirt, contact Dominique White for more information.

The membership voted to reject the **Tentative Agreement.** We are headed to Arbitration. March 17, 2025, was the start of the Interest Arbitration Process to set the terms of the next collective bargaining agreement between the NALC and the USPS.

HR 82 Social Security Fairness Act was a long time coming and we appreciate the hard work it took for Congress on getting it passed and Joe Biden for signing it into law. The retirees of Branch 11 were very happy to have received what was entitled to them over the years.

Branch 11 as we all see and hear what is going on in this country. We all know it's not fair, nor right. Those who are in power and elected to do the right thing are just sitting and watching our democracy fade away. The things we fought for, and some people even died for these rights that are simply being taken away.

Please get involved and support your union, support MDA, the official charity of the NALC. If you have any ideas and suggestions, please contact an officer. We would love to hear from you.

Branch 11 Stay Ready!!!!

In solidarity,
Elise M. Foster





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From the Desk of the Vice President

KNOW YOUR RIGHTS: WORK HOUR LIMITS

We all know this job can push us to the limit, but that doesn't mean management gets to ignore the contract. The National Agreement lays out clear rules on how many hours we can be required to work, and it's up to us to make sure those rules are enforced. It's a fact, fatigue causes accidents, mistakes, and turns even simple tasks into nightmares. The union didn't fight for these limits just to be nice. They're here to keep you safe, healthy, and able to live your life, not just work it.

Management often tests these limits. By knowing the rules and filing grievances, we protect ourselves and each other.

There are three key protections in place when it comes to how many hours we can be forced to work. We start first with Chapter 4 in the Employee and Labor Relations Manual (ELM). More specifically ELM 432.32. The second in Article 8 Section 5.F and the last one is from Article 8, Section 5.G of our contract. Here's what they mean for you:

ELM 432.32 set the rule that no employee (career or non-career) can be forced to work more than 12 hours in a single day, and no one can be kept on the clock (including lunch) for more than 12 consecutive hours. That means when you take your half-hour lunch into account, your actual work time is limited to 11.5 hours per day.

This is the rule for everybody, but the ELM allows for exceptions, and there are some for full-time carriers, but not for CCAs or PTFs. That's right, 11.5 hours of actual daily work is always the maximum for everyone during the year that isn't a full-time regular carrier or floater.

Now, if you are a Full-time Regular or Carrier Technician (floater), it can get a little complicated.

According to 8.5.F, if you're NOT on the Overtime Desired List (ODL) or Work Assignment List (WAL), Management can't work you more than 10 hours on a regular day or 8 hours on a non-scheduled day, even if they've maxed out every available ODL carrier to 12 hours. Any deviation from this rule except in December should be grieved immediately.

In December, or what's known as the penalty overtime exclusionary period, we default back to the ELM 432.32 rule for the non-ODL carriers.

If you ARE on the ODL, you can be required to work up to 12 hours of actual work per day (which means you're on the clock for 12.5 hours total with lunch) according to Article 8.5.G. That's the daily limit and if exceeded a grievance should be initiated. This section also sets the weekly limitation for regulars and floaters at sixty (60) hours of work or twenty (20) hours of overtime. That's where the familiar 12/60 grievance reference comes from. These limits are absolute. If you hit 60 hours in a week, management should send you home even if you're halfway through a shift. If they break these rules, they owe you extra pay at a 50% premium rate for any time worked over the limits.

In December all bets are off. Those on the ODL can be worked beyond the usual 12-hour daily cap and 60-hour weekly limit.

We've all seen it, management tries to bend the rules, whether it's forcing non-ODL carriers to go past their limits or ignoring the 60-hour rule entirely. That's why it's on us to document everything and file grievances when necessary.

If you've read my articles before you'd remember my favorite form, the PS Form 3971. I'd use it sometimes in situations involving work hour limit breaches like this:

Imagine you've been assigned work that will take you beyond a limit applicable to you. Let's say you're a non-ODL carrier and we're outside of the penalty exclusionary period (December). Management has just handed you a PS Form 3996 assigning you four (4) additional hours of work on a regular scheduled day. This will take you over ten hours and we now know that's a violation of 8.5.F. More importantly, you have a family commitment later in the evening that you can't miss and working beyond ten hours will make you late. What do you do?

First, always keep your cool. It's never going to serve you to argue, fuss, and fight in any case. We have a process to resolve disputes and it's very effective.

Next fill out a PS Form 3971 to notify the supervisor or manager of your unavailability to work beyond the limit (see example). You may encounter resistance from management when doing this, so expect it and be prepared. Attempt to get a signature from management on the form. Use your smartphone to make a copy for yourself. If there's a steward in the office, alert them and they'll be happy to assist.

