

FARGO

TOUR

GUIDE

FARGO, NORTH DAKOTA

## WHY AM I STILL A UNION MEMBER?

(Reprinted from Eye of the Storm)

### **Because I remember:**

My father, who worked in the Post Office before the strike of 1970, having to work three jobs just to support his family. Watching the news in black and white and seeing the struggle as the Post Office tried to extract a nickel raise from Congress.  
Hearing horror stories in a Post Office where there was no grievance procedure, no seniority and no mention of workers rights.  
Having the Post Office calling at all hours to have my father work split shifts, half shifts, and quarter shifts. (I could never figure out why he would never answer the phone.) (No one had a bid job or regular hours).  
Being able to be fired with no viable reason and having little or no recourse in getting your job back.

### **And when I started working for the USPS:**

Having the Postmaster say at orientation that out of seven PTF's starting, two would be let go by their 90-day probation period.  
My starting salary being twice as much as my father's salary when he retired in 1977.  
Knowing that I had a job where I couldn't get laid off. In a four year period I was laid off in previous jobs three times.  
Being at a Union Meeting on the eve of the 1978 contract expiration and having three federal marshals walk in and take notes as to what we were saying.  
If it wasn't for a Union and the strength it possesses, we would all be back in the era of the mid forties. Don't make the mistake of seeing the Postal Service as a benevolent organization trying to help it's employees. The Post Office would love to see everyone working at minimum wage with no benefits and no bid jobs just as it was before reorganization.

### **Why am I still in the Union?**

Because I can't envision working in a Post Office without one - and no matter what I think of local politics and policies, it's what keeps me here.

## **Fargo Area Local APWU**

Serving members in Fargo, West Fargo and  
Wahpeton

**Editor**                      **Amy Tuscherer**

### **Officers:**

President	John Durham
Vice President	Dana Klassen
Financial Secretary	Jeff Knutson
Recording Secretary	Sherry Hilleson
Trustee	Beth Parrow
Trustee	Dave Stark
Trustee	Rick Morales

### **Stewards:**

Tour I	Patty Carriere
Tour I	Diane Fitterer
Tour II	John Durham
Tour II	Mike Wavra
Tour II Alternate	Dondi Koenig
Prairiehood	Kelli Muchow
Tour III	Sherry Hilleson
Tour III	Kyle Kuntz
Maintenance	Steve Sorenson
CFS	Sue Carnahan
CFS Alternate	Heather Dick
Wahpeton	Patty Carriere
West Fargo	John Durham

### **Committees:**

Safety & Health	Roger Eli & John Durham
Housekeeping	Jeff Knutson
Social & Rec.	Vicki Nordman & John Durham

The “Fargo Tour Guide” is published four to six time a year by the Fargo Area Local APWU. The view and opinions expressed are not necessarily those of the Editor, local officers or the American Postal Workers Union. Mistakes are intentional for the express purpose of finding out if anyone is reading this paper and to keep those happy who are not happy unless they can find something wrong with everything.

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## **Upcoming union meetings**

**Monday, October 28, 2002 7:00 p.m.**  
**Saturday, November 23, 2002 10:30 a.m.**  
**Monday, December 23, 2002 7:00 p.m.**  
**Saturday, January 25, 2003 10:30 a.m.**

All meetings are normally held at the F-M Labor Hall, 3002 1st Ave N, Fargo, but may be moved to Wahpeton, West Fargo or other locations if decided by the membership. Meetings usually don't run over two hours in length, and are required to conduct the business of the local. If you have any financial interest as to how your dues are spent, or how decisions are made at work, you must attend these general membership meetings.



### **Editorial Policy:**

The “Fargo Tour Guide” encourages letters to the editor from the membership. We ask, however, that they be legible. The writer's name, address and telephone number for verification must be included, and must be signed. Names will be withheld upon request. The editor reserves the right to edit letters and articles for length, style, grammar and spelling. Opinions expressed in this newsletter are not necessarily those of the editor, union officers, or most important the membership of the American Postal Workers Union.

## Fall seminar to be held in Fargo

The Fargo Area Local APWU is hosting a training seminar October 18-19, 2002 at the Ramada Plaza Suites in Fargo. The two-day training session will focus on strategies to prevent the reduction and/or elimination of craft jobs. Contract language on posting, bidding, reversions, converting PTFs to FTR and other related items will be discussed. National Business Agents Lyle Krueth and Willie Mellen from the Minneapolis Region will be presenting the material.

