

27th Biennial National Convention



From The President

Keith Combs, Sr. President

Hello APWU family.

It is time that we discuss some things again. As you know, our local hosted the 27 Biennial National Convention on July 15, 2024. Here is how it all began. On Day 1 at 9:00 AM the choir begins to sing. At 9:30 AM Keith Combs is introduced. Combs welcomes delegates to Detroit and calls the Convention to order. He then recognizes Secretary Treasurer Elizabeth Powell. At 9:33 Secretary Treasurer Powell introduces the National Executive Board and the Auxiliary. At 9:38 AM Liz Powell instructs the National Officers to report to the appropriate mic to answer roll call. Elizabeth (Liz) Powell recognizes retiring officers and a slide show of four retiring officers is shown. Liz calls roll call of officers.

At 9:51 AM Keith Combs introduces Marvin L. Winans, Pastor, Perfecting Church in Detroit, Michigan. At 9:54 AM Combs asks for a moment of silence for those we have

lost since our last gathering in 2022. At 9:56 AM Keith Combs introduces Boy Scout Troop 1061 of Allen Park, Michigan. At 9:56 AM Boy Scout 1061 presents the Colors. At 10:01 AM Elijah Cargill, member of Oklahoma City Area Local leads us in the Pledge of Allegiance.

At 10:02 AM Elijah introduces Allison Schlang, member of the 480-481 Area Local to sing the National Anthem. At 10:06 AM Boy Scout Troop 1061 retires the Colors. At 10:15 AM a special presentation is delivered by Omar Gonzalez, Western Region Coordinator. At 10:31 AM President Mark Dimondstein introduces video from Derrick Johnson President and CEO, NAACP.

At 10:37 AM President Mark Di-

mondstein introduces Brian Renfroe, President, of the NALC. President Renfroe speaks about how he and Mark work together to fight against management at the Headquarters level. Renfroe talks about how the Letter Carriers are getting closer to an agreement with the USPS.

At 10:48 AM President Mark Dimondstein introduces Elisabeth Shuler President, AFL-CIO. Shuler talks about workers on the move and about how the AFL-CIO are comrades with the APWU.

At 11:19 AM Liz Powell introduces President Mark Dimondstein. At 11:21 President Dimondstein delivers the State of the Union Address. At 11:41 Liz Powell recognizes the continued on page 2



27th Biennial National Convention

continued from page 1

Credentials Committee. The Credentials Chairperson Neysa Coleman from the Brooklyn Local gives her report. The Detroit District Secretary Treasurer is part of the Credentials Committee. The report confirms over 2,100 approved delegates are in attendance from all the United States.

At 11:47 AM Mark Dimondstein recognizes the Rules Committee. The Rules Committee Chairperson Robin Chambers is from the VA Area Local. Robin delivers her report on the convention rules that must be adhered to during the convention

At 12:20 PM Elizabeth Powell calls on the Chairperson of the Finance Committee, Richard Haefner, Minnesota Postal Workers Union. Richard then gives his report on the finances. At 12:21 PM Liz Powell gives the Secretary Treasurer's report.

At 12:51 PM Elizabeth Powell introduces the Young Members Committee, and a slide show is presented to the delegation picturing the committee. At 1:01 Liz Powell announces the winners of Union Plus scholarship. At 1:02 PM Elizabeth "Liz" Powell tells delegates about the new voting system - a computerized handheld device that allows the delegates to vote electronically.

At 1:07 PM Mark Dimondstein, President, introduces Sara Nelson, President of the Association of Flight Attendants-CWA. She is a fiery speaker who happens to be an APWU ally. At 1:18 PM Mark Dimondstein introduces Charlie Cash, Industrial Relations Director.

At 1:19 PM Charlie Cash, Industrial Relations Director, introduces Labor Management Committee Co-Chair Michael Moriconi, President, Tucson Area Local and Trina Wynn, President, Wilmington De/

Malcom T Smith Area Local to give their reports.