At this point, one of two things can happen. Management may approve your 3971 and excuse you from the extra work or deny the 3971 and instruct you to complete the assignment. If the 3971 is disapproved, you still have a choice to make, and this is usually where things can get contentious.

Most carriers will concede and complete the assignment even though they'd work beyond the contractual limits. They should file a grievance and request the appropriate remedy. Only what if you had something important to do?

If it were me and I was unable to work beyond the contractual limit, I would just punch out and leave. I know that's a controversial stance because I'd be viewed as failing to follow instructions, but I am really refusing? The 3971 serves two purposes. In bold at top right-hand corner, the form reads, "Request for or Notification of Absence".

So, if I'm unable to or incapable of working late for whatever reason, am I failing to follow instructions? I don't think so.

What if I have a scheduled medical appointment like a sleep study that I must attend for my health and wellbeing? Must I miss the appointment because management just decided to violate the contract and assign me work beyond my limits? I don't think so.

If it were me, I'd keep my appointments, document with the PS Form 3971 and file a grievance on management's attempt to violate the contract. In either case, the union has got your back. Those of us who don't desire overtime (and yes, I'm one of them) should be excused as the contract dictates.

You're not failing to follow instructions for leaving on time. You're setting a boundary, and the contract backs you up. Remember: your family, health, and sanity matter more than any delivery.

Request for or Notification of Absence

Employee Name (Print and Sign): Carrier, Amy Employee ID: 2459878 Date Submitted (MM/DD/YYYY): 03/03/2025 No. of Hours Requested: 2

Installation: Illinois 1, Chicago, 60600 NED Day Pay Loc: 001 DVA Code: 13-4 From: Date: 03/03/2025 Hour: 6:51

Time of Call or Request: 0800 # Needed, Employee Can Be Reached At: (630) 632-8500 Do not call: (630) 632-8500

Type of Absence:
 Annual
 Military (1-5)
 Career 701 Hours
 LWOP (See reverse)
 Sick (See reverse)
 Unl.
 OCP (See reverse)
 Other (Specify Day Off):

Documentation (For official use only):
 FMLA Requested (Certification req'd - #8982)
 For OCP Leave (OPI on file)
 For Advanced Sick Leave (PS 1201 on file)
 For Military Leave (OPI on file)
 For Court Leave (OPI on file)
 For Higher Level (PS 1723 on file)
 Schedule Training (Verify Qualifying Status on file)

Revised Schedules for Date: Yes No

Approved in Advance: Yes No

Begin Work: _____ Lunch In: _____ End Work: _____ Total Hours: _____

No list carrier assigned 4 hours of overtime in violation of 8.5.F. Unable to work in violation of contract due to scheduled family conflict.

I understand that the annual leave authorized in excess of the amount available to me during the leave year will be charged to LWOP.

Employee Signature and Date: [Signature] 03/03/2025 Signature of Person Recording Absence and Date: _____ Signature of Supervisor and Date Notified: _____

CRITICAL ACTION on Application (Return copy of signed request to employee.)

Approved
 Disapproved (State reason below)
 FMLA Designation is PENDING
 FMLA Protected
 Not FMLA Protected

Signature of Supervisor and Date: _____

PS Form 3971, December 2011 (Page 1 of 2) PSN 7530-02-000-9136

Warning: The knowledge of false information on this form may result in a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both (18 U.S.C. 1001).

In solidarity,
Ronald L. Morgan, Jr.



From the desk of the Recording Secretary

Clarify Your Wishes

All Active and Retired members of the wonderful NALC Branch #11 possess a unique benefit in the event of transition. Said benefit is our Death Benefit Plan.

(See inserted illustration.) In the event of your passing, it pays your named primary or contingent beneficiary/beneficiaries a total of \$750 at no charge. For assorted reasons, one may not have a card on file or have failed to update an old card.

Surely, Branch 11's Death Benefit Plan is not a life insurance policy. It is merely a gesture to show love and support to the member's family/loved one(s); a token indicating the fallen member were a part of the Branch 11 family as well.

Death Benefit Cards are usually presented at new hire orientation at the main Post Office, at the union hall, or even provided by union stewards or branch officers. Unfortunately, I have noticed that far too often our sisters and brothers assigned to Evanston, Harvey, Lombard, Maywood, Westchester, and/or Winnetka offices are not getting the information &/or not understanding what the cards are for and failing to complete and return in order to have a card on file.

It is disheartening when we lose a member and family member reaches out to the branch and there is either no card on file or the card on file has not been updated accordingly, whereas no payment can be made.

At any point of your membership and your life situation changes, it is imperative to update your Death Benefit

Card and all other important paperwork. Your desires should be made known and documented immediately, for we never know when the inevitable will take place.

For any member who have not completed a Death Benefit card or wish to verify if any updates are needed to a previously submitted card, please do not hesitate to contact me at (773)624-4209 or ycavett@nalcbr11.org.