### OWCP Training

OWCP issues (on-the-job injuries) will be presented by Human Relations Director Sue Carney. Carney was recently elected to her Headquarters APWU position this past fall, and has already received praise for her expertise.

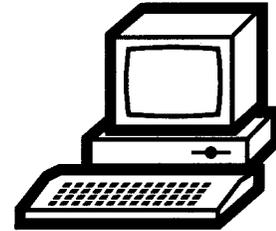
### Legislative Update

National APWU Legislative Director Roy Braunstein will also pay a visit from Washington D.C. to give a presentation on current postal issues that are being considered in nation's capital. Braunstein and his staff are the union's watchdogs to ensure rights and benefits of postal workers are protected when being considered by Congress.

### All union members welcome

All union members are welcome to attend the seminar. The training is designed for all postal employees, not just union officials or shop stewards. If you are interested in attending, simply contact the Fargo Area Local APWU.

The training will run from 9:00 a.m. to 5:00 p.m. on both Friday and Saturday. There is a \$30.00 registration fee. Lunch will be provided on Friday. Make your check or money order payable to Fargo Area Local APWU.



Stay current on local happenings by visiting the Fargo Area Local APWU Website! Go to [APWU.org](http://APWU.org) and enter the "local sites" section. From there click on our great State of North Dakota on the USA map.

## Articles wanted

This newsletter needs to hear from you! The Fargo Tour Guide was intended to be a forum for members of the Fargo Area Local APWU to voice their concerns, opinions or general discussions. Your co-workers want to hear what you have to say about issues at work, play or other topics of your choice. Maybe you don't like the way something is done at work, a union official's attitude, management's latest ideas, etc. Maybe you know an employee who deserves a pat on the back for a job well done. Chances are you are not alone. This newsletter should not be written by a few APWU stewards, it should be YOUR voice. Your newsletter is only as good as you make it. I know we have some talented writers. The editor will help clean up grammar or spelling errors, so don't worry about that. If we can understand the main point, we'll try to make you look like a professional writer! So let's hear it!

President's Report

## West Fargo wins Christmas vacation!

One person off every day during the month of December, guaranteed. That's what the clerks in West Fargo now have permanently written into their local agreement.

The impasse issue was settled in September, ending a nine-month long dispute over the local annual leave program.

The disagreement all started in December 2001 when outgoing Postmaster Ed Johnson signed an amendment to the LMOU that added the months of January and December to the vacation period. Prior to the amendment the clerks were prohibited from taking leave during those two months.

After a retirement party in December Johnson agreed with the local unions to allow employees to take time off during the holiday month. Johnson amended the APWU and NALC local contracts. Johnson retired just weeks after inking the agreements.

Officials from Dakotas District were outraged after hearing of the changes and cried foul. The USPS claimed the unions took unfair advantage of an outgoing postmaster who had no love for his superiors. The Postal Service refused to officially recognize the written document, forcing the unions to file formal appeals.

A USPS labor relations specialist from Western Area HQ finally agreed to honor the APWU amendment. The NALC appeal is still pending.

Senior West Fargo FTR Clerk **Tom Miller** has approved annual leave for December 23-27, 2002.

"This is great", said Miller. "This will be the first time in 20-plus years I will be able to enjoy Christmas with my family!"

Merry Christmas to West Fargo!



## December leave now available in Fargo

Clerks and Maintenance employees at the Fargo Post Office will now enjoy guaranteed vacation time during the first and last weeks of December thanks to a recent pre-arbitration settlement. The change is made to the local contract and will remain in effect for the term of the agreement.

In past years local management has been sporadic in granting time off during December.

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Some years the first and last week was granted, while other years not. The number of employees allowed of was also inconsistent, usually limiting the amount to one or two workers.

During our prime time selections in 2002 management denied all clerk applications for annual leave in December. Upper management was aware of upcoming negotiations, and wanted to play "hard ball" to increase the price of taking leave in the prized month. Maintenance employees were allowed to bid on the last week of December during prime time.

During local negotiations the parties could never reach an agreement concerning December leave. The APWU felt the price was too high. Management demanded a change in the OT pecking order that would allow the USPS to involuntarily schedule casuals, TEs and PTFs for overtime before using FTR volunteers on the OTDL. Management was also unwilling to grant any Christmas leave without placing the Prairiewood and Trollwood clerks on an independent leave calendar, separate from Tour II.

After no agreement, the issue of December leave was appealed to impasse arbitration by the local union. But before a hearing was scheduled to be held, the parties agreed to grant the APWU 5% annual leave for the first and last week in December.

