In This Issue

FEATURES

6 Changing the Culture Through Advocacy  The 2018 Legislative Training Seminar will focus on strengthening NAPS’ presence with its elected officials and legislative champions.

13 Resolutions-Writing 101  Learn how to better express yourself by using the proper format to write your national convention resolutions.

19 Retirement Is a Process—Start Now  Often, people define themselves by the work they do. Deciding what you want your next role to look like is just one of the steps you need to consider before retiring.

RESIDENT OFFICERS

3 Be Resolute About National Convention Resolutions  Brian J. Wagner

4 You Are the Leaders  Ivan D. Butts

5 Thank You for Listening  Chuck Mulidore

COLUMNS

12 Legislative Update  Bruce Moyer

DEPARTMENTS

4 NAPS Training Calendar

7 2018 LTS Registration Information  Hotel room block expires Feb. 15; registration closes March 2

8 NAPS of Note

16 SPAC Contributors

17 SPAC Scoreboard

22 Thoughts from the NAPS Branches  Darryl Williams

Thrift Savings Plan  October 2017

23 Notes from the National Auxiliary  Linda Rendleman
Be Resolute About National Convention Resolutions

We are in full swing preparing for the 2018 NAPS National Convention at the Mohegan Sun, Aug. 6-10. You must be thinking, but it’s only December 2017. True, but it seems like yesterday it was July and, now, here we are with the holidays just around the corner and many people have yet to start their holiday shopping. Before you know it, our 2018 NAPS National Convention will be here.

It’s never too late to be resolute about preparing for the future. That preparation includes thinking about national convention resolutions you want to submit that changes the way NAPS conducts business, clarifies our Constitution & Bylaws or adds something new.

As many may recall, during our 2012 national convention in Reno, NV, NAPS instituted our convention One Book. Since then, the One Book has become a vital document for our national convention and it takes time to prepare. As the name implies, the One Book contains everything about our national convention, such as greetings, the convention schedule, activities, Executive Board and financial reports, convention rules, the NAPS Constitution & Bylaws, voting strength and, of course, our convention resolutions.

If you noticed, our 2018 National Convention is the first week of August—much earlier than most national convention years. This requires our publication deadlines to be that much earlier. To ensure NAPS can meet these deadlines, our production schedule for getting all material to the printer will be on us before we know it, just like the December holidays.

Therefore, NAPS has established specific 2018 deadlines for when various national convention materials are due from members. They are as follows:

- May 1—Self-Nomination National Convention Committee Request forms
- June 8—Branch Newsletter and Website Contest submissions
- June 18—Convention resolutions from state conventions ending before June 10
- June 29—All branch and convention resolutions from state conventions occurring after June 10

Please pay close attention to these deadlines. I do, however, want to focus on the deadlines for submitting convention resolutions. Now, to ensure proper editing of resolutions for placement and printing in the national convention One Book, NAPS Headquarters has established the policy that all resolutions must be submitted to NAPS Executive Vice President Ivan D. Butts as a Microsoft Word document.

NAPS will not have time to retype hardcopy resolutions. Furthermore, we want to avoid mistyping any submitted resolution. Besides, due to the limited time NAPS has to number, coordinate and format resolutions for printing in the One Book, there can be no exceptions to missing the resolutions deadlines. NAPS will notify a branch if their resolution was not accepted for publication in the One Book.

However, local and state branches do have the option to submit resolutions at the national convention. Submissions must be received by the NAPS executive vice president (EVP) before the deadline as outlined in the National Convention Rules. Once accepted by the EVP, the resolution will be numbered and given back to the branch submitting the resolution. The branch then is responsible for making at least 1,400 copies, at the branch’s expense, and having the sergeants-at-arms distribute the NAPS-numbered resolution on the convention floor.

Be advised: The NAPS Headquarters convention business office does not provide copy service for resolutions submitted at the national convention. Therefore, NAPS encourages all branches to be resolute about submitting national convention resolutions as early as possible—definitely before the respective deadlines.

Continued on page 6
he late Marvin Gaye recorded an album titled, “Here, My Dear.” One of the songs on the album—“When You Stop Loving Me”—could serve as the theme song for federal employees as we negotiate and navigate in this new Washington, DC, beltway environment.

The federal workforce has contributed $182 billion toward deficit reduction since 2011 through a three-year pay freeze, reduced pay increases, unpaid furlough days due to sequestration and two increases in retirement contributions for new hires—all without any additional benefits.

We continue to stand at a critical time in the life of the USPS. The White House and congressional budgets would have enacted a 1 percent increase in retirement contributions for those in the Federal Employees Retirement System (FERS), phased in over a period of several years. The budgets also proposed to replace the current high-three average salary to calculate retirement annuities with a five-year salary baseline, eliminate cost-of-living adjustments (COLAs) to current and future FERS employees, reduce the COLA for CSRS employees by 0.5 percent and eliminate the FERS annuity supplement for eligible employees.

As federal employees, it appears we have been spared the ill effects of those proposed budgets with passage of the Senate version of the 2018 budget that does not strip away the hard-fought benefits of the middle-class workforce that serves America. However, we still see on the horizon the possibility of a 2019 budget that once again will challenge our rights to work for a middle-class lifestyle that supports the nation’s economy, as well as our families.

Your NAPS legislative team will continue to be vigilant regarding the legislative events that would impact members of the National Association of Postal Supervisors.

Now, as we are moving from Thanksgiving to the Christmas holiday season, I want to pause to wish you, my NAPS family, a joyous and beautiful holiday season.

This time of the year always poses challenges to us as we work to deliver the highest-possible quality of mail service to America, while also dealing with some employees who are struggling with personal issues that can be magnified during the holidays. We also must deal with issues in our own personal lives. In addition, we still must be the guiding force to ensure that the Postal Service continues to move the mail during this critical time of year.

Your efforts bind a nation together by connecting families across the world. You do this by managing the operations that process all the letters, cards and packages shipped during this time of year. I have seen the results of this firsthand as my son received my care packages during the holidays he spent in Iraq. It was because of your dedication to providing the highest quality service to the American public that can be given that the lives of not only my son but the lives of others in his unit were blessed.

As the leaders on the front lines making the USPS shine, I thank you for always working to the benefit of our customers. There is a good reason why we can never stop serving. On July 20, 2017, on MSNBC Morning Joe, Sen. Rand Paul told host Mike Barnacle, “The government doesn’t do a good job of distributing anything. Look at the Soviet Union distributing bread, look at the current Post Office trying to deliver letters.” Really? Stay strong, brothers and sisters.

I thank you for all you are doing to keep the United States Postal Service moving in the right direction as you provide the services constitutionally promised by law to bind the people of America together and pledge to support the effort to live up to the mission statement of our great association. God bless, merry Christmas and best holiday wishes to you and your family.

In solidarity ...

naps.ib@naps.org
Fall has faded into winter. With the onset of winter comes peak season for postal employees. It’s a time of joy in our hearts for the coming holidays, but also a time of long hours, no days off, unrealistic expectations and, finally, exhaustion. It’s even more complicated by the fact we have been hearing for some time now a litany of bad news:

1. Mail volume for the Postal Service is down significantly; consequently, revenue is down.
2. Employee schedules in the plants often do not match mail arrival or workload.
3. There seems to be no legislative relief from Congress on the horizon.
4. The vehicle fleet is outdated.
5. Many employees are “disengaged.”
6. Many employees are not working safely.