Well wishes for a spectacular spring! Great health and safety to you all!

In Fellowship,
Yolanda R. Cavett

Footnote: **EVERYONE** needed to show up whenever called upon to **Fight Like Hell** against those who wish to Dismantle the Postal Service that we have grown to know, love, and depend upon. We **MUST** stand tall in unison to win this war! **#LayAllExcusesToRest**

NEW CCA HIREES

- Kevin Bakker
- Mario Chiquito
- Marquita Fry
- Jose Garcia
- Alexis Hernandez
- Alycia Howard
- Demetria Ivy-Sciplin
- Antonio J Morales
- Malik Muhammad
- Raymon Northcutt
- Diamond Pitts
- Ronnell Rushing
- Santiago Solis III
- Kiara St. Clair
- Toronda V Stewart



DELIVERING NALC'S MESSAGE TO WASHINGTON.

JOIN US TODAY!

Delivering NALC's message to Washington.

As a federal employee, your career and livelihood are strictly controlled by government policies and legislation. Members of Congress wield absolute power when it comes to collective bargaining rights, worker protections, job security, retirement benefits, and a strong Postal Service that provides quality, universal service to all Americans.

There are many ways to be a part of the NALC's network of legislative and political activities. Going to the Letter Carrier Political Fund is one of the simplest.

Just as your shop steward guides you on the workroom floor, NALC must navigate the political process, working to elect candidates who will protect us and promote our issues.

NALC works to educate letter carriers about the candidates and the issues to help ensure that, when we cast votes, we are making informed decisions. And NALC works to educate members of Congress to our message gets delivered to Washington.

These efforts are reinforced by building and using political capital to elect—and re-elect—those who stand by us.

Why give to the NALC Political Fund?

Under federal law, labor unions are strictly prohibited from spending dues money on contributions or expenditures in connection with federal elections. So in 1975, the NALC established a PAC to become proactive in the electoral process.

Support for letter carriers and the Postal Service comes from all political parties, so the fund is committed to supporting pro-letter carrier candidates, regardless of their political affiliation.

Every year, our PAC grows and NALC's voice in Washington gets stronger.

How can I contribute?

As a member of the NALC, there are several easy ways to give to the Letter Carrier Political Fund!

Payroll deduction
Contribute automatically, using PostalEase to set up an allotment deduction from your USPS paycheck

Direct bank withdrawal
You can authorize the fund to withdraw a monthly automatic contribution directly from your personal checking account

Annuity deduction
Retired letter carriers can elect to give monthly via an automatic deduction from your monthly annuity

Choose which method works best for you. Fill out this pledge card and return it to your local PAC coordinator or mail it to NALC Headquarters.

Mail to:
The Letter Carrier Political Fund
100 Indiana Ave NW
Washington, DC 20001

I, _____
from branch _____
want to become a member of the **Letter Carrier Political Fund**. I elect to make my contribution to the **Letter Carrier Political Fund**:

Every pay period via my USPS pay check (Postal Ease)

Monthly via my bank account (I have attached a voided check)

Monthly through my OPM annuity

One-time personal check or cash contribution (cash cannot be more than \$100)

Amount \$ _____

Name: _____

Address: _____

Phone: _____

Signature: _____

Date: _____

By making a contribution to the National Association of Letter Carriers Political Fund, you are doing so voluntarily with the understanding that your contribution is not a condition of membership in the National Association of Letter Carriers or of employment by the Postal Service, nor a part of union dues. You may refuse to contribute without any reprisal. The Letter Carrier Political Fund will use the money it receives to contribute to candidates for federal office and undertake other political spending as permitted by law. Your selection shall remain in full force and effect until cancelled. Contributions to the Letter Carrier Political Fund are not deductible for federal income tax purposes. Federal law prohibits the Letter Carrier Political Fund from soliciting contributions from individuals who are not NALC members, executive and administrative staff or their families. Any contribution received from such an individual will be refunded to that contributor.





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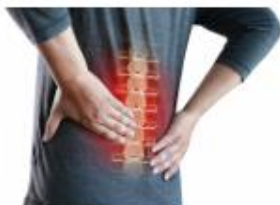
When I first came in I was overwhelmed with the paperwork. It was just too much, but I must say, they did an amazing job, took care of all the paperwork, and got my case accepted!” - Natashaia



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Installation of Officers



MDA Superbowl Sunday



Check out the Chas. D. Duffy—Branch #11 NALC Facebook page to view more photos.

MDA Bowl-a-thon





***From the desk of the
Director of City Delivery/
Safety & Health
Representative***

Continuation of Pay

Brothers and sisters, it is difficult to understand why management after been made aware several times of their obligation to inform letter carriers of their rights, negates to do so, repeatedly. Especially when it comes to Continuation of Pay. Before you file a claim, management is responsible for informing you of your rights per the handbook EL-505. (You can find a step-by-step overview on how to file a claim in the June 2024 issue, located in the branch news archives.)