### **Employee Parking**

The remaining impasse issue of employee parking was also settled in a pre-arbitration agreement. The parties agreed to form a local subcommittee on parking and discuss possible solutions to the various problems of employee parking. Currently there is no employee parking provided by the USPS for workers at the Main Post Office and NDSU Station.

### **National Convention**

The Fargo Area Local APWU sent Patty Carriere, Sue Carnahan, Rick Morales and me to the APWU National Convention in Minneapolis this past August. Amy Tuscherer also attended pre-convention workshops for the local.

The convention was well-attended by over 3,000 delegates from every state in the nation.

Hundreds of resolutions and ideas were adopted by the membership. Some of the highlights include:

- Upgrades for remaining employees
- Increase benefits for PTF and PTR employees
- Improve on bidding rights for all employees
- Streamline grievance process
- Private-sector organizing

Of course, many of the issues raised at the convention cannot be enacted without an agreement from management. But the APWU leaders in Washington are now armed with arguments and concerns from the due-paying membership, and what we would like to see in our next contract. Hopefully some of these areas are addressed in the fall of 2003.

### **Editor Training**

Amy and I attended the editor's workshop for a full day to improve on our local and state newsletters. I came away with a lot of excellent ideas and suggestions. One area I was failing in was the constant bad-mouthing of management. It shouldn't have taken a class to tell me that, but it did. The instructor opened my eyes to the fact that such negative writing is not what the membership wants to read. So even though it's sometimes fun to write, I've asked Amy to keep a close lookout for my articles to ensure only positive comments are included.

### **Financial status of our local**

As I mentioned above, the membership of our local union voted to send five members to the National Convention. Earlier this year the membership also voted to send 22 delegates to the state convention this past spring to Bismarck. Add in our LWOP expenses that were authorized by the membership to hold Local Negotiations for Fargo, West Fargo and it all adds up to extremely large amount of money that has been spent by the local.

As local president, I am tasked to work at the "will of the membership", as Jeremy Cahill once taught me. The membership decided to authorize the above expenses, so the treasurer and I have accommodated those requests. Generally the membership of our local is wise in its spending habits. But for the first time as local president I am concerned about some of the financial decisions being made at our local meetings.

### Start attending meetings

I will not discuss details of our local's finances in this newsletter, as this publication is viewed by others outside the membership. However, I urgently ask that you to start attending your local union meetings and help in the financial decisions of the local. I feel this local must be more fiscally prudent in its financial decisions than it has been this year. Unfortunately, I cannot make many of the ultimate decisions without permission from the members. It's your dues money-let's use it wisely.

## New stewards= immediate benefits

Tour II Maintenance Steward **Steve Sorenson**, Tour III PTF Clerk **Kyle Kuntz** and Tour I PTF Clerk **Diane Fitterer** are the newest shop stewards for Fargo. All three of them fired out of the gates right away and secured benefits and cash awards for local members.

### Maintenance Issues

Steve reached an agreement with Maintenance Manager Kelly Sullivan to provide cold-weather coveralls for the Maintenance Mechanics, PS-05s. An error in annual leave procedures also netted an extra day of vacation for a maintenance employee, courtesy of Steve's efforts. A new APWU bulletin board was also installed in the maintenance area thanks to the new steward's hard work. Finally, Steve initiated a grievance that challenges management's action of routinely changing employees' bid hours to cover absences. The union argues that employees who volunteer on the OTDL should be utilized first, and moves outside the bid schedule should be minimized. The grievance was denied at Steps 1 and 2 and has been appealed to Step 3.

### Big Cash-ola!

One of Kyle's first grievances was getting a Step 1 grievance settlement for \$1200.00. Five employees were paid eight hours of overtime each. The clerks were due 8OT make-up overtime, but were not allowed scheduled for the work within the

required 90 days.

Diane reached an agreement with upper management at Step 2 that paid 78 hours of out-of-schedule pay to one clerk and 16 hours of the premium to a second clerk. The employees were denied the right to be placed into their new bid assignment within the required time frame.

### Award notices must be posted on Fridays

In the above settlement Diane was also successful in securing language that requires management to post award notices on the Friday following the closing Monday. Although this had been the past practice for the Fargo office, the National Agreement was silent on this matter. Local management was indicating a growing tendency to disregard the practice, which prompted the settlement.