At 3:04 PM Mark Dimondstein, President, introduces Shawn Fain, President, United Auto Workers. President talks about why we should not be supporting former President Trump and calls him a scab.

At 4:35 PM the convention stands in recess.

Day 2 of the National Convention on July 16, 2024

At 9:30 AM Keith Combs instructs delegates to take their seats.

At 9:31 AM Keith Combs introduces Rabbi Matt Zerwekh, of Emanu-El, Oak Park, Mi 48237 to give invocation. At 9:34 AM Keith Combs introduces Jacob, Samantha and Michael Jones, children of AJ Jones, Eastern Region Coordinator, to lead the Pledge of Allegiance.

At 9:36 AM Elizabeth Powell, continued on page 3



Detroit District Area Local Union Officials

Keith CombsPage 1
President

Tony FridayPage 2

Executive Vice-President

Tawana Hodge Page 3

Secretary/Treasurer

LaTisha Roquemore

Recording Secretary

Jill Ramirez Clerk Craft Director

Tournez Green Page 4
Maintenance Craft Director

Albert Lewis MVS Craft Director

Tracey ThornsPage 11 NDC Facility Director

Dana A. BeardPage 12
Director of Organization

Regina "Gina" Favors
Director of Legislation

Renee Miller
Director of Human Relations

Everett Hall
Assist. Clerk Craft Director

Sterling Bouier
Assist. Maintenance Craft Director

William Daniels
Assistant MVS Craft Director

Yvonne Tatum Page 13 Retirees' President

David Watkins
Associate Editor

Dale Zanardelli Webmaster





TRUSTEES Clerk Craft:

Stephanie Gant Latoya Lattimore

Maintenance Craft: Anthony (Tony) V. Latimer, Sr.

SGT.-AT-ARMS

Marcus Williams

Jeremy Allen

This newspaper is the official publication of the Detroit District Area Local, APWU, published quarterly, and affiliated with the Postal Press Association and the AFL-CIO. Please send all correspondence in care of: Editor, 20530 Southfield Road, Detroit, MI 48235, 313-532-9305.

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Opinions expressed in this paper are those of the writer and not necessarily those of the Editors or the Detroit District Area Local.

27th Biennial National Convention

continued from page 2

Secretary Treasurer, recognizes the Credentials Committee. Neysa Coleman gives her report on Day 2.

At 9:39 AM Charlie Cash, Industrial Relations Director, recognizes Labor Management Committee Co-Chair Michael Moriconi, President Tucson Area Local and Trina Wynn, President, Wilmington DE/Malcom T Smith Area Local.

At 9:40 AM the Labor Management Committee continues their report.

At 10:58 AM Judy Beard, Legislative/ Political Director, introduces Congresswoman Rashida Tlaib, 12th Congressional District, Michigan.

At 11:15 AM Labor Management Committee Continues Report.

At 2:15 PM 1970 Postal Strike Video is shown.

At 2:24 PM Elizabeth Powell provides details on the rally.

At 2:30 PM Convention is in recess for the rally. Day 2 is complete.

Day 3 of the National Convention July 17, 2024

At 9:30 AM Keith Combs instructs the delegates to take their seats.

At 9:31 AM Keith Combs introduces Omar Gonzalez, Western Region Coordinator and member of the Greater Los Angeles Area Local to give the invocation.

At 9:36 AM Keith Combs introduces Mason Lively, Kennedy Smith and Serenity Smith to lead us in the Pledge of Allegiance.

At 9:51 AM Elizabeth Powell, Secretary Treasurer, recognizes Neysa Coleman, Brooklyn Local, Chairperson to give the Credentials Committee Report.

At 9:56 AM Mark Dimondstein,

President, introduces Keith Ellison, Attorney General, Minnesota.

At 10:13 AM Judy Beard, Legislative/Political Director, introduces Co-Chair of the Legislative/Political Committee, David Rose, Omaha Area Local and Rictarsha Westmoreland, Baltimore Francis "Stu" Filbey Area Local.