One of the most rampant violations that management continues to disregard is failing / delaying to pay continuation of pay (COP). When completing the CA-1, Claim for Traumatic Injury, workers must choose between COP and using sick or annual leave. Eligibility for COP includes incurring a job-related traumatic injury, file the CA-1 within 30 days of the date of injury and begin losing time from work due to the injury within 45 days. Choosing COP makes the most sense, unless the employee did not file the claim within the COP time limits, then using leave may be the only option.

In 1974, when amending FECA, Congress created COP to prevent an employees' income from being interrupted while they healed, and their claim was being processed. This enabled the employee to get back to work with minimal complications,

providing savings to both the injured worker and the Postal Service.

Postal management have the responsibility to provide COP. OWCP has the exclusive authority to determine questions of entitlement and all other issues relating to COP. The Postal Service can challenge or controvert COP but must pay COP until OWCP decides entitlement. Management may terminate COP if the employee fails to provide medical evidence within 10 calendar days of claiming COP, but it should have been provided at the point of entitlement. If they fail to do so, they are in violation of ELM 543.41, Continuation of Regular Pay.

If you encounter an interruption or delay in COP, notify your union steward and call the union hall right away. This is usually determined by looking at your virtual timecard and/or employees earning statement (check stub). Be sure to take a screenshot as evidence as this will be needed for a grievance. A written statement, which would include your name, station and EIN, should also define the reason for requesting a salary advance of 70 percent of the COP which you are entitled to.

This issue has been brought to the upper leadership in the Chicago Installation. Although grievance must be initiated, we continue to engage management with some success in obtaining salary advances for those who were aggrieved to alleviate financial strain. Should you or any other person encounter this issue don't hesitate to contact me at the union hall.

***In Solidarity,
Tyrone G. Valdez***



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- We are knowledgeable of OWCP procedures and provide timely completion of all OWCP forms.
- No out of pocket costs for treatment associated with an accepted OWCP claim.

BRANCH 11 TRIVIA CONTEST

What form is used to request wage loss compensation after the 45-day Continuation of Pay (COP) period ends?

Email barchie@nalcbr11.org with your answers by **May 1, 2025**.
 Winner will be announced at the general assembly meeting on May 8, 2025.

Winner of January Trivia: HARRIET GRAY of Henry McGee Station !!!

Answers to January Trivia...

- ◆ MBA-Mutual Benefit Association
- ◆ JCAM-Joint Contract Administration Manual
- ◆ TSP-Thrift Savings Plan
- ◆ OPM-Office of Personnel Management
- ◆ FEHB-Federal Employees Health Benefits
- ◆ LCPF-Letter Carrier Political Fund
- ◆ FEGLI-Federal Employees' Group Life Insurance
- ◆ MRS-Material Reference System

- ◆ FERS-Federal Employees Retirement System
- ◆ FMLA-Family Medical Leave Act
- ◆ MDA- Muscular Dystrophy Association
- ◆ CAU- Contract Administration Unit
- ◆ OWCP-Office of Worker's Compensation Program
- ◆ DRT-Dispute Resolution Team

- ◆ CCA_City Carrier Assistant
- ◆ CSRS- Civil Service Retirement System
- ◆ PAC-Political Action Committee
- ◆ COLA-Cost-of-living Adjustments
- ◆ NALC-National Association of Letter Carriers
- ◆ NBA-National Business Agent



From the desk of the
Health Benefits Representative
STRESS AND YOUR HEALTH

Greetings Siblings,
 I hope this message finds you in good health and high spirits. I want to extend my prayerful thoughts to those we have lost since the last correspondence.

February was American Heart Month, a time when everyone can focus on their cardiovascular health. This is why we wear red to help raise awareness that heart disease is the leading cause of death in the US and is largely preventable.

The NALC Health Plan has a program called "Hello Heart," an essential tool for remote care of cardiac conditions.

Hello Heart enables you to measure your blood pressure using a free FDA-cleared monitor and send the data privately to your doctor. This program empowers you to improve your lifestyle through coaching on your smartphone or tablet. You will have access to the most advanced hypertension management tools on the market, all at no cost.

March 8 is International Women's Day, but March is Women's History Month when we recognize the achievements of all women, past and present. Take a few moments to acknowledge all the amazing women you know.

In today's fast-paced world, **stress** is a standard part of life. While short-term stress can be motivating, chronic stress can have profound effects on your health—one of the most common being weight gain. Many people struggle with managing their weight despite eating well and exercising, and stress might be the missing factor in the equation.