### Early make-up overtime only

Earlier this year the APWU was able to reach agreement with management on a new Overtime Desired List. The new list allows Fargo employees to volunteer for overtime either before tour, after tour and/or days off. But what would happen if an individual was bypassed on the early list? Under the old rules, make-up overtime was afforded either before or after your shift. However, a recent Step 2 grievance settlement now says that if you only sign the early list, your make-up overtime will be offered before tour only. Diane initiated the grievance and **Tour I Patty Carriere** secured the agreement with the USPS at Step 2. Nice job!

Thank you Steve, Kyle and Diane for volunteering to serve our local as new shop stewards! You're doing a great job in attaining new benefits, enforcing the rules and keeping our local policies intact! Of course, we also enjoy seeing a nice chunk of "cash-ola" once in a while too!





## Branch 205 NALC and postal news

First I would like to THANK the APWU for inviting us to participate in their newsletter. As unions we have many of the same problems and agendas. Branch 205 Fargo/West Fargo letter carriers look forward to working with the local APWU to make both of our memberships stronger and the Postal Service a better place for all to work. Thanks John Durham!!! This is an off year election but a very important election for the Postal Service and the UNIONS. Postal reform is on the front burner for next year with the Postal Service fast reaching its debt limit of 15 billion (we are now at 13 billion). If some elected officials had it their way postal reform would include getting rid of the collective bargaining. (let congress or the board of governors set our wages and benefits) They would also do away with universal mail delivery and sell off pieces of the Post Office. We as UNIONS do not want that and that is why we must elect our friends both in Minnesota and North Dakota. Congressman Pomoroy and Senator Wellstone both will continue to support UNIONS and the Postal Service. Make

sure you vote!!!!

On a more local level our Branch will be holding local election of offices during the first part of November. We have many very qualified people to fill the positions and make this branch move forward. We will also be attending the fall seminar in Bismarck the last weekend in October.

In closing I would like to say, If you are a clerk introduce yourself to your letter carrier when they deliver the mail, we always like a smile and a kind word on the street.

Rick Olek  
President Br. 205 NALC



# Letters to the editor

## Local union helps POP

Dear APWU Members:

In the last North Dakota legislative session a bill was passed changing the state's financial privacy laws from "opt in"-meaning your financial institution had to get specific permission for it to give or sell your financial data-to "opt out." The change meant that now you had to explicitly tell all your financial institutions you dealt with that they couldn't sell or trade your private data. The protection of your privacy was no longer automatic. The bill was made law after heavy lobbying by ND banking interest.

A group of concerned (better put, shocked) citizens, including my wife Charlene as co-chairman, created Protect Our Privacy (POP) to refer the law to the vote of the citizenry. Signatures were gathered and the proposal to overturn the new law was put on June's ballot as Measure 2, where a no vote was required to overturn the new law. The bankers launched their offensive even before all the necessary signatures were gathered, and it turned from their assuming that they were the experts and everyone else too stupid to understand why the new law was so wonderful to their reaching into the gutter to slime POP members. The bankers couldn't figure out which issue they wanted to stand on, until the very end. Their collapse from one position to another as POP devastated their arguments was almost comical to watch, but we were still concerned because the banks had a propaganda budget of well over \$150,000 to POP's nickels and dimes. I did ask at a local APWU meeting for a contribution and was more than surprised and pleased that it gave \$250 to POP's effort. It was more than we had a right to even hope for, let alone expect.

You know the outcome of the vote. Measure 2 went down to defeat in a nearly three to one vote, despite a banking campaign that was truly vicious, mostly directed at Charlene. We got a taste of what it's like to have a powerful interest call us lunatics and to have its various members all across the state hand and mail out flyers to their banking customers describing POP and Charlene (by name, even!) as kooks. But the right side won anyway, which is you and me and anyone who thinks his financial data

should be private.

We are grateful for the union's help and will say this right now: Thank you! There is strength in numbers, and sometimes David wins against Goliath with a little help.

Ross Nelson



## Post office golf league results

By Jeff Knutson

The Post Office Golf League completed its 3rd season on September 4, 2002.

The league is open to all postal employees, family, and friends. The league started in 2000 with only several players, and this year there were (8) two person teams. Each year the league has played on Wednesday mornings at 9:15 at the Meadows Golf Course in Moorhead. The league would like to thank the Meadows Golf Course for accommodating us each week.

This year's golfing started in May to establish players handicap. Then each week throughout the summer starting on June 5, there were different competitions. Individual and team events were held along with a skins game each week. There was also a year-long match play points competition, so every week counted. On Sept. 4, a year end best ball tournament was held.