At 11:00 AM Mark Dimondstein, President, introduces Jan Simpson, President, Canada



Union of Postal Report.

At 11:08 AM Charlie Cash, Industrial Relations Director, recognizes Labor Management Committee Co-Chairs Michael Moriconi, President, Tucson Area Local and Trina Wynn, President, Wilmington DE/Malcom T Smith Area Local to continue the Labor Management report.

At 12:39 PM Mark Dimondstein, President, introduces Amazon workers from Amazon DTW1, Romulus, Mi.

At 12:56 PM Mark Dimondstein, President, introduces the Constitution Committee Co-Chairs Laviena Vargas, Denver Metro Area Local and Keith Combs, Detroit District Area Local.

At 2:05 PM Mark Dimondstein, President, introduces Bennie Thompson, Congressman, Mississippi, 2nd District.

At 2:24 PM Constitution Com-

mittee report continues.

At 3:44 PM Mark Dimondstein, President, introduces Omar Gonzalez, Chair, National Executive Board Committee.

At 4:00 PM Mark Dimondstein, President, introduces Ibrahim Pedrinan, Albany Local, and Gabriel Medina, Puerto Rico Area Local, to give the Formal Resolutions Committee report.

At 4:12 PM Mark Dimondstein,

President, introduces Lamont Brooks, Director, Clerk Division.

At 4:14 PM Antoinette Robinson, Chairperson, Clerk Division, gives Clerk Division Committee report.

At 4:21 PM Mark Dimondstein, President, introduces Idowu Balogun, Director, Maintenance Division.

At 4:29 PM Jason Behrens, Chairperson, Maintenance Division gives Maintenance Committee report.

At 4:30 PM Commit-

tee Recesses.

This was the run of the show at the APWU National Convention.

What they are saying about the Leadership Institute:

I was honored to be selected as one of 32 APWU members from around the country to attend the APWU Leadership Institute class. This was an amazing opportunity to gain more experience about becoming a better leader. This was a diverse group of individuals; some were old friends and some became new friends. Several local presidents commented on what we experienced.

Feel free to look at the May/June APWU Postal Workers magazine for all the details. I would like to encourage you all to apply for a seat in one of the upcoming classes, you will not regret it.

Energize! Mobilize! Organize!



Vice President's Report

Tony Friday Executive Vice President

Hello Union Family, I hope that each and every one of you had a good summer. As I am sure you are aware, your union has had a very busy schedule with the many issues that are at stake in the months ahead.

The Detroit District Area Local recently hosted the APWU 27th Biennial National Convention held in Detroit, Michigan July 15-18, 2024. The delegates spent several days, arduously debating and voting on numerous resolutions to be negotiated at the bargaining table, that affect our member's working conditions and wages. The discussions were sometimes very contentious, but that is the beauty of the democratic process of our union; every dues paying member's voice has a right to be heard, and the majority vote is the prevailing factor.

We had some great guest speakers to address the convention hall, including but not limited to, UAW President Shawn Fain, Congressman Bennie Thompson, Congresswoman Rashida Tlaib, AFL-CIO President Liz Shuler, NALC President Brian Renfroe, Association of Flight Attendants-CWA (AFA) President Sara Nelson & NAACP President and CEO Derrick Johnson, to name a few. It was an excellent display of solidarity and how "when we unite, we win."

Management wants the unions to remain divided fighting against each other, but we're wiser than that.

United We Stand and we will fight for a decent contract, a just pay wage increase that we are entitled to, better staffing, better medical care, better job security, and more.

I really enjoyed speaking with our many brothers and sisters from other parts of the nation, and it really



brings home the fact that all across the country we face the same attacks from management. Some of the attacks are: short staffing, a hostile bullying working environment, job reversions, crossing craft violations, overtime violations, and management performing bargaining unit work.

The training classes we received were top notch and were geared to better equip our Union Representatives to fight these attacks.

One of the major themes and topics was the serious importance of the consequence of the upcoming Presidential election. It is unfortunate that our country is so polarized and divided as a consequence of the constant lies from Donald Trump without any evidence of a "rigged election".