When you experience stress, your body releases a hormone called cortisol. However, when stress is prolonged, cortisol levels remain

elevated, leading to several adverse effects on the body: **Increased Appetite, Fat Storage, especially in the Belly, Slower Metabolism.**

Stress also affects eating behavior. This is known as **emotional eating**, and it often leads to consuming unhealthy foods in large amounts. The problem is that these foods provide temporary relief but do not solve the root cause of stress, leading to a cycle of overeating.

Stress can make it harder to sleep, and lack of sleep is directly linked to weight gain when you don't get enough rest.

People who are stressed often feel too tired or overwhelmed to exercise. They may also prioritize work or personal responsibilities over physical activity. The less you move, the fewer calories you burn, which can lead to gradual weight gain over time.



Stress is an unavoidable part of life, but managing stress effectively can prevent unwanted weight gain. Understanding how stress hormones affect appetite, metabolism, and behavior can protect your health and maintain a balanced weight. Small changes in lifestyle and stress management can make a big difference in your overall well-being.

The Real Appeal Program through Optum is a yearlong weight loss program that offers online group coaching, one-on-one support, various wellness mini-series that dive deeper into topics such as Family Wellness, Nutrition, Fitness, and a Success Kit. The program focuses on weight loss through proper nutrition, exercise, sleep, stress management, and motivation. Members can enroll in the Real Appeal program online at www.nalchbp.org.

For more information, contact a customer service representative at 888-636-NALC (6252) or access information on our website NAL-CHBP.ORG. To enroll in a dental and/or Vision plans, go to www.benefeds.com.

Stay safe and healthy
 In Solidarity,
Dominique O. White



From the desk of a Trustee

**CCAs
It's Never too early to start
thinking about retirement plan.**

Start Planning for Retirement Early with the NALC CCA Retirement Savings Plan

As a City Carrier Assistant (CCA), it's never too early to start thinking about your financial future. While CCAs are not eligible to participate in the Federal Employees Retirement System (FERS) until they achieve career status, the National Association of Letter Carriers (NALC) offers an excellent opportunity to begin saving for retirement through the **CCA Retirement Savings Plan**. This plan is provided exclusively to NALC members by the **U.S. Letter Carriers Mutual Benefit Association (MBA)**.

About the CCA Retirement Savings Plan

The **NALC CCA Retirement Savings Plan** is designed to supplement your future pension. By making small contributions while you're young, you can build a fund that provides monthly income in retirement. You may also choose to receive a guaranteed number of monthly payments after retirement.

The plan is available as either a **Traditional IRA** or a **Roth IRA**:

- **Traditional IRA:** Contributions may be tax-deductible, and earnings grow tax-free until withdrawal.
- **Roth IRA:** Contributions are not tax-deductible, but earnings accumulate tax-free. Withdrawals are tax-free if the IRA has been held for at least five years and you are at least **59 ½ years old**.

Transferring Your Savings

Once CCAs achieve career status, they may transfer their **Traditional**

IRA funds into the **Thrift Savings Plan (TSP)** without incurring a surrender charge—this waiver applies only in this instance.

Getting Started

- A one-time **\$15 payment** is required to open your account.
- You can make **additional lump sum contributions** at any time to increase your savings.
- **Your account earns competitive interest rates and is tax-deferred**, meaning you won't pay taxes on interest until you withdraw it.

Why Choose the NALC CCA Retirement Savings Plan?

When you enroll, you receive **all the benefits of MBA membership**, including:

- * **Dependability** – Backed by NALC, which has been providing reliable financial and insurance solutions for over a century.
- * **Affordability** – Operated with **low overhead, no fees, and no commissioned salespeople**, so savings are passed on to you.
- * **Simplicity** – Just **fill out an application** to enroll. You'll have **30 days to review your policy**, and if you're not satisfied, you can receive a **full refund of any premiums paid**—risk-free!

If you're planning to build a **long-term career** with the Postal Service, this plan provides an **ideal path** to prepare for **transferring into the Thrift Savings Plan (TSP) once you become career-eligible**.

Start securing your financial future today with the **NALC CCA Retirement Savings Plan!**

Respectfully,
Robert Fuentes



From the desk of the Sergeant-at-Arms & Editor

Support the Fight: Why Branch 11 Members Should Contribute to the MDA

For decades, the National Association of Letter Carriers (NALC) has proudly stood alongside the Muscular Dystrophy Association (MDA) in the fight against neuromuscular diseases. Our union has raised millions of dollars to fund research, support families, and provide vital resources to those living with muscular dystrophy. But the fight isn't over—and we need *your* help to keep making a difference.

Why the MDA Needs Our Support

The MDA is dedicated to transforming the lives of those affected by muscular dystrophy, ALS, and related neuromuscular diseases. Through groundbreaking research, clinical care, and advocacy, the MDA provides hope and help to thousands of families across the country.