The winners are listed as follows:

Team Champions: **Chad Olson & Mark Lorentzen**

Individual Champion: **Chad Olson**

Year-end Match Play Champion: **Dennis Krier**

Prizes were given out to the top 5 teams, and the top 2 individuals for the tournament, as well as the top 2 for the match play competition. Trophies were also awarded to the champions.

We intend to continue the league at the same place and time next year. A notice is generally put up in the spring, but if you do not usually see it contact this years League President, Dennis Krier, or this years League Secretary, Jeff Knutson, and we will be sure to look you up come springtime. Handicaps are assigned to golfers, so don't be shy!

## Correction

On June 15, 2002 President John Durham mailed a "Safety Alert" letter to Fargo clerks and mail handlers about Tour II Mail Handler **Ken Lucier**. The letter incorrectly stated that Ken had been placed on indefinite suspension. Ken was not suspended nor issued discipline as the letter may have suggested. Ken was simply in a paid off-duty status for health reasons. His USPS ID badge was also never taken by management as the letter incorrectly stated.

## Can you see a different steward?

By Sue Carnahan, CFS Steward

I filed a Step 1 grievance the end of June this year with Cindy Somers, CFS Supervisor, in regards to steward representation and the rights of stewards.

Article 17, Section 2, of the National Agreement states that stewards will be certified to represent employees in specific work location(s) on their tour.

Article 17, Section 3, of the National Agreement states that the steward shall request permission from the immediate supervisor and such request shall not be unreasonably denied.

Two specific incidents occurred which caused me to file on this issue. Cindy had told another clerk in the department and me that she would sit down with us and go over the issue of schedule changes, but we would have to wait until a day later in the week because of days off, etc. That day came and went with no meeting. Shortly after I left for the day, Cindy allowed the other clerk time with another steward on a different tour. If your regular steward is not available to you, then you are entitled to a steward, but that was not the case in this matter. The other matter had to do with another Step 2 grievance I was working on. The clerk involved in that case wanted steward time with me, but Cindy was not available to grant permission and the floor supervisor said he couldn't give permission because it was a different shop. Cindy did return later in the day and I was given steward time with the clerk who requested it.

The corrective action I sought was knowledge and chain of command in the filing of this grievance and Cindy agreed with my request. The remedy for this grievance was that the Union make clerks aware of proper procedures which is: without authorization from the local Union President, clerks need to work with the stewards who are designated to that particular work area/tour for investigating a specific problem to determine whether to file a grievance. Keep in mind though that there will be situations that arise where the President and/or your steward will not be available and if you need a steward, one will be provided to you. Clerks are entitled to union representation; it's your right under the National Agreement. The other part of the remedy now allows CFS clerks the ability to see a shop steward when the supervisor is absent (ie: Saturdays) through the permission of the floor supervisor.

## APWU HEALTH PLAN

Open Season for health plans will begin in November and run into the first part of December. As the APWU Health Plan Representative I encourage everyone to take a serious look at the health plan you currently have and compare it to what is being offered by this one.

A flyer was distributed at the National Convention this year that I had the privilege to attend. Complete information will be available during Open Season and at the Health Fair in November.

### **It's new ... It's a first ... It's the future**

APWU Health Plan's new Standard Option, Self-Directed Health Plan puts you in charge of how and where you spend your health care dollars.

- In-Network Preventive Care is covered at 100%.
- Separate from the Personal Care Account (PCA) and traditional health coverage.
- Available regardless of the PCA balance.

Personal Care Account (PCA) puts upfront money in your hands to spend on health care expenses.

You receive the health care services; your costs are covered at 100%. Expenses not normally covered, such as dental and vision care, are covered up to specified limits. Unused money at the end of year rolls over to the next year.

If your PCA is used up, you pay up to a certain amount and then your traditional health plan coverage begins.

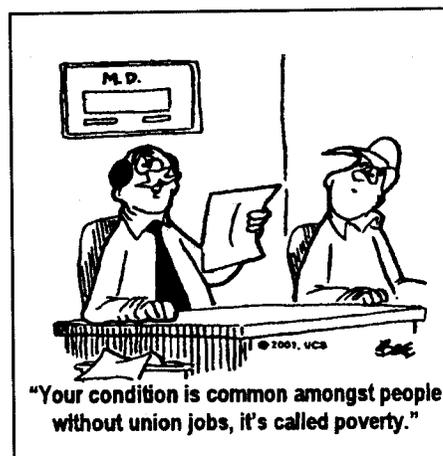
### **Peace of mind of traditional health coverage**

- Covers the same comprehensive services as the High Option Plan.