These are just a few; there are many more ills that plague the Postal Service. We have heard all this and it drags down morale. Many of us would like to hear an uplifting message—a vision for the future that drives hope for better days ahead. But do we really know what next year will bring? Is this truly the time for bright messages portending a better future?

Employees are tired, constantly doing more with less, yet not seeing the results of that effort. The author Peter Bregman would argue that morale-boosting speeches in a time of turmoil only erode trust. So, is silence the answer? Is saying as little as possible to avoid communicating bad messages a strategy? As Bregman writes, silence only confirms our worst fears. Silence isn’t the absence of communication; it’s the nightmare of communication.

Painting a picture of the present we know can be far more valuable and comforting than painting a picture of the future we don’t. We don’t always need the answers. Sometimes we just need to know that we’re not alone and we’re understood—to know that someone we trust knows how we feel and can reflect that back to us with compassion.

So, based on Bregman’s principles, here is what I think we need (and don’t need) from the Postal Service in a year-end, post-peak message to our employees:

1. We don’t need “gloom and doom;” we can handle the truth.
2. We don’t need “high hopes” in the face of an unclear future.

Chuck Mulidore
Secretary/Treasurer

Annual Leave Exchange Program

Did you know the Postal Service offers an Annual Leave Exchange Program (ALEP)? It’s available through the LiteBlue website. The website offers a lot of information that can help you manage your employment, including a solid plan for retirement.

The ALEP offers eligible career employees the option to receive a lump-sum payment in exchange for annual leave. You only can exercise this option during open season. Employees who are eligible receive a letter about the leave exchange annually.

The ALEP applies to leave that will be earned during the next year. Once you make the exchange, you no longer are eligible to use the annual leave. Other conditions also apply.

The exchange program has a “Constructive Receipt” clause that is governed by the Internal Revenue Service. It stipulates that Postal Service employees are not allowed to exchange leave already earned that exceeds the agency’s carryover limit. EAS employees have an annual leave carryover limit of 70 days or 560 hours.

There are a number of ways in which USPS employees can make their ALE elections. You can use PostalEASE Online, LiteBlue, Blue or one of the many kiosks designated for employees to conduct business. You also may use the self-service phone option by calling (877) 477-3273.

Always make sure your contact information is correct and updated on LiteBlue so you can continue to receive valuable information to help you make important employment decisions that also will help toward retirement.

P.S.: Always remember to share what you know!
3. We need to feel valued and important. We don’t need “thanks for what you do every day.” We need a real, compassionate “thanks for helping the company stay together during tough times.”

4. We had successes this past year; we had some failures, too. But the extra effort you gave was noticeable and appreciated.

5. Thank you to all the families who provided patience, support and understanding to all our employees.

6. Finally, thank you for listening.

Is the future bright for the Postal Service? We sure hope so, but we really don’t know. We do know that we have each others’ backs. We have been down this road before and we will survive. I’m the eternal optimist. I believe in our future, but a compassionate “reality check” every so often would help. As Bregman writes, “Sometimes the smartest vision you can have is a clear one of the people in front of you.”

My wish for each of you is to have a beautiful and blessed holiday season in the joy and safety of your families. May God bless you during this joyous season and lift your hearts above the worries of daily life. Thank you for listening.

naps.cm@naps.org

Be Resolute About National Convention Resolutions
Continued from page 3

Consider it a holiday gift. In this month’s Postal Supervisor, a brief article has been published on how to write resolutions (see page 13). So be resolute on those resolutions. I also encourage you to be resolute about your holiday shopping. In the meantime, best wishes to you and your family for a happy holiday season and a prosperous and healthy New Year!

naps.bw@naps.org

The 2018 LTS will focus on strengthening NAPS’ presence with our elected officials and legislative champions. As LTS delegates, whether first-timers or veteran advocates, we will prepare to move our issues to the Hill with intensive orientation on the state of postal issues that matter to NAPS and the USPS. We also will learn about the key ingredients for successful meetings with members of Congress and their staffs. These events will conclude with us heading to Capitol Hill to educate Congress about the dynamic role the Postal Service continues to play in our nation’s economy and legislative proposals that will improve the Postal Service as we continue to serve America.

This is a reference for the order of events; all times are tentative.

**Sunday, March 11**
- 9 a.m. – 6 p.m. Registration
- 9 a.m. – noon Secretary/Treasurers Training
- noon – 12:30 p.m. Financial Planning, Dillard Financial Services
- 1 – 2 p.m. First-Timers’ Orientation
- 2:30 – 3:30 p.m. Non-Denominational Worship Service
- 4 – 5:30 p.m. Town Hall with the Resident Officers
- 6:30 – 8:30 p.m. State Legislative Chairs Dinner

**Monday, March 12**
- 6:30 a.m. Continental Breakfast
- 6:30 – 7:50 a.m. Registration continues
- 8 a.m. – 5:30 p.m. SPAC Café
- 7:45 a.m. Opening Session and Legislative Training
- noon Luncheon
- 1:30 p.m. Legislative Training continues
- 4:45 p.m. State Caucus Meetings
- 4:45 – 5:15 p.m. SPAC Photos
- 6:30 – 8:30 p.m. SPAC Reception

**Tuesday, March 13**
- 6:30 – 8:30 a.m. Continental Breakfast
- morning/afternoon Delegate meetings on Capitol Hill
- 2 – 5 p.m. Capitol Hill Debriefings with NAPS legislative team

**Wednesday, March 14**
- 8 a.m. – 4 p.m. Debriefings with NAPS legislative team continue
2018 Legislative Training Seminar
Registration Information

Hotel room block expires on Feb. 15, 2018 • LTS registration closes on March 2, 2018

Register for LTS online only at www.naps.org

LTS Registration Fee—$225

The 2018 LTS online registration fee is $225 if registration is submitted on or before Feb. 16. After Feb. 16, the fee is $300. No LTS registrations or payments will be accepted after Feb. 23.

No on-site registrations will be accepted.

Each official LTS registrant will receive an LTS confirmation receipt from NAPS Headquarters. If you registered for LTS and do not receive your confirmation by March 2, contact NAPS Headquarters immediately.

Refund Requests

All refund requests must be submitted in writing and received at NAPS Headquarters on or before March 2. All approved refunds will be paid after LTS and before March 30.

Substitutions

If you need to make a substitution of an LTS registrant, call NAPS Headquarters at 703-836-9660. All requests for LTS delegate substitutions must be received no later than March 2. No substitutions will be honored after March 2. On-site LTS substitutions will not be allowed.

Marriott Crystal Gateway
1700 Jefferson Davis Hwy
Arlington, VA 22208

Hotel Rates and Reservations

Delegates and guests attending the 2018 LTS are responsible for making their own lodging reservations directly with the Marriott Crystal Gateway Hotel.

To make a reservation, please call the Marriott at 703-920-3230 or toll-free at 877-212-5752. Reference the group’s name: National Association of Postal Supervisors. To reserve a room online, go to www.naps.org.