For children diagnosed with muscular dystrophy, simple tasks like walking, playing, or even breathing can become daily challenges. That's why the MDA funds critical research to develop treatments and, ultimately, find a cure. Additionally, the organization offers support services, including MDA Summer Camp, where kids with muscular dystrophy can enjoy a week of fun, independence, and friendship in a safe, fully accessible environment.

NALC and MDA: A Partnership That Changes Lives

Since 1952, the NALC has been a national partner of the MDA, raising money through branch events, raffles, bowl-a-thons, and more. Letter carriers across the country have consistently stepped up to deliver hope, one dollar at a time.

As Branch 11 members, we have a unique opportunity to build on this legacy. Whether through workplace collections, individual donations, or participation in local MDA fundraising events, every contribution makes a difference.

How You Can Help

Donate: A small contribution can go a long way in funding research and services for families in need.

Participate in Fundraisers: Be on the lookout for upcoming branch events supporting the MDA. Whether it's a raffle, the golf outing, or the kid's sneaker ball, the comedy show, your participation directly impacts those living with neuromuscular diseases.

Together, We Can Deliver Hope

As letter carriers, we deliver mail every day—but we also deliver hope, compassion, and solidarity. By supporting the MDA, we continue the NALC's proud tradition of standing up for those in need. Let's do our part to change lives and move one step closer to a cure.

Fraternally,
Brina M. Archie





From the desk of a Trustee

YOUR GRIEVANCE – JUST AN ALLEGATION?

A grievance without a statement and proper documentation is simply an allegation – a claim that may lack the evidence necessary to prove a contractual violation.

Proper documentation is **CRITICAL** in the grievance process because it serves as evidence to support claims, ensures contractual compliance, and strengthens the Grievant's and the Union's ability to hold Management accountable.

Management will often challenge grievances by saying, "Where's the proof?", "There's no documentation to support this claim.", or "I never said that."

The burden is on the Union and the Grievant to provide credible evidence that a violation occurred. Proper documentation **transforms an allegation into a strong grievance** that can stand up to scrutiny at every step of the process.

Why a statement from the grievant is so important?

A statement from the grievant is crucial when filing a grievance because it provides **firsthand testimony** about the issue. Here's why it matters:

- **Establishes the Facts** – The grievant's statement outlines what happened, when, where, and how, helping to build the foundation of the case.
- **Supports the Union's Position** – It provides **direct evidence** that management's actions violated the contract or workplace policies. The union builds its case around facts—without the grievant's account, it's harder to establish **what happened, how it violated the contract, and what remedy is appropriate.**
- **Clarifies Harm or Impact** – The statement explains how the grievant was personally affected, whether it's financial loss, unfair treatment, or workplace conditions. No one can explain what happened better than the person directly affected.
- **Strengthens Credibility** – Having the grievant's words on record ensures they stand behind the complaint, showing **consistency** in the grievance process.
- **Prevents Management Disputes** – If management claims no violation occurred, a detailed statement from the grievant **contradicts** their version and puts the burden on them to disprove it.
- **Helps in Arbitration** – If the grievance progresses to arbitration, a strong, well-documented statement can serve as critical **testimonial evidence.**

A detailed and clear statement from the grievant makes the grievance harder to dismiss and increases the chances of a successful resolution.

What Should a Grievant Include in Their Statement?

A Grievant's statement should be **factual, detailed, and directly related** to the contractual violation. It should follow this structure:

1. Personal Information & Assignment Details

- Full name, job title, station/installation, route/assignment (if applicable), and seniority date.
- Their regular schedule (days off, bid assignment, hold-down, etc.).

2. Description of the Violation

- **What happened?** (State the issue clearly)
- **When did it happen?** (Exact date and time, if possible)
- **Where did it happen?** (Specify the location, e.g., "Chicago Station, workroom floor")
- **Who was involved?** (Names of supervisors, managers, co-workers, witnesses, and any others relevant to the situation)
- **How did it happen?** (Provide details about what was said or done, including instructions given by management)
- **Why is it a violation?** (Cite contract provisions such as, e.g., Articles 3, 5, 15, 17, 31, and 41 of the National Agreement)

3. Impact on the Grievant

- **Loss of pay** (e.g., overtime denied, wrongful leave deductions, improper route reassignment)
- **Loss of rights** (e.g., seniority, bidding rights, hold-down removal, forced relinquishment)
- **Hostile work environment** (e.g., retaliation, harassment, or unfair treatment)

4. Attempts to Resolve the Issue

- Did the Grievant ask for clarification or resolution before filing the grievance?
- Did Management refuse to respond, delay, or deny the request for information?

5. Statement of Contract Violations

- "I believe Management has violated e.g., Articles 3, 5, 15, 17, 31, and 41, as well as the following grievance settlements/arbitration awards: (list case numbers or prior agreements if applicable)."