There are discounted rates for the services of in-

network providers. Tools and resources help make good health care cost and quality decisions.

This is new and brochures will be available with full details during Open Season. APWU Health Plan's website is [www.apwuhp.com](http://www.apwuhp.com).



## Trustee Report

By Dave Stark

It is the best of times; it is the worst of times. On Tuesday, September 17, Beth Parrow, Rick Morales, and myself conducted an audit of our treasurer's books. We looked at all aspects of the bookkeeping required by Uncle Sam, Governor Hoeven, our National and our Local union. If we did happen to overlook something, Jeff would offer it to us and ask if this were something we would care to see. Three people spent two hours each pouring over paperwork, asking questions constantly, and getting immediate and clear answers.

I mean no disrespect to our past treasurers, but I believe it would be extremely difficult to find someone who would be more honest, knowledgeable, able and dedicated to the job than our present treasurer, Jeff Knutson. It is the best of times.

Because of the great expense required to attend the state convention, the national convention and our very important local negotiations, plus workshops necessary to keep our very competent stewards and officers informed, we do presently owe a goodly sum, mainly to a credit card. We are not in any danger at all and we should be back in the black next year sometime. We just don't have the luxury of money to spend now. It is the worst of times.

**ARE YOU READY TO RETIRE?? I'M NOT! by Patty Carriere**

One of the most interesting classes I took in the pre-convention workshop was Retirement Planning. The union's role in the Postal Service mainly deals with grievance writing. However, only a small percentage of our members file grievances. ALL of our members retire. Therefore, all of our members can benefit from retirement planning class/information.

Let me start out by saying **there will be no early outs offered in the near future, if ever!** Rumors are just rumors and should be disregarded!

The 1992 buy out was offered to craft employees because of a court settlement. The union (at the time) thought it was a good deal and thought it was unfair to only allow non-bargaining employees this option, took the USPS to court to get bargaining employees included, and consequently the 1992 early out came to be. As it turns out, it wasn't that great of a deal. Employees were led to believe there would be a \$25,000 bonus for leaving early. What they didn't tell them, and what many didn't consider was the IRS. What started out as \$25,000 ended up being \$16,000.

They very first thing every employee should do is get a copy of your official personnel file (OPF). Don't wait until the day before you retire or even the year before you retire. Get it tomorrow. Human Resources is legally obligated to provide you a copy of it. In this should contain all your Form 50s. This is proof that you worked for the USPS and how much you earned, as well as proof that you paid into social security and medicare. Every time a Form 50 is produced for you, you will receive one in the mail. **KEEP IT!** Also keep all your pay stubs. The reason we advise each of you to get your OPF is HR tends to lose them. I don't know if that's such a huge problem in Fargo, but the big cities do. I doesn't hurt to make sure though. If for some reason HR doesn't have your OPF, let me know and I'll give you an address to write to.

The Human Resources Office of the Postal Service does offer retirement classes. However, they have a 20% error rate. One person who helped teach this class attends classes given by the postal service. She said that a number of times they have given out misinformation regarding your “high 3”. Your high 3 is the highest salary you have earned in 36 months of continuous service, based on your base salary. This does **not** include night differential, Sunday premium or overtime. Many times HR will tell you it does.

A person with rent or house payment will need 80% of base salary to live comfortably. The truth is, only 5% of retirees live comfortably after they retire. Further on I will give an example of what you can expect your take home pay to be after retirement.

**CSRS Disability Retirement:** If you have a minimum of 5 years of CSRS service and are under age 60 and retire because of disability, you are granted a minimum basic annuity which consists of the lesser of these amounts:

40% of your "High 3" average pay OR

The amount obtained by applying the basic annuity formula after increasing your length of service by the time between the date of your separation and the date you reach age 60.

**FERS Disability Retirement:** If you have a minimum of 18 months of civilian service

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and have become disabled for useful and efficient service in the last position occupied, the computation is as follows:

The first year 60% of "high 3" average pay minus any social security disability benefits received. After the first year this amount is 40% of the "High 3" average pay, minus 60% of any social security disability benefit received. No COLA's are payable the first year. At age 62, the annuity is recomputed as a non-disability annuity, including credit for the period of disability.