The LTS single/double room rate is $270, plus applicable state and local taxes. Check-in time is 3 p.m.; check-out, noon.

The room block expires on Feb. 15, 2018. Reservations made after that date may be at a higher room rate, if available at all.

To guarantee reservations, the hotel must receive a deposit of one night’s room rate and tax by major credit card at the time of the reservation.

Cancellations must be received at least 24 hours before arrival or the deposit will be applied to your credit card. The hotel confirmation is your responsibility.

NAPS Headquarters does not confirm lodging reservations.
The Northeast Region Training Seminar provided a weekend of training Sept. 29 to Oct. 1. Northeast Region Vice President Tommy Roma, New York Area Vice President Jimmy Warden, Mideast Area Vice President Hans Aglidian and New England Area Vice President Greg Murphy offered seminars that covered issues confronting the Postal Service, NPA, Sales, DDF, legislation and other pertinent issues that were brought to the floor.

The seminar was at the Villa Vosilla in Tannersville, NY, in the beautiful Catskills Mountains.

Michael Rakes, Greater Boston District manager, discussed NPA and the mitigating factors process. The registration fee was waived in lieu of a donation to SPAC. For every $10 a member donated to SPAC, they received a ticket for a raffle drawing that offered five $100 gift cards, two Keurig coffee machines, a tablet, two wine baskets, a Buffalo Sabre hockey jersey and a free, all-inclusive weekend for two at the Villa Vosilla. It was a great weekend for SPAC: $7,140 was raised.

Photos by Butch Maynard, Branch 51 vice president.

Northeast Region Training Seminar attendees

Doug Tulino, Labor Relations vice president, discussed many issues confronting the Postal Service and responded to attendees' questions and concerns.
Tom Callahan, Sales, talked about the department and responded to questions.

NAPS Executive Vice President Ivan D. Butts brought members up to date on the current legislative climate and stressed the importance of contributing to SPAC.

Special thanks to Branch 100 members who ran the SPAC raffle, resulting in more than $7,000 being raised for SPAC. From left: Jim Puccio, Tu Tu, Drew Martin and Tom Hughes, Branch 100 president.

Charlie Scialla of Scialla Associates discussed disciplinary defense and the procedures involved in handling cases.

Al Lum, Scialla Associates, explained debt collection procedures.
Western Region Vice President Marilyn Walton and Rocky Mountain Area Vice President Myrna Pashinski attended two meetings in Phoenix, including one with the Phoenix postmaster and his direct reports on Friday. Walton and Pashinski met with Branch 246 members Saturday morning to share the results of Friday’s meeting.

NAPS officers took part in the swearing-in ceremony in Upper Marlboro, MD. From left: Eastern Region Vice President Richard L. Green Jr., National Secretary/Treasurer Chuck Mulidore, Patricia Brownfield (Branch 531, Southern Maryland GMF/ND), Mozell Singleton-Belger (Branch 183, Charlotte, NC), Capitol-Atlantic Area Vice President Troy Griffin, Mideast Area Vice President Hans Aglidian and Executive Vice President Ivan D. Butts.

Charlotte, NC, Branch 183 Treasurer Kim Boggan (left) and North Carolina State Legislative Liaison Karen Douglas worked the NAPS booth at the A-Plus National Convention in Louisville, KY.

East Bay (Oakland, CA) Branch 127 had its annual casino bus trip. Proceeds from the onboard raffle provide funds for the Margarete A. Grant Scholarships. The college scholarships are awarded each year to deserving children and grandchildren of Branch 127 members.

Grant began her postal career in Oakland; she was the first African-American and woman to serve as a NAPS resident officer. She was secretary, 1986 to 1990, and executive vice president, 1991-1996. Grant retired in 1998 and returned to California. On the bus trip were, from left: Dorotha Bradley, former Western Region vice president; Desirée Whitaker; Marilyn Walton, Western Region vice president; Vontina Swygert, Branch 127 president; Jacqueline Knox; Frances Barfield, Lois Johnson; and Tom Wong, California State area vice president.
Please make a donation to the Postal Employees’ Relief Fund (PERF) during the Combined Federal Campaign’s open solicitation period, Oct. 2-Jan. 12. And help fellow postal employees—active or retired—whose homes were destroyed or left uninhabitable by natural disasters.

Designate **CFC#10268** on the Combined Federal Campaign’s contribution form to make a *tax-deductible* contribution to PERF. You also may send a check directly to PERF, PO Box 7630, Woodbridge, VA 22195-7630. Do your part to support postal employees throughout the country.

*For more information, go to [www.postalrelief.com](http://www.postalrelief.com).*
Federal and postal employees dodged a bullet aimed at their retirement benefits in October when Congress refrained from including any cuts in the Fiscal Year 2018 budget resolution. No instructions reducing federal retirement benefits were contained in the final version of the budget resolution, a remarkable outcome compared to House action weeks earlier and President Donald Trump’s proposed budget.

The House approved the FY18 budget resolution on a 216-212 vote, following the Senate’s approval of the same budget resolution on a 51-49 vote. Passage of the budget resolution paved the way for Congress to proceed on tax reform legislation through reconciliation instructions to the tax-writing committees.

President Trump’s proposed budget, sent to Congress in the spring, would have imposed nearly $150 billion in unspecified retirement cuts—a relatively lower, but still unacceptable, legislative response.

After the Senate passed a budget resolution on Oct. 19 that did not contain cuts in mandatory spending, House Republican leaders elected to accept the terms of the Senate budget resolution, instead of conferencing with the Senate to resolve differences between their resolutions. That resulted in House passage of the Senate budget resolution, avoiding any civil service benefit reductions.

Trouble Still Could Lie Ahead

This good news proves that persistent federal and postal employee advocacy can make a difference. But like all legislative victories, the success could be temporary. Federal benefits could be vulnerable as Congress crafts its FY18 package for funding the federal government. Potential increases in defense spending that bust current budget caps could require offsets that motivate Congress to look once again to federal retirement benefits.

Another front also remains. It’s likely the Trump White House again will call for civil service benefits cuts when it sends its FY19 budget proposal to Congress early next year. It’s been reported that the President’s FY19 budget proposal will include a pay freeze for federal workers in 2019 and eliminate the FERS-defined benefit program for all new government hires.

“If these unacceptable developments occur, the same advocacy that NAPS and other groups mounted this year again will become our playbook,” NAPS Executive Vice President Ivan Butts pledged. “We’ll continue to monitor developments and be ready to defend the benefits that our NAPS members have earned through our lobbying on Capitol Hill and at the grass-roots level. Thanks to all who contributed to this year’s legislative victory.”

Three Nominees for the BOG

On Oct. 26, President Trump announced his intent to nominate the following three individuals to the Postal Service Board of Governors:

Robert M. Duncan—A banker and former chairman of the Republican National Committee, Duncan worked in the administrations of both George H.W. Bush and George W. Bush, serving as head of the Tennessee Valley Authority, a position once held by Marvin T. Runyon, a former postmaster general. Duncan currently serves as chairman of the President’s Commission on White House Fellowships.

Calvin R. Tucker—Tucker is chairman of the Philadelphia Black Republican Council and president and CEO of Eagle Capital Advisors, LLC. He also owned and managed several family businesses, including International Mailing Technologies, Inc. He was the lone African-American delegate from Pennsylvania to the Republican Convention in Cleveland this past year and a strong Trump supporter.

