

Federal Retirement Fairness Act reintroduced in House

On Oct. 19, Reps. Derek Kilmer (D-WA), David Valadao (R-CA), Don Bacon (R-NE) and Gerry Connolly (D-VA) introduced the Federal Retirement Fairness Act, legislation that would allow certain federal employees to make catch-up retirement contributions for time spent as non-career employees after Dec. 31, 1988, making it creditable service under the Federal Employees Retirement System.

The legislation would cover letter carriers who were employed as casuals, transitional employees or city carrier assistants, providing them with greater retirement security.

"NALC is pleased to see the Federal Retirement Fairness Act reintroduced in the House," NALC President Brian L. Renfroe said. "We urge the House to pass this bill that would benefit letter carriers and other federal employees who have devoted their working lives to public service. A significant number of active city letter carriers have worked in a non-career position, and that time is not currently creditable for retirement. This bill would change that, allowing letter carriers, and millions of other federal employees, to buy back this time and plan for their well-earned retirements."

All letter carriers are encouraged to contact their representative and ask them to co-sponsor the bill.

Taub and Day confirmed for PRC

On Sept. 28, the Senate confirmed the nominations of Thomas G. Day and Robert G. Taub to be commissioners of the Postal Regulatory Commission (PRC). After they were nominated by President Biden to serve as PRC commissioners, the Senate Committee on Homeland Security and Governmental Affairs had advanced their nominations following hearings earlier in September.

The PRC is an independent agency that exercises regulatory oversight over the Postal Service. Its responsibilities include preventing anticompetitive practices, promoting accountability, adjudicating complaints, setting postal rates and helping oversee delivery service standards.

The PRC is made up of five commissioners who are nominated by the president for six-year terms and confirmed by the Senate. Taub is a two-time appointee to the commission following unanimous confirmations by the Senate in 2011 and 2016. Taub previously served as chairman of the commission from December 2014 until January 2021. Day, a first-term commissioner, will bring broad experience in both the global and domestic postal sectors, including 35 years working in senior roles at the Postal Service. Day and Taub were both confirmed for terms that will expire on Oct. 14, 2028.

"NALC congratulates Thomas Day and Robert Taub on their confirmations to this important agency," President Brian L. Renfroe said. "We look forward to working with them to ensure that the Postal Regulatory Commission fulfills its oversight responsibilities to promote a Postal Service that benefits the letter carriers who deliver America's mail and our customers."



Robert G. Taub Thomas G. Day

Make the most of your investments in the Thrift Savings Plan

As the end of the year approaches, now is a great time to take stock of your finances. That's true whether you've just converted to career or are a longtime carrier. As a letter carrier, that means considering how the Thrift Savings Plan (TSP) can play a valuable role in your retirement strategy.

The TSP is an essential component of the Federal Employees Retirement System (FERS), the retirement program that covers most USPS employees. Like many of the 401(k) savings plans offered by private-sector employers, the TSP allows federal employees to save pre-tax dollars each month in an investment account—giving letter carriers who participate the chance to save for retirement quickly and easily. TSP participants choose how the money in their account is invested.

The Postal Service automatically enrolls new career carriers in TSP. City carrier assistants (CCAs) converted to career, or career letter carriers hired on or after July 31, 2010, have been automatically enrolled. Five percent of the base pay of new enrollees is automatically deducted and deposited in a TSP account each pay period, though participants may choose to eliminate, increase or decrease their level of contributions.

The Postal Service deposits matching contributions up to 4 percent of basic pay, as well as automatic agency contributions equal to 1 percent of basic pay. Career letter carriers hired before July 31, 2010, and covered by FERS, were automatically enrolled in a TSP account with 1 percent contributions from the Postal Service, but with no automatic employee deductions. Instead, the deductions must be set up by the employee. USPS will match a portion of the first 5 percent of FERS employee contributions. The first 3 percent is matched dollar for dollar; the next 2 percent are matched with 50 cents per dollar. This is in addition to USPS's automatic 1 percent contribution, for a total USPS contribution of 5 percent of the letter carrier's base pay when the carrier elects to contribute 5 percent or more.

For CCAs who have not yet converted to career letter carriers, NALC's Mutual Benefit Association offers a CCA Retirement Savings Plan, where traditional IRA funds can be rolled into the TSP once the CCA becomes a career letter carrier.