Deferred Retirement CSRS: If you meet the general service requirement and are separated from federal service for any reason before you meet the age requirement for immediate retirement and if you do not withdraw your contributions from the Civil Service Retirement Fund, you may receive a deferred annuity which is payable only upon attainment of age 62. Three months before you reach age 62, you need to file an "application for deferred retirement" (OPM Form 1496 and OPM Form 196A).

Deferred Retirement FERS: To be eligible you need to have 5 years of creditable federal civilian service. Employees may receive benefits at age 62 with at least five years of service and a minimum retirement age with 10 years of service. Generally the basic annuity component of FERS is 1% of the employee's high 3 years average pay, multiplied by years of service. If the employee retires at age 62, or later with at least 20 years of service, a factor of 1.1% is used rather than 1%.

CSRS Retirement Computation Formula:

ex.: \$40,000=high 3; 30 years

1.5% x "high 3" x (years 1-5)	1.5% x 40,000 x 5 = \$3,000
1.75% x high 3 x (years 6-10)	1.75% x 40,000 x 5 = \$3,500
2% x high 3 x (all years over 10 incl. s/l credit)	2% x 40,000 x 20 = \$16,000
	\$22,500/ 12 months =
	\$1875/month

FERS Retirement Computation Formula:

ex. \$40,000=high 3; 30 years

1% x high 3 x years in svc	1% x 40,000 x 30 = \$12,000/yr
	= \$1,000/month

Retiree Annuity Supplement (FERS):

The retiree annuity supplement is a benefit paid to certain FERS employees who retire before age 62. The supplement is an estimate of the amount of social security benefits earned during FERS service.

FERS employees are eligible for the supplement at or after the minimum retirement age 55-57 with 30 years of service, or 60 years of age with 20 years of service.

The supplement is subject to the same earnings test that applies to the payment of social security old age benefits. Earnings in excess of the amount under social security (10,080 in 2000) will reduce the annuity supplement by \$1 for every \$2 earned in excess of the exempt amount.

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New TSP Contributions Limits:

<u>Year</u>	<u>CSRS</u>	<u>FERS</u>
2002	7%	12%
2003	8%	13%
2004	9%	14%
2005	10%	15%

TSP Tax Saver (If you don't currently contribute to TSP, please read this!!!)

Example of an employee's gross bi-weekly pay is \$1,700 and contributes 10%:

Base salary per pay period	\$1,700
10% TSP	<u>170</u>
Taxable income	\$1,530

\$1530 taxable income

25% tax

\$ 382.50 tax

If no contributions to TSP:

\$1700 taxable income

25% tax

\$ 425.00 tax

So in essence you spent \$42.50 to save \$170.00 towards retirement. Yes you have to pay the tax when you withdraw it after you retire, but if you look at the earlier estimates of gross retirement pay, your tax bracket will be considerably less. Can you afford not to contribute??

In the next newsletter I will try to cover the rising cost of life insurance. Stay tuned.....



## VETERAN'S RIGHTS

### Disability Compensation

If you are a veteran and you are disabled and think your compensation percentage should be increased or if you think you should be considered for a disability but currently don't have compensation, there are 4 criteria to address when applying for compensation.

1. You need proof your disease or injury occurred in service or was aggravated in service.
2. You need to have this disability now.
3. There needs to be a link between your illness/injury and your time in service, "credible evidence".
4. You cannot have been dishonorably discharged.

Per #3 above, "credible evidence" can be a claim from a family member or friend who will write a statement attesting to the link between the illness/injury and service time. An example would be if your brother states that before your time in service you had no problem whatsoever with your knee and ever since you returned to civilian life, you've had nothing but problems with it.

Even if your application is denied, you can appeal it as many times as you want, as long as you appeal within one year of the denial. If the one-year time has lapsed, you may still reapply for the same illness/injury. You may reapply as many times as you want.

Around 1998, the VA employees were under a "quota" system and claims were

unfortunately denied often without cause. Congress intervened and they are under new rules now, "grant if you can, deny if you must". If you applied around 1998 and were denied, please reapply now. The results will probably be different. If you win your appeal, benefits are retroactive to the original filing date. That is why appeals are better than starting a new claim.

If your claim is accepted but you don't agree with the percentage of disability, you can appeal that as well.

Response time to applications can be up to 10 months, others are quicker depending on complexities. "Priority cases" are cases where the veteran is terminal or over the age of 70. Once accepted, you should start receiving benefit checks by the 1<sup>st</sup> day of the next month.