David Williams—Williams served as inspector general of the Postal Service from 2003-2016. In addition to his traditional responsibilities for internal oversight of agency operations, Williams devoted unprecedented attention to the possibilities for Postal Service innovation in the fulfillment of its public responsibilities.
Resolutions-Writing 101

Learn how to better express yourself by using the proper format to write your national convention resolutions.

Action on resolutions is a major part of the business of NAPS national conventions. But first, those resolutions must be written and acted on at NAPS state branch conventions in the coming months. Then, those resolutions a branch adopts that do not involve local issues will be forwarded to NAPS Headquarters to be included in the convention One Book.

That’s well and good, you may be thinking, but how do you write a resolution? That’s what this article is about. Let’s call it Resolutions-Writing 101.

You’ll soon discover that writing simple, effective resolutions everyone can understand is not all that difficult if you keep a few pointers in mind. So let’s get started.

Before you begin putting your thoughts in “whereas” and “resolved” resolution form, write down—in a short sentence—the action you’re requesting. This later will form the basis of the “resolved” of your resolution. Don’t give all the reasons (“whereases”) just yet why you want the action to be taken. We’ll get to all that in a moment.

Let’s come up with a sample resolution that will request an action to be taken; in this instance, one by family members. The same basic thought process will apply to any NAPS-related resolution you may later write.

At the dinner table one evening, family members decide they need to get a dog. That “action,” in a short sentence, might read: “The Smith family needs to get a dog.”

Now, the Smith family needs to state the reasons why that action is desirable. Using the simple-sentence method, family members state all the reasons why the Smith family needs to get a dog:

“Protection against intruders”
“A loyal, loving family companion”
“A reason to get off the couch and get more exercise by walking the dog”

Well, what do you know? We’ve almost put together a simple resolution! All we have to do
now is state everything in resolution format, using “whereases” and “resolveds.”

Whereas, A dog would be protection against intruders, and

Whereas, A dog would be a loyal, loving family companion, and

Whereas, A dog would be a reason to get off the couch and get more exercise walking, now therefore be it

Resolved, That the Smith family needs to get a dog.

Remember, a resolution may have one “whereas” or several. Likewise, it may have one or several “resolveds.” In our sample resolution, the “resolved” could have read:

Resolved, That the Smith family needs to get a dog, and be it further

Resolved, That the dog be obtained from a shelter, and be it finally

Resolved, That the dog be housebroken.

Other resolution-writing pointers to keep in mind are:

• Resolutions should always request a certain action, never demand or threaten it.

• A “resolved” (or “resolveds”) should be a complete, stand-alone statement that clearly and completely states the issue. For example, “The Smith family needs to get a dog.” Don’t say, “Because of all these reasons, it’s important to do this.” The reader shouldn’t have to reread an entire resolution to know what “this” is.

• Avoid using complex “resolveds” that request unrelated actions. Our sample resolution shouldn’t read: “Resolved, That the Smith family needs to get a dog and have the family room paneled.”

• Resolutions should request actions over which the named persons, groups or organizations have control. The Smith family has the ability to get a dog, so a resolution requesting that is in order. However, a “resolved” that reads, “The Smith family needs to make sure everyone on its block gets a dog,” would be inappropriate because the Smith family has no control over that request.

• Don’t use fancy words when simple ones will do (say “use,” instead of “utilize,” for example). And don’t use long, complex or run-on sentences. The beauty of “whereases” is they encourage a listing of simple reasons why an action should be taken. Break up those long sentences into several shorter “whereases.”

• Spell out the first reference to any program or initiative, especially postal ones, that might not readily be known to the reader. For example, some newer postal employees may not know that WSCs are work service credits (as opposed to the more familiar SWCs—supervisory workload credits).

If the reader doesn’t instantly know what you’re talking about, you could lose support for your resolution. It’s perfectly okay to refer to an acronym, such as WSCs, in second and subsequent references.

Here’s to writing simple, more effective resolutions for consideration at our 65th National Convention, Aug. 6 to 10, at the Mohegan Sun, Uncasville, CT.
Resident Officers
The resident officers may be contacted at 1727 King St., Suite 400, Alexandria, VA 22314-2753; (703) 836-9660; (703) 836-9665 (fax)

Brian J. Wagner
President
naps.bw@naps.org

Ivan Butts
Executive Vice President
naps.ib@naps.org

Chuck Mulidore
Secretary/Treasurer
naps.cm@naps.org

Immediate Past President
Louis M. Atkins
PO Box 80181, Baton Rouge, LA
70898-0181
(703) 380-9458 (cell)
lmatkins326@gmail.com

Regional Vice Presidents

Central Region (Areas 6, 7, 8 and 9)
Craig O. Johnson
6703 N. Saint Clair Ave., Kansas City, MO 64151-2399; (816) 741-6064 (H) (816) 914-6061 (cell) craigcj23@sbcglobal.net

Southern Region (Areas 10, 11, 12 and 13)
Tim Ford
6214 Klondike Dr., Port Orange, FL 32127-6783; (386) 767-FORD (H) (386) 679-3774 (cell) seareavp@aol.com

Western Region (Areas 14, 15 and 16)
Marilyn Walton
PO Box 103, Vacaville, CA 95696-0103 (707) 449-8223 (H) marilynwalton@comcast.net

Area Vice Presidents

3—Midwest Area (DE/NJ/PA)
Hans P. Agladian
5 W. Chester Pike, Apt. D, Ridley Park, PA 19078-2005 (610) 659-0905 (cell) hpasoccer@comcast.net

6—Michiana Area (IN/MI)
Kevin Trayer
8943 E. DE Ave., Richland, MI 49083-9639 (269) 366-9810 (cell) kevintrayer@att.net

9—MINK Area (IA/KS/NE/NE)
Richard “Bart” Green
7919 N Flintlock Rd, #K, Kansas City, MO 64158 (913) 205-8912 (cell) minkareavp@yahoo.com

12—Cotton Belt Area (AR/OK/TN)
Shir L. Green
4072 Royalcrest Dr., Memphis, TN 38115-6438 (901) 362-5436 (H) sbg@comcast.net

15—Rocky Mountain Area (AZ/CO/NV/NM/UT/WY)
Myrna Pushinski
21593 E. Layton Dr., Aurora, CO 80015-6781 (303) 931-1748 (cell) vprma6state@aol.com

16—Pacific Area (CA, HI, Guam, American Samoa)
Hayes Cherry
PO Box 7455, Moreno Valley, CA 92552-7455 (951) 333-0241 (cell) hcherry242@aol.com

1—New England Area (CT, ME, MA, NH, RI, VT)
Gregory Murphy
31 Hudson Lane, Windsor, CT 06095 (860) 687-9757 (H) (413) 244-6810 (cell) newengareavp@gmail.com

4—Capitol-Atlantic Area (DC/MD/NC/SC/VA)
Troy Griffin
1122 Rosanda Ct., Middle River, MD 21220-3025 (443) 506-6999 (H) (410) 892-6491 (cell) tyrong1970@live.com

7—Illini Area (IL)
Luz Moreno
625 Alhambra Ln., Hoffman Estates, IL 60169-1907; (847) 884-7875 (H) luznaps@yahoo.com