Unlike with some other employee benefits, there is no open season for enrollment in TSP. Carriers can use LiteBlue to enroll in the TSP or to make changes to their deductions or investments at any time of the year. The benefits of easy, tax-deferred savings through TSP are amplified by the Postal Service's matching contributions to your account.

Visit tsp.gov or call TSP-YOU-FRST (877-968-3778) to check out planning tools and calculators designed to assist with retirement decisions.

Still time to give through CFC

The open enrollment period for the Combined Federal Campaign (CFC) began on Sept. 1 and ends on Jan. 15, 2024. Since its inception in 1961, the CFC has raised nearly \$8.7 billion for charities and people in need. Federal and postal employees participate in the CFC by choosing from a list of charities to support through automatic deductions from their paychecks.

All active letter carriers can participate in the CFC through payroll deduction. Participants may use payroll deduction, credit or debit cards, or bank accounts to make recurring donations. They also may make a one-time donation using any of these methods except payroll deduction. Participants can even volunteer for the charity and count the value of the hours as money raised.

The easiest way to sign up is through the CFC Donor Pledging System at cfcgiving.opm.gov or through the CFC Giving smartphone app, available on the App Store and Google Play. Retired letter carriers may donate through a deduction from the annuity, by making a one-time or recurring donation using a credit or debit card, or through an automatic deduction from their bank account using the CFC Donor Pledging System.

Letter carriers can choose from among 2,000-plus nonprofit charitable organizations to support through CFC. By looking at the list and choosing a charity's CFC number, you can donate directly to one or more charities. You can search for charities at cfcgiving.opm.gov/offerings.

"There's no easier way to make a difference than through CFC," NALC President Brian L. Renfroe said.

For more information, go to nalc.org/cfc.

MDA to hold raffle at rap session



NALC will be holding an MDA raffle during the national rap session to be held Nov. 17-19 in New Orleans. Tickets are \$10. Ten stuffed MDA bags filled with "a little bit of everything" will be raffled off. There will also be a grand prize of a stuffed MDA bag that includes a blue MDA shirt, an autographed softball, an autographed NALC MDA shirt and an autograph Topps card by Team USA member and professional softball player Mia Davidson. Use the QR code at right to purchase tickets or make a donation.



California carriers hold rallies to raise awareness of crime

Chanting "Enough is enough!" letter carriers from two California branches held rallies in October to highlight the surge in criminal attacks on letter carriers that is occurring nationwide.

"Everyone is here today because enough is enough," Region 1 National Business Agent Keisha Lewis told dozens of Garden Grove Branch 1100 letter carriers and other postal workers at a rally outside Compton's main post office on Oct. 4. "When I got hired, it was unheard of for a letter carrier to be approached or attacked by anyone, and this has to stop."

NALC President Brian L. Renfroe, agreed, telling attendees, "The Postal Service was founded nearly 250 years ago, and since then, letter carriers have been able to walk down even the meanest streets of this country without many problems. Unfortunately, that's no longer the case."

The change began in the COVID-19 pandemic's early days, when valuable contents flowed through the mail stream, such as stimulus checks. That, in turn, led to elaborate check-washing schemes.

"One of the things that's very concerning is that a lot of these crimes seem to be organized," he told a reporter in Compton. "So, you've got the people who are robbing letter carriers, not necessarily the people who are utilizing those checks once they get their hands on them. So, there's a number of layers to it."

"This problem is growing, not just here in Compton, not just here in Southern California, but around the entire country," Renfroe added. "Nearly every single day, we hear of additional incidents of violence against our members. Think about this: Targeted armed robberies, assaults, shootings and even murder have become part of our job."

NALC is leading the call for strong action that will stop the trend.

"Over the past several weeks, we've had [rallies] like this in Chicago," Renfroe said. "We've had events in Cincinnati to bring attention to these violent attacks against our members. And that's why we're here once again tonight, to send a very clear message. This violence against our members has to stop."

He told the media covering the rally that since 2020, there have been more than 2,000 violent attacks on letter carriers. Of that, only about 14 percent have been prosecuted federally, he said adding to the audience, "Let that sink in."

"You know what that tells me? That there's a strong message being sent that 86 percent of the people who do this get away with it, and that has to change," he said.