On July 9, 2001 a Presumptive Law passed in congress that Vietnam veterans who have developed Type 2 Diabetes do not need evidence that it occurred in service. You only need to prove that you stepped foot in Vietnam during the war. Any diagnosis given within one year of service also falls under Presumptive Law.

If your disability is not chronic, that is you are not expected to have the illness/injury for the rest of your life, the VA may require you to get re-examined. If the illness/injury is corrected your benefits may be taken away.

However, if you have been receiving benefits for a particular illness/ injury for 20 years or more, the VA cannot ask you to be re-examined for that illness/injury unless they suspect fraud.



VA Loans: VA loans are available to veterans for buying a home, a manufactured home, a lot for a manufactured home, or certain types of condominiums. Once you make good on the first loan, you may take out unlimited number of additional loans. VA loans are eligible to surviving, unmarried widows and widowers as well.

The VA also makes refinancing loans if you wish to refinance your VA mortgage at a lower interest rate. You may also refinance a non-VA loan.

The VA also offers special grants to help certain disabled veterans to have their homes specially adapted to their needs.

Burial Benefits: The VA can furnish a monument to mark the unmarked grave of an eligible veteran.

The VA also can provide an American flag to drape an eligible veteran's casket.

The VA can also reimburse burial expenses up to \$1500 for veterans who die of service-related causes. For certain other veterans, they pay \$300 for burial and funeral expenses and \$150 for the plot.

Life Insurance: The VA offers several term life insurance policies. Please contact the following for more information about any of these topics.

For more information on veteran's benefits, go to [vabenefits.vba.va.gov](http://vabenefits.vba.va.gov) or call 1-800-827-1000. Your local VA office should also have booklets containing this information.

## **-Thank you cards -**

*All at APWU: Thank you so much for your kind thoughts, prayers and lovely flowers. Your caring & support are deeply appreciated.*

**--Barry, for the Barr Family**

*APWU: Thanks for the beautiful plant. Feeling a little better every day. Thanks again.*

**--Kelli Muchow**

*Thank you, sincerely, for your kind thoughts and the lovely floral tribute sent at the time of my mother's passing. This expression of sympathy by the members of the APWU will long be remembered and is greatly appreciated. Sincerely,*

**--Laurine Roerich  
(Supervisor, Customer Relations Coordinator)**

*APWU, Sophie thanks you so much!!! Thank you for the wonderful house plant! It makes a perfect addition to Sophie's room!*

**--Todd, Jennifer, Izaach and Maris  
The Pedersons**

*Thank you so much for the beautiful bouquet of flowers. Mom always loved flowers and plants.*

**--The John Bergh Family**

*We would just like to say thank you for the wonderful plant and for thinking of us. May God bless all of you.*

**--LaVonya, Dondi, Faith, Isaac (Koenig)**

A huge THANK YOU to Pal Hedlund for brightening the days of the stewards and helping make their job a little sweeter. It's very much appreciated!

Patty Carriere  
Diane Fitterer

## Schedule Changes

Requests for temporary schedule change for personal convenience must be submitted by the employee on PS Form 3189. Each request is submitted in duplicate and must be signed by the employee and the local union steward.

The union does not approve or disapprove changes in the schedule. The union steward only signs the request form to indicate a waiver on any claim for out-of-schedule premium pay resulting from the change. **Management approves or disapproves all requests for temporary schedule changes.**

The local union is responsible for determining if a request for a temporary schedule change is legitimately for the convenience of the employee rather than for the convenience of management. If there is any operational convenience for management (even if it is advantageous to the employee), the steward may refuse to sign the request.

Management is strictly prohibited from asking an employee to sign a temporary schedule change in order to prevent payment of out-of-schedule overtime.

The union must give full consideration to each request for a temporary schedule change. If the request has merit and is made by and for the convenience of the APWU bargaining unit employee and does not impose undue hardship to other employees, then the union should sign the request.

The union may refuse to sign a temporary change of schedule request for the following reasons:

1. When the request for a schedule revision was initiated by management and does, in effect, constitute an attempt to avoid payment of overtime and/or out-of-schedule premium pay for work performed outside of schedule.
2. When signing the request would result in undue hardship on other employees.
3. When the requests are for such frequency or duration of time that the employee has, in effect, assumed a schedule that he/she could not obtain by seniority bid.
4. When the request for change of schedule is for an indefinite duration (no specific ending date).
5. When the request for change of schedule circumvents the provisions of the National Agreement.

"it's more than a privilege, it's a responsibility"

**VOTE**

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