10—Southeast Area (FL/GA)
Bob Quinian
PO Box 490363, Leesburg, FL 34794-0363; (352) 217-7473 (cell) (352) 728-5992 (fax) bq612@aol.com

13—Texas Area (TX)
Jaime Elizondo Jr.
PO Box 1357, Houston, TX 77251-1357 (832) 722-3737 (cell) jaimenapstx@aol.com

14—Northwest Area (AK/ID/MN/MT/OR/WA)
Cindy McCracken
3247 109th Ave. S.E. #A, Bellevue, WA 98004-7532 (206) 465-8689 (cell) nwareavp@icloud.net
### President's Ultimate SPAC ($1,000+)

<table>
<thead>
<tr>
<th>Name</th>
<th>State</th>
<th>Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bruffett, Shawn</td>
<td>AZ</td>
<td>376</td>
</tr>
<tr>
<td>Salmon, James</td>
<td>AZ</td>
<td>246</td>
</tr>
<tr>
<td>Boisvert, Michael</td>
<td>CA</td>
<td>159</td>
</tr>
<tr>
<td>Goodman, James</td>
<td>CA</td>
<td>39</td>
</tr>
<tr>
<td>Meana, Frances</td>
<td>CA</td>
<td>159</td>
</tr>
<tr>
<td>Phillips, Daniel</td>
<td>CA</td>
<td>373</td>
</tr>
<tr>
<td>Franz, Kenneth</td>
<td>FL</td>
<td>146</td>
</tr>
<tr>
<td>Gilbert, Belinda</td>
<td>FL</td>
<td>425</td>
</tr>
<tr>
<td>Johnson, Conrad</td>
<td>FL</td>
<td>81</td>
</tr>
<tr>
<td>Mullins, Kym</td>
<td>FL</td>
<td>81</td>
</tr>
<tr>
<td>Quinlan, Robert</td>
<td>FL</td>
<td>577</td>
</tr>
<tr>
<td>Rodriguez, William</td>
<td>FL</td>
<td>146</td>
</tr>
<tr>
<td>Sebastian, Gerald</td>
<td>FL</td>
<td>386</td>
</tr>
<tr>
<td>Strickland, Ann</td>
<td>FL</td>
<td>146</td>
</tr>
<tr>
<td>Van Horn, Gail</td>
<td>FL</td>
<td>154</td>
</tr>
<tr>
<td>Maxwell, Sherry</td>
<td>IL</td>
<td>255</td>
</tr>
<tr>
<td>Wagner, Brian</td>
<td>IL</td>
<td>255</td>
</tr>
<tr>
<td>Winters, Michael</td>
<td>IL</td>
<td>255</td>
</tr>
<tr>
<td>Foley, Paul</td>
<td>MA</td>
<td>120</td>
</tr>
<tr>
<td>Randall, C. Michele</td>
<td>MD</td>
<td>531</td>
</tr>
<tr>
<td>Shawn, Steve</td>
<td>MD</td>
<td>403</td>
</tr>
<tr>
<td>Trayler, Kevin</td>
<td>MI</td>
<td>142</td>
</tr>
<tr>
<td>Weilep, Laurie</td>
<td>MN</td>
<td>104</td>
</tr>
<tr>
<td>Johnson, Craig</td>
<td>MO</td>
<td>36</td>
</tr>
<tr>
<td>Getter, John</td>
<td>NC</td>
<td>183</td>
</tr>
<tr>
<td>Amash, Joseph</td>
<td>NY</td>
<td>83</td>
</tr>
<tr>
<td>Gawron, Dennis</td>
<td>NY</td>
<td>27</td>
</tr>
<tr>
<td>Konish, Ann</td>
<td>NY</td>
<td>11</td>
</tr>
<tr>
<td>Roma, Thomas</td>
<td>NY</td>
<td>68</td>
</tr>
<tr>
<td>Warden, James</td>
<td>NY</td>
<td>100</td>
</tr>
<tr>
<td>Fearrington, Melvin</td>
<td>OK</td>
<td>80</td>
</tr>
<tr>
<td>Butts, Ivan</td>
<td>PA</td>
<td>355</td>
</tr>
<tr>
<td>Williams, Darryl</td>
<td>PA</td>
<td>554</td>
</tr>
<tr>
<td>Aaron, Donna</td>
<td>TN</td>
<td>97</td>
</tr>
<tr>
<td>Bradford, Robert</td>
<td>TX</td>
<td>203</td>
</tr>
</tbody>
</table>

---

**SPAC Contribution Form**

Aggregate contributions made in a calendar year correspond with these donor levels:

- **$1,000**—President’s Ultimate SPAC
- **$750**—VP Elite
- **$500**—Secretary’s Roundtable
- **$250**—Chairman’s Club
- **$100**—Supporter

Current as of February 2017

Federal regulations prohibit SPAC contributions by branch check or branch credit card.

**Mail to:**

SPAC  
1727 KING ST STE 400  
ALEXANDRIA VA 22314-2753  

**Contribution Amount** $__________ **Branch #__________**

**Name** ____________________________________________________________________________

**Home Address/PO Box** ____________________________________________________________

**City_________________________ State__________ Date _________________**

**ZIP+4________________________**

**Employee ID Number (EIN) or Civil Service Annuity (CSA) Number________________________**

**Enclosed is my voluntary contribution to SPAC by one of the following methods:**

- [ ] Check or money order made payable to SPAC; do not send cash
- [ ] Credit card (circle one): Visa American Express MasterCard Discover
  - Card number ________________________  ________________________  ________________________  ________________________
  - Security code (three- or four-digit number on back of card) ________________________
  - Card expiration date: ______ / ______
  - Signature (required for credit card charges) ________________________________________

- [ ] In-Kind Donation (e.g., gift card, baseball tickets):
  - Describe gift _____________________  Value ______________

All contributions to the Supervisors’ Political Action Committee (SPAC) are voluntary, have no bearing on NAPS membership status and are unrelated to NAPS membership dues. There is no obligation to contribute to SPAC and no penalty for choosing not to contribute. Only NAPS members and family members living in their households may contribute to SPAC. Contributions to SPAC are limited to $5,000 per individual in a calendar year. Contributions to SPAC are not tax-deductible.
October Contributors

**President’s Ultimate SPAC ($1,000+)**
- Goodman, James CA Branch 39
- Maxwell, Sherry IL Branch 255
- Shawn, Steve MD Branch 403
- Weilep, Laurie MN Branch 104
- Fearrington, Melvin OK Branch 80
- Williams, Darryl PA Branch 554
- Aaron, Donna TN Branch 97
- Cooper, Karen TX Branch 124

**VP Elite ($750)**
- Hernandez, George AZ Branch 246
- Burkhard, Mary CA Branch 244
- Campbell, Stephnia CA Branch 159
- Walton, Marilyn CA Branch 77
- Murphy, Gregory CT Branch 102
- Lynn, Patti FL Branch 296
- Barone, Thomas NY Branch 202
- Green, Shri TN Branch 41