6. Requested Remedy

- "I request that Management (e.g., remedy specific to the case, such as reinstating bid rights, removing unjust discipline, or compensating for lost pay)."

What Evidence Should a Grievant Provide to Support Their Complaint?

1. Written Correspondence & Requests

- Emails, memos, or letters between the Grievant and Management (proving requests were made or denied).
- Request for Information (RFI) responses (or lack thereof).

2. Witness Statements

- Statements from **coworkers, stewards, or supervisors** who witnessed the violation.
- Their observations should include **who, what, when, where, and why** they believe a violation occurred.

3. Relevant Documents & Work Records, e.g.,

- **Work schedules** (to prove schedule changes, denied assignments, or improper route postings).
- **Clock rings and TACS reports** (to prove hours worked vs. what was recorded).
- **Employee Earnings Statements** (pay check stubs to prove payments were made/not made)
- **PS Forms 3971 (Leave Requests)** (to verify leave denials or unauthorized changes).
- **Route postings or bidding records** (if route assignments were improperly changed).

"Documentation to support your grievance" refers to any concrete evidence, like emails, memos, dated records, witness statements, performance evaluations, or other official documents, that can be used to substantiate your complaint when filing a formal grievance against your employer, providing proof of the issue and the actions taken that led to the grievance.

The Union builds its case around facts – without the Grievant's account, it's harder to establish what happened, how it violated the contract, and what remedy is appropriate.

Help yourself, your Union Steward, and the NALC Formal Step A Representatives by **WRITING** those statements and providing **DOCUMENTATION** to them to support your grievance.

We are all in this together!

In solidarity,
Karen A. Ceska



*From the desk
of the
Director of
Retirees*

**“Civil Service
Retirees &
GPO/WEP”**

For over 40 years, Civil Service retirees have had their Social Security benefits either reduced or eliminated by Government Pension Offset or Windfall Elimination. As Postal employees hired prior to 1984, we were denied benefits that the rest of Americans enjoyed (earned social security benefits from work outside of the Postal Service and benefits that should be paid due to a deceased spouse).

This past December, Congress voted out these laws and it was signed by President Biden. We now can wait with crossed fingers hoping to see the funds, retroactive through January 2024, finally arrive in our pockets. If all was normal in D.C., we might have had to wait a full year as Social Security is understaffed and unfunded – but, we eventually would get what is rightfully ours, by law.

But with each passing day, our federal government in Washington seems to be out of control. Laws passed by Congress are being disregarded and the Constitution is being shredded. The inmates in the White House are running the asylum. There will be another election in two years. Perhaps then we can get back to the America we deserve. Until then, support LCPF, SCLC, ACLU and any organization that has will fight for us. For your information, I reprint the following from the ssa.gov website: [“What should people do now that the Social Security Fairness Act is law?”](#)

Because the GPO could reduce or eliminate Social Security spouses' or surviving spouses' benefits, some non-covered pension recipients may have never applied for benefits.

If you never applied for spouses' or surviving spouses' benefits:

You may need to file an application. The date of your application might affect when your benefits begin. Filing sooner might help you get a higher benefit amount. The most convenient way to apply for **retirement or spouses' benefits** is online at www.ssa.gov/apply. The online application will still collect pension information until the application is changed; however, SSA will not offset the benefit.

The survivor benefit application is not available online.

People who cannot apply online for benefits should call 1-800-772-1213 Monday through Friday 8:00 a.m. to 7:00 p.m. to learn other ways to apply.

If you are not sure whether you ever applied for spouses' or surviving spouses' benefits:

You may need to file an application. The date of your application might affect when your benefits begin. Filing sooner might help you get a higher benefit amount.

If you are entitled to spouses' or surviving spouses' benefits, and your benefits are currently being reduced or eliminated by GPO; OR if you are entitled to retired or disabled workers' benefits, and your benefits are currently being reduced by WEP: Consider reviewing the mailing address and/or direct deposit information that SSA has on file for you. This will allow SSA to adjust your benefits as quickly as possible. Generally, no other actions are needed at this time.

The easiest way for most beneficiaries to update their address or direct deposit information with SSA, if needed, is online with a personal *my* Social Security account. There is no need to call or visit SSA. Visit www.ssa.gov/myaccount to sign in or create an account. SSA will continue to provide updates on this webpage (ssa.gov).