Another topic was the devastating suggestions of the GOP Project 2025 agenda, which I suggest everyone should read.

At this place and time, we are at a crossroad. What happens during the November 5, 2024 Presidential election will not only affect this generation, but generations to come. Donald Trump, the former

President, who refused to accept the many court's decisions that there was no proof of a "rigged election" and who refused the peaceful transfer of power and who incited an insurrection to try and stop the transfer of power has the backing of the Republican Party and is trying to return to the White House to seek vengeance.

We have to get the vote out, we have to ensure that we all speak loudly on Election Day, and vote for Kamala Harris. I close with some very sobering words that Donald Trump posted on his social media account.

Donald Trump warned on his social media account that anyone deemed to have "cheated" in the 2020 election or in the 2024 election would face prosecution.

"WHEN I WIN, those people that CHEATED will be prosecuted to the fullest extent of the Law, which will include long term prison sentences so that this Depravity of Justice does not happen again," Trump posted on Truth Social. He indicated that lawyers, political operatives, donors, voters and election officials could all be targeted with prosecution.

In Solidarity.

Business Around Our Local



Secretary-Treasurer's Report

Tawana Hodge Secretary-Treasurer

Greetings APWU family.

I would like to start my report by saying that I hope that everyone had a safe and enjoyable summer spending time with family, friends, and loved ones. Now, down to the business of our local. As many of you know, our local has been getting plenty of upgrades over the last two and a half years.

Some of the upgrades include, but are not limited to:

- 1. New global warming roof
- 2. A new drainage system
- 3. New gutters
- 4. New side shingles
- 5. New electric gate motor
- 6. New guard rails to protect our fence
 - 7. City of Detroit speed radar
 - 8. Upgraded alarm system
 - 9. Updated door buzzer system
- 10. New fire escape door with new roof cover
 - 11. Six remodeled bathrooms
- 12. Remodeled executive board room due to water damage (including drywall and carpet)
- 13. New hand rails for outside steps for safety
 - 14. New water coolers
- 15. Updated insurance policy at zero cost to the local Members, all of this could not have been possible without finance.

By cutting back, we as a local can now move forward. I am happy to report that two thirds of Article 17 of our Constitution have been paid for by our working together. APWU family, we are accomplishing our goals as a team.

Health Plan

I am happy to report for the second time that our local received an incentive from our National headquarters for new enrollees in the APWU Health Plan (United Health Care) surpassing our 2023 goals by more than triple. The Postal Service in 2025 will be changing their health plan coverage. This may affect your premium and could result in a higher out-of-pocket cost to you.

Brothers and Sisters, by being a member of the APWU, you don't have to worry about the changes that may affect non-members. You have the choice to change over to the APWU Health Plan (United Health Care) with a starting premium at \$15.86 for self only. For more information regarding the APWU Health Plan, contact me at the local union office 20530 Southfield Service Dr., Detroit, MI 48235 or call me at (313) 532-9305. Open season is November 11, 2024 to December 9, 2024.

Final Thoughts

Brothers and Sisters, change is for certain, but growth is optional. We have grown over the last 2 years and continue to move forward in the right direction as a local. With team work, the future is brighter now. Get involved, sign up members. You have a voice – let it be heard. Solidarity forever.

Your Secretary-Treasurer.



APWU-DDAL Maintenance Department



Maintenance **Craft Director** Report

Tournez Green Maintenance Craft Director

Greetings my Union Brothers and Sisters.

First, I would like to start off by

saying I'm grateful and honored that our Detroit District APWU Maintenance membership elected me to serve as Maintenance Craft Director for the 2022-2024 term. It is something that I do not take for granted and I fully appreciate the responsibility of the position entrusted to me.