**Secretary/Treasurer’s Roundtable ($500)**
- Gishi, Sharon CA Branch 94
- Sutton, Catherine CA Branch 373
- Kerns, John CO Branch 141
- Douglas, Lisa CT Branch 5
- Gonzalez, Ernesto FL Branch 406
- Grayson, Yolanda LA Branch 170
- Moreno, Richard MA Branch 498
- Russo, Dominic MA Branch 43
- O’Neill, Shawn ME Branch 96
- Bunch, Kenneth MI Branch 23
- Krzycki Jr., Kenneth MI Branch 508
- Vance, Julianne MN Branch 104
- Carmody, Russell NJ Branch 74
- Dallojacono, Anthony NJ Branch 568
- Santiago, Jose NJ Branch 538
- Timothy, Pat NJ Branch 548
- Arroyo, Victor NY Branch 85
- Muhammad, Jamaal NY Branch 68
- Aglidian, Hans PA Branch 35
- Brooks, Lamarcus TN Branch 41
- Lomba, John TX Branch 103

---

**Region Aggregate:**
- 1. Southern .............. $65,359.14
- 2. Western ............... $43,852.18
- 3. Northeast ............. $38,079.77
- 4. Eastern ................ $37,435.99
- 5. Central ................. $35,347.00

**Area Aggregate:**
- 1. Southeast ............. $40,244.00
- 2. Pacific .................. $23,305.00
- 3. Capitol-Atlantic ...... $19,598.55
- 4. New York .............. $19,156.27
- 5. Mideast ................. $15,104.49
- 6. New England .......... $14,289.50
- 7. Texas ..................... $13,391.74
- 8. Michiana ............... $10,626.00
- 9. Illini ..................... $10,339.00
- 10. Rocky Mountain .... $10,289.99
- 11. Northwest ............ $10,257.19
- 12. MINK .................... $7,635.50
- 13. Pioneer ................ $7,366.95
- 14. North Central ....... $6,254.60
- 15. Central Gulf .......... $5,468.80
- 16. Cotton Belt .......... $5,468.80

**State Aggregate:**
- 1. Florida ................ $36,284.50
- 2. California ............ $21,355.00
- 3. New York .............. $18,741.27
- 4. Texas .................... $13,391.74
- 5. Illinois ................. $10,339.00

**Drive for Five**

**Region Per Capita:**
- 1. Southern Region ....... $11.37
- 2. Western Region ........ $8.10
- 3. Central Region ....... $8.03
- 4. Northeast Region ..... $7.61
- 5. Eastern Region ....... $6.99

**Area Per Capita:**
- 1. Southeast .............. $17.38
- 2. Michiana ............... $10.02
- 3. Northwest ............. $9.94
- 4. New England ........... $8.42
- 5. Pacific .................. $8.12
- 7. Illini ...................... $8.10
- 8. New York ............... $7.85
- 9. North Central ......... $7.62
- 10. Texas ................... $7.60
- 11. Capitol-Atlantic ..... $7.54
- 12. Rocky Mountain ...... $6.81
- 13. Mideast ................. $6.73
- 14. MINK .................... $6.48
- 15. Cotton Belt .......... $6.10
- 16. Pioneer ................. $5.33

**State Per Capita:**
- 1. Maine ................... $23.63
- 2. Florida .................. $21.29
- 3. North Dakota ........... $20.47
- 4. Washington ............ $15.87
- 5. Hawaii ................... $12.83

**Members by Region:**
- 1. Central ................... 78
- 2. Southern ............... 70
- 3. Western ................. 70
- 4. Eastern ................... 55
- 5. Northeast ............... 48

---

The Postal Supervisor / December 2017 17
### Chairman’s Club ($250)

<table>
<thead>
<tr>
<th>Name</th>
<th>State</th>
<th>Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maginnis, Gary</td>
<td>CA</td>
<td>466</td>
</tr>
<tr>
<td>Colleen, Helen</td>
<td>CT</td>
<td>3</td>
</tr>
<tr>
<td>Williams, Ricky</td>
<td>IA</td>
<td>172</td>
</tr>
<tr>
<td>Wesley, Nancy</td>
<td>IL</td>
<td>493</td>
</tr>
<tr>
<td>Jones, Marcia</td>
<td>MD</td>
<td>42</td>
</tr>
<tr>
<td>Perkins, Ethel</td>
<td>MI</td>
<td>140</td>
</tr>
<tr>
<td>Baker, Neil</td>
<td>MN</td>
<td>104</td>
</tr>
<tr>
<td>Moore, Olin</td>
<td>MN</td>
<td>16</td>
</tr>
<tr>
<td>Turner, Linda</td>
<td>MS</td>
<td>199</td>
</tr>
<tr>
<td>Dennis Jr., Edward</td>
<td>NJ</td>
<td>53</td>
</tr>
<tr>
<td>Pixley, George</td>
<td>NV</td>
<td>249</td>
</tr>
<tr>
<td>Smith, Ronald</td>
<td>OH</td>
<td>46</td>
</tr>
<tr>
<td>Blakely, Kathy</td>
<td>TN</td>
<td>41</td>
</tr>
<tr>
<td>Hughes, Thomas</td>
<td>VA</td>
<td>526</td>
</tr>
</tbody>
</table>

### Supporter ($100)

<table>
<thead>
<tr>
<th>Name</th>
<th>State</th>
<th>Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frazier, Rickey</td>
<td>AL</td>
<td>399</td>
</tr>
<tr>
<td>Edwards, Michael</td>
<td>CA</td>
<td>373</td>
</tr>
<tr>
<td>Moore Tucker, Carolyn</td>
<td>CA</td>
<td>301</td>
</tr>
<tr>
<td>Erfman, Glen</td>
<td>CO</td>
<td>65</td>
</tr>
<tr>
<td>Summerfield, John</td>
<td>CO</td>
<td>65</td>
</tr>
<tr>
<td>Austin, William</td>
<td>CT</td>
<td>47</td>
</tr>
<tr>
<td>Bozek, Daniel</td>
<td>CT</td>
<td>47</td>
</tr>
<tr>
<td>Hudson, Derek</td>
<td>CT</td>
<td>441</td>
</tr>
<tr>
<td>McKeon, William</td>
<td>CT</td>
<td>3</td>
</tr>
<tr>
<td>Perkins, Marcia</td>
<td>CT</td>
<td>3</td>
</tr>
<tr>
<td>Siering Jr., Donald</td>
<td>CT</td>
<td>47</td>
</tr>
<tr>
<td>Wright, Denis</td>
<td>CT</td>
<td>3</td>
</tr>
<tr>
<td>Anguiano, Efren</td>
<td>IL</td>
<td>34</td>
</tr>
<tr>
<td>Dittmann, David</td>
<td>IL</td>
<td>489</td>
</tr>
<tr>
<td>Mondie, Debra</td>
<td>IL</td>
<td>493</td>
</tr>
<tr>
<td>Nolan, Terrance</td>
<td>IL</td>
<td>220</td>
</tr>
<tr>
<td>Derby, Karen</td>
<td>IN</td>
<td>169</td>
</tr>
<tr>
<td>Waddell, Corey</td>
<td>KS</td>
<td>52</td>
</tr>
<tr>
<td>Smiley, David</td>
<td>KY</td>
<td>390</td>
</tr>
<tr>
<td>Violante, Vincent</td>
<td>KY</td>
<td>1</td>
</tr>
<tr>
<td>Chambliss, Brenda</td>
<td>LA</td>
<td>170</td>
</tr>
<tr>
<td>Clarke, Shirley</td>
<td>LA</td>
<td>73</td>
</tr>
<tr>
<td>Hampton, Annette</td>
<td>LA</td>
<td>73</td>
</tr>
<tr>
<td>Morse Jr., Sam</td>
<td>LA</td>
<td>73</td>
</tr>
<tr>
<td>Cauley, Richard</td>
<td>MA</td>
<td>102</td>
</tr>
<tr>
<td>Curley, James</td>
<td>MA</td>
<td>419</td>
</tr>
<tr>
<td>Lewin, Kim</td>
<td>MA</td>
<td>118</td>
</tr>
<tr>
<td>Paz, John</td>
<td>MA</td>
<td>43</td>
</tr>
<tr>
<td>Ringie, Kevin</td>
<td>MA</td>
<td>102</td>
</tr>
<tr>
<td>Kennedy, Gregory</td>
<td>MD</td>
<td>531</td>
</tr>
<tr>
<td>Sadler, Amanda</td>
<td>ME</td>
<td>96</td>
</tr>
<tr>
<td>Bradley, Anthony</td>
<td>MI</td>
<td>142</td>
</tr>
</tbody>
</table>

---

**Did you know** that SPAC totals run on a calendar year? On Jan. 1, 2018, your SPAC totals will be reset. If you want to know how far away you are from reaching the next donor level and being listed in *The Postal Supervisor*, contact SPAC Manager Katie Maddocks, naps.km@naps.org or (703) 836-9660.
We often hear people talk about retiring and how much they are looking forward to it. When asked what they plan for these years, one response often mentioned is they are looking forward to spending time with the grandchildren. Others might say they are looking forward to golfing or fishing. Then there is the person who talks about traveling across the USA in a big RV.

All these ideas—and more—can get you thinking about retirement. In this article, we will consider retirement and help you know what to expect so you know for what to prepare.

Preparing For Retirement—What to Consider

When planning for retirement, we need to include the process of letting go of work, activities we want to explore, health, finances, relationships and lifestyle. Let’s begin by looking at the process of letting go of work. Often, we have defined ourselves by the work we do; now you need to figure out what the next role will look like.

Before you retire, consider what you want and how you want to fill the identity gap brought on by retirement. Maybe you want to move closer to family or friends. Maybe you want to volunteer to be more involved in your community. Or maybe...
you want to begin a new hobby. Whatever you decide, you may need to plan how you will fill not only the time, but the identity you had when you were employed.

As you get older, your social support network becomes increasingly important. So, consider being involved with individuals who are positive and active. This can help you stay healthy, active and connected throughout your retirement years. Your relationship with your significant other may change, as well.

If you are married or living with a significant other, the two of you will be around each other every day, probably all day long. Retirement is a time when you can get to know each other again. This may prove to be delightful, but it could go the other way. Suddenly, Bill’s at home, telling you how to do the dishes, or Mary’s at home and decides your garage is a mess and wants to clean it. This wasn’t a problem before retirement because you each were busy with your own lives. Now you are at home together. It may take some extra emotional investment to rebuild the relationship.

Retirement often provides an opportunity to try things and activities you may want to explore. Maybe you want to travel. If so, try a few trips before you retire to see if this activity gives you the pleasure and inspiration you desire. If you have never fished before, take a few weekends before you retire so you can test it out. Many people volunteer to pursue an interest and be part of the community. Generally, volunteers choose when they want to work.

Think about putting together a list of books you’ve never had the time to read, crafts you want to master, recipes you want to try or movies you want to see. It is a good idea to plan the activities you want to enjoy in retirement in case there are preparations you need to make now. Take stock of your health. Will you be able to do the things you want with the state of your present health or are there changes you can address right now? It’s also a good idea to plan for the future when/if your health begins to decline. If you have not already done so, consider taking care of your will and durable power of health care. This will be a blessing for those around you who you love and help them make the decisions you want if you cannot speak for yourself.

Even though it seems like this will never happen to you, consider the following ideas and benchmarks should you become ill as you grow older: Do you want to live by yourself and depend on family and other social agencies to take care of you? Do you want to be around others in a social setting that can stimulate your mind? If you become unable to manage your meds, who will be able to get help to do this correctly?

Some retirees feel a happy retirement is guaranteed by financial security. But there is no price tag on successful retirement. Having a million dollars is not a retirement plan. The keys to achieving financial comfort are to have a clear understanding of the financial resources you have and the demands on your money.

There is the basic “essentials key” you can use to pay for all your basic needs. There is the “lifestyle key” that will fund fun things you dream of doing. And then there is the “nest egg key” that will fund any emergencies that may arise. If these three areas are addressed you can achieve financial comfort.

The Phases of Retirement

Research indicates there are several phases one goes through regarding retirement:

Phase 1—Pre-retirement involves disengaging from the workplace and planning how your retirement will look.

Phase 2—Retirement is where you no longer participate in paid employment and may take one of several possible paths. One, the “honeymoon” path, is described as feeling and acting as if one is on vacation indefinitely. People are busy doing many leisure activities and other things they never had time for before, such as traveling.

Two, the “immediate retirement routine” path is traveled by those who already had a full, active schedule before they retired. These people easily can establish a busy and comfortable schedule. Three is the “rest and relaxation” path and is described as a period of low activity as compared to the honeymooners. There is a time when the retiree on this path chooses to do very little in early retirement. This generally changes after a few years of rest and relaxation.

Phase 3—Disenchantment. For some people, adjusting to retirement is very difficult. Following Phase 2, there may be a period of disappointment or uncertainty. The retiree may miss the feelings of productivity they experienced when working. Disenchantment also can occur if there is significant interference in
the retirement experience, such as the death of a spouse or an undesired move.

Phase 4—Reorientation. After a period of rest and relaxation or feelings of disenchantment, it is common for people to re-evaluate the retirement experience and think of ways they can improve retirement. Maybe the individual gets more involved in community activities, tries a new hobby or even starts their own business. A common goal for reorientation is to design a retirement lifestyle that is satisfying and enjoyable.

Phase 5—Retirement routine. The ultimate goal in retirement is to have a comfortable and rewarding routine. Some people do this immediately after they retire; for others, it may take some time. Once the routine is established, it can last for many years.

Phase 6—Terminating retirement. As one ages, the retirement role becomes less relevant, particularly if a person no longer can live independently due to a disability or illness. Of course, there are people who decide to go back to work; this also terminates their retirement.

When planning for retirement, it is important to remember there is more to retirement planning than the financial aspect. It is vital to start thinking about how you want to handle the loss of the worker role, be aware of activities you might want to explore, consider your health and how you want to live should something happen to you and, finally, reflect on what you feel will make your life fulfilling.

An important resource available to USPS employees and family members is the Employee Assistance Program. The EAP has information and resources that can help you and your family understand the process of retirement and living a satisfying life. You can reach your EAP by calling 800-327-4968 (TTY: 877-492-7341) or find resources online at www.EAP4YOU.com. You also may call your local EAP consultant or clinician for assistance.