*Fraternally,
Peter J. Skrzypczynski
pete@nalcbr11.org*

Stations & Stewards of Branch 11

Tyrell Gardner Ashburn Station	Sheila Hudson Graceland	Sherine Brown Mount Greenwood
Tina Swain Auburn Park	Anthony Tolar Harvey	Jaquan Kilgore Nancy B. Jefferson
Millie Crayton Cesar Chavez	Shalimar Tiffany-Scanlon Harwood Heights	Michael Lynn Niles
Michael Grandberry Charles Hayes	Danielle Wilson Hegewisch	Christopher Lofton Northtown
Danielle Harris Chestnut	Nina Allen Henry W McGhee	David Young Norwood Park
Keith Edmunds CCC Parcel Post	Brian Pickle Irving Park	Crystal Evans Ogden Park
Robert McGhee CCC Section 6	Lakisha Phillips Jackson Park	Lisa Young Ravenswood
James Palmer CCC Section 7	Charles Bundy James E. Worsham	Syneetha Sanders Rev. M. R. Brunson
Samantha Fola Chicago Lawn	Mario Bates Jefferson Park	Brittany Tucker Riverdale
Tameka Lynn Cicero	Tracey Benson John J. Buchanan	Tierra Hayes Robert LeFlore, Jr.
Joseph Svacha Clearing	Shirley Boykins Lakeview	Sade Jefferson Roberto Clemente
Tomika Bullard Cragin	Valencia Smith Lincoln Park	Traci Cannon-Stokes Roger P. McAuliffe
Dion Bass Daniel Doffyn	Sonia Crittendon Lombard	Lavinia Basemore Rogers Park
Jolanda Stamps Edgebrook	Kawanda Fowler Loop Section 1	Kenyatta Ward Stockyards
Michael Kandarappallil Elmwood Park	Billie Stewart-Tigue Loop Section 2	Brina M. Archie 22nd Street
Antoine Thigpen Elsdon, Southwest	Champang Davenport Loop Section 3	Greg Stone Westchester
John Harmon Englewood	Derek Sykes Loop Section 5	Darryl Nururdin, Sr. Wicker Park
Latonja Williams Evanston	Wendy Woodward Mary Alice Henry	Adriane Frazier Willye B. White
Jamari Foster Evergreen Park	Keith Davis Maywood	Bryant Funches Winnetka
Larrissa McCoy Fort Dearborn	Kanika Waller Morgan Park	

**Thank you for everything you do as stewards—
your dedication, hard work, and commitment to enforcing
the contract and standing up for our carriers make a real
difference every day. Your efforts are the backbone of our
union, and we truly appreciate your time, energy,
and solidarity.**

LAST PUNCH BUNCH



Loretta A. Williams-Foney
Fort Dearborn

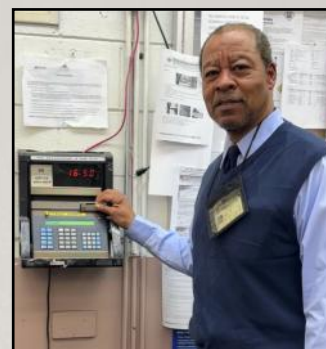
- Edward Arevalo - Otis Grant Collins
- Venessa Brooks-Owens - Rogers Park
- Roderick Brown - Chestnut
- Elsa M. Castro - Daniel Doffyn
- Warawut Chinosornvatana - Winnetka
- Craig Collier - Westchester
- Binita C. Criglar - Evanston
- Wayne N. Dancer - Morgan Park
- Anthony Echols - Lincoln Park
- Dynah G. Ellison - Uptown
- Etora F. Hudson - Chicago Lawn
- Myron D. Johnson - Niles
- Peter J. Lentine - Jefferson Park
- Jerrold L. Leonard - Harwood Heights
- John L. Ljubenko - Harwood Heights
- Cenon P. Magat - CCC Section
- Richard C. McCray - Daniel Doffyn
- Derrick W. Mobley - Roberto Clemente
- Lorena L. Montgomery - Uptown
- Wyman E. Morris - Stockyard
- Latilda A. Norington - Evanston
- Jewel A. Ritcherson - Jackson Park
- Joyce A. Rogers - Loop Section
- Ronald W. Socha - Jefferson Park
- Barbara J. Terrell - Otis Grant Collins
- Meris A. Torres - Daniel Doffyn
- Felicia Triplett - Edgebrook
- Anthony G. Waksmundzki - Elsdon
- Lester J. Williams - CCC Section



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Cragin



Helena P. Boyd
Willye B. White



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CHICAGO, ILLINOIS 60653-1542



GOLF



Annual NALC Branch 11

MDA Golf Outing

4 Person Scramble

SUNDAY, JUNE 8th, 2025

Fountain Hill Golf Course

12601 S. Kedzie Ave., Alsip, IL 60803

\$ 55 per golfer (\$220 per team)

Fee includes: 9 holes of golf, cart, green fees, driving range, & refreshments! Food will be provided

REGISTRATION 12:00pm

SHOTGUN START 2:00pm

HURRY!

LIMITED

AVAILABILITY

For reservations or more information please contact

Stafford Price or Tyrone Valdez at 773-624-4209



RAFFLES!

PRIZES!