Secondly, we are currently in an unprecedented time in our department. At the Detroit GWY, a very senior facility age wise, approx-

imately seventy-five (75) percent of the MM's, MPE's and ET's are eligible to retire and many have in the last two (2) years and counting. The department in the GWY had not seen much in the way of hiring and promotions to the mechanic levels or ET since 2010. Beginning in 2005, there had been an unofficial hiring freeze by Maintenance Management that has greatly challenged the department with an employee shortage from Labor Custodians to Electronic Technicians. In years 2007, 2010, 2015 and 2021, Maintenance Management excessed many employees from the department to other states, facilities, crafts, occupational groups and tours causing the shortage of employees that we are still reeling from. Now, as more employees retire, the press from Management to do more with less has been relentless, however, our members produced and continue to do the work that we were hired to do causing the Maintenance department to stay afloat during some of the most challenging times in the Postal Service.

Since January 2022, our Union has been working with GWY and NDC Maintenance Management in the push to hire new Maintenance Employees, promote current Main-



tenance employees and facilitate eReassigns [In-Service employees] into the craft.

Here are the numbers as of July 2024:

Detroit GWY

- 32 Labor Custodians Level 4 hired/or eReassigned
- 8 Maintenance Mechanics Level 7 hired
- 6 Electronic Technicians Level 10 hired
- 4 Promotions from Labor Custodian to MM-7
- 7 Promotions from MM-7 to MPE-9
- 1 Promotion from Labor Custodian to Maintenance Operation Support

Detroit Network Distribution Center

- 12 Labor Custodians Level 4 hired/or eReassigned
- 4 Maintenance Mechanics Level 7 hired
- 13 Mail Processing Equipment Mechanics Level 9 hired
- 2 Building Equipment Mechanics Level 9 hired
- •1 Electronic Technician Level 10 hired

During the two and a half (2 1/2) years since January 2022 our Union has won settlements for GWY Letter Box Mechanics

> and Building Equipment Mechanics who were excessed in May 2021. We also facilitated the return of three (3) Building Equipment Mechanics via retreat rights to their BEM positions and one (1) Letter Box Mechanic to an MPE-9 position. In addition, during the year 2023 the Maintenance arm of our Local has been able to get settled over one hundred and twenty (120) past (old) grievances from before 2022. Included during

these negotiations were past GWY Labor Custodian Class Action Line H grievances that were remanded from Step 3 back to Step 2 for more development and requests for information being honored. Those grievances: FY2019, FY2020 and FY2021 are currently at Step 3. FY2022 is currently awaiting arbitration.

For the first time in our DDAL history, in May 2024 we finally won a Line H settlement at Step 2 for the Detroit GWY bid cluster! For Fiscal Year 2023, we were able to win Six-Hundred and Fifty Thousand Dollars (\$650,000.00 USD) for our Detroit District Area Local Labor Custodians! While

continued on page 7

An Update On The Social Security Fairness Act

The APWU has never stopped fighting to pass the Social Security Fairness Act (H.R. 82, S. 597). This bill would repeal the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), which are parts of Social Security law that unfairly reduce, or sometimes eliminate, Social Security benefits for millions of postal and federal annuitants. The GPO and WEP penalize CSRS retirees that meet the requirements for Social Security benefits and have paid their fair share into the program. To read stories from APWU members negatively affected by the unfair

WEP and GPO, please see the following stories:

Thomas Brown Dave Bernstein

To address this inequity, 327 members of the House and 63 members of the Senate from both parties now support this legislation. With this much bipartisan support, our next step is to back a discharge petition. A discharge petition is a process to bring any bill sitting in committee to the House floor for a vote as long as at least 218 members of Congress sign the petition. In this instance, a successful discharge petition would bypass

both the Speaker of the House and committee to bring H.R. 82 to the House floor for an up or down vote before we run out of time this Congress.

We are asking every APWU member to call their representative and tell them to sign the discharge petition, H.Res. 1410. Dial the APWU Legislative Hotline at 1-844-402-1001 to be connected to your member of Congress.

We have been strongly advocating for this bill over the last few years, and the time is now to get the Social Security Fairness Act over the finish line!

APWU-DDAL Maintenance