The idea of retiring can be exciting; however, retirement planning can be a bit intimidating. Even the best-laid plans can fall by the wayside. Even the most committed retirement savers can make a few mistakes if they don’t have the right information.

The following mistake can cost you, but easily can be avoided with a bit of forethought:

3. You don’t diversify. Different types of investments (or asset classes) react in different ways to the same event. If you have all your money in one place, you risk suffering greater loss if events are not in your favor. While spreading your money across asset classes will not eliminate the risk of loss altogether, it is a proven strategy that can help minimize your risk as you pursue your retirement goals. The saying, “Don’t put all of your eggs in one basket,” applies to many things, including your investments.

Solution: Consider investing in the TSP’s Lifecycle (L) Funds. They are a professionally designed mix of investments that offer a diversification solution if you don’t have the time, interest or experience to create a portfolio using our individual funds. Learn more about our L Funds by viewing the “TSP Investment Options: The Lifecycle Funds” video at youtube.com/tsp4gov.

Planning and saving for retirement can seem complicated for some people. Whether retirement is a few decades away or just around the corner, the goal is to make steady progress in the right direction as you prepare for life after work. Avoiding this costly mistake could help you better navigate your way to the retirement you desire.
Are You Leading?

By Darryl Williams

According to a 2013 Forbes article, “Leadership is a process of social influence that maximizes the efforts of others toward the achievement of a goal.” A good leader establishes a clear vision and shares that vision so others willingly follow. An effective leader provides the necessary information and knowledge to realize that vision.

A great leader coordinates and balances the conflicting interests of those under their leadership. In difficult situations, the best leader is able to think and act quickly to resolve issues.

I strongly believe that leadership is in a person’s nature. It manifests itself in a person’s willingness to achieve, share and cultivate others. As a 20-year Army veteran, my first duty station was in Fort Carson, CO. I was in the 1st 22nd Infantry Division; our unit motto was, “Lead, follow or get the hell out of the way.” This has stuck with me throughout my federal service.

Leadership is a process we all can use throughout life. Social media has exploded with all types of information and sites that provide avenues of information sharing. As a member of LinkedIn, I belong to the Leadership & Management Group—a professional learning community for individuals and organizations committed to helping leadership practitioners. It shapes organizational culture, stretches leadership capacity and accelerates the leadership development of those who follow.

Chris Water, an organizational change management consultant, asked this about leadership: “Are you leading them?” How would you answer this question and apply this to your job and everyday life as a manager/postmaster/supervisor/facility head and leader of employees at work or in our association?

Are you leading them when:
• they won’t come to you with their problems?
• they come to you with a problem, but you dismiss it and hope it goes away in time?
• you are not looking out for their well-being?
• they have ideas you neglect to support?
• they have strengths you fail to recognize?
• they display passion, but you miss the opportunity to cultivate it?
• you don’t arm them with objectives and boundaries, but criticize them for not knowing what to do?
• they show initiative and make decisions you consistently question?
• they make a mistake and you don’t take responsibility for it?
• you ask them to change, yet you refuse to?
• they succeed and you are blind to it?

Thrift Savings Plan

<table>
<thead>
<tr>
<th>Fund</th>
<th>G</th>
<th>F</th>
<th>C</th>
<th>S</th>
<th>I</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 2017</td>
<td>0.19%</td>
<td>0.07%</td>
<td>2.33%</td>
<td>1.41%</td>
<td>1.54%</td>
</tr>
<tr>
<td>Past 12 Months*</td>
<td>2.29%</td>
<td>1.17%</td>
<td>23.64%</td>
<td>25.68%</td>
<td>23.84%</td>
</tr>
</tbody>
</table>

The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis.

<table>
<thead>
<tr>
<th>Fund</th>
<th>L Income</th>
<th>L 2020</th>
<th>L 2030</th>
<th>L 2040</th>
<th>L 2050</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 2017</td>
<td>0.54%</td>
<td>0.83%</td>
<td>1.27%</td>
<td>1.46%</td>
<td>1.63%</td>
</tr>
<tr>
<td>Past 12 Months*</td>
<td>6.29%</td>
<td>10.53%</td>
<td>15.44%</td>
<td>17.89%</td>
<td>20.22%</td>
</tr>
</tbody>
</table>

These returns are net of the effect of accrued administrative expenses and investment expenses/costs. The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so that investors’ shares, when sold, may be worth more or less than their original cost. The L 2010 Fund was retired on Dec. 31, 2010.

Visit the TSP website at www.tsp.gov
Know Your Congressional Members

By Linda Rendleman
Illini Area Vice President

My husband Dan and I have made it a personal point to get to know our congressman. We attend fundraisers for him, are in parades and keep in contact with him regarding postal issues. Many representatives and senators don’t know what issues pertain to the Postal Service; they need to know. We all need to keep in contact with our lawmakers and ask for their support for our causes and concerns.

Many of us attend the Legislative Training Seminar every year, which gives us an opportunity to go to Capitol Hill and talk to our legislators about important postal issues. How many of you follow up when you get home? Our representatives and senators need to know we will continue to keep in touch and update them about the latest postal issues. They won’t know unless we tell them. We also need to ask for their support on all these issues.

The holidays are fast approaching. I hope you all will have a merry Christmas and happy New Year!

danrendleman@gmail.com

Notes
from the National Auxiliary

On the Move?

Have you moved or are planning a move? Let NAPS know, too!

Keeping your mailing address current at NAPS Headquarters helps us keep The Postal Supervisor coming to you without interruption and avoid unnecessary “Address Service Requested” charges.

Please let us know your new address and its effective date as soon as you know it. Address changes may be mailed to NAPS at 1727 King St., Suite 400, Alexandria, VA 22314-2753, or faxed to (703) 836-9665.


Darryl G. Williams is the Pennsylvania State Area 1 vice president.

Leadership is verified by those we influence—never by those we have controlled. There are many views and methods on how to be an effective leader. Be a tough, disciplinary leader or an easier-going, more understanding leader. Both can be effective in the right circumstances.

In my next article, I will offer another perspective on how to be a good leader by understanding the different generations a leader has to face each day.

gervin212@comcast.net
It’s a Wonderful Loan!

Whether it’s something for yourself, someone on your gift list, or booking that special holiday getaway, a Signature FCU Holiday Loan can make all your holiday wishes come true - for less!

Holiday Loan Features
• As low as **5.90% APR**
• Borrow up to $5,000
• Terms up to 36 months

Put a Signature FCU Holiday Loan at the top of your wish list this year. Apply today at http://bit.ly/signaturefcu-apply-now or call (800) 336.0284 for more details.

* APR = Annual Percentage Rate. Your actual APR will be determined at the time of application and will be based on your application and credit information. Not all applicants will qualify for the lowest rate. Rate quoted assumes excellent borrower credit history. Rates are set by the Board of Directors and may change without notice. Holiday loan available from October 1, 2017 – December 31, 2017. Estimated payment is $30.38 per $1,000 financed and is based on the lowest rate available. Payments will vary based on rate you qualify for.

(800) 336.0284
cumail@signaturefcu.org
SignatureFCU.org
Facebook.com/signaturefcu
Instagram.com/signaturefcu
Twitter.com/signaturefcu

Federally insured by NCUA
Membership eligibility required