Eight days later, Greater East Bay Branch 1111 organized a rally in Oakland to spread the word in the Bay Area.

"We have lost some employees. They have resigned after being robbed," Branch 1111 President Ed Fletcher told the attendees on Oct. 12. "Some of them are still out and have not come back because of the post-traumatic stress of being robbed."

In Oakland, Renfroe repeated his call for the community to help protect letter carriers. Even though letter carriers are federal employees and crimes against letter carriers performing their duties are federal crimes, the prosecutions that have occurred have often been at the local level, watering down sentences compared to the penalties available to prosecutors.

It takes a joint investigation among the Postal Inspection Service, the U.S. attorney general's office and a local police force to hand over the case to federal prosecutors. That, combined with the low number of such cases being prosecuted in the first place, leaves much to be desired in terms of deterring potential lawbreakers who aim to attack letter carriers.

"When these crimes are not prosecuted, it sends a message to criminals that they can get away with robbing a letter carrier," President Renfroe said.

"I am furious that our members continue to be targeted and harmed with no end in sight," he said. "I have said many times that there is no single solution to this disturbing problem, but more can be and must be done, and it must be done immediately."

"Every employer has a duty and obligation to protect its employees on the job. The Postal Inspection Service is not protecting us, and the U.S. Department of Justice is not doing its job prosecuting these crimes," he added.

In a positive sign, two days before the Oakland rally, the U.S. attorney of Northern California and U.S. postal inspector in charge announced the indictments of 10 people involved with the theft of postal keys, mail truck break-ins, assaults on letter carriers and other criminal acts involving the interference with the delivery of mail. They also raised the reward for information leading to arrests and convictions in such cases to \$150,000 from \$50,000.

"For folks who are out there threatening letter carriers, committing these robberies, stealing these keys, we will charge these cases federally and there will be severe consequences," U.S. Attorney for the Northern District of California Ismail J. Ramsey said.

"To any copycats or wannabes out there who might consider robbing a postal worker, I ask you to consider the years you will face in federal prison, the price on your head, and that postal inspectors will not stop hunting you. The proceeds of this crime are not worth your freedom," Postal Inspector in Charge Rafael Nuñez said.

In addition to federal prosecution, President Renfroe has called on the USPS Inspection Service to increase its efforts at preventing these violent attacks before they occur.

"Postal inspectors and postal police officers work diligently to investigate and prevent instances of violence against our employees," he said, "and yet, current methods of prevention clearly are not working. The situation is worsening."

Renfroe called on the Inspection Service's leaders to do more: "Times have drastically changed, and methods for protecting our members while we do our job must reflect the current circumstances."

The rallies are part of NALC's effort to get out a multifaceted message—to the Postal Service to better protect letter carriers on their routes; to residents to alert authorities if they see anything worrisome and to preserve evidence, such as doorbell or other surveillance videos, for use by investigators; to their elected representatives to be aware of the need for solutions; and to locally based federal prosecutors to take these cases and apply the more harsh federal penalties that local prosecutors do not have available.

Another way NALC is getting the message out is through regional TV broadcasts, radio shows and print articles about the rash of violence nationwide. Bringing the letter carrier perspective to these media reports increases community awareness of the issue and helps strengthen NALC's call for solutions. That is especially so because of the widespread public support for letter carriers, who in poll after poll have for years topped the list of the most trusted and highly regarded federal employees.

President Renfroe called on local branches to hold rallies such as the initial four. Branch leaders are encouraged to contact their national business agents' offices for information and material to help organize a rally or for help contacting the media to amplify our message to their communities.

"Events like these make a difference and bring awareness to this growing problem. I encourage all NALC branches, especially in areas that are experiencing an uptick in crime, to mobilize and plan similar events," he said. "When we all come out with a unified message, we are heard."



President Brian L. Renfroe led the rallies in Oakland (above) and Compton (below)



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NALC Bulletin is published semi-regularly by the National Association of Letter Carriers. Postage paid at Washington, DC, and at additional mailing offices.

POSTMASTER: Send address changes to Membership Department, NALC, 100 Indiana Ave. NW, Washington, DC 20001-2144.

CHANGE OF ADDRESS? Contact the Membership Department.

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Circulation: 10,000. Union-printed using soy-based inks.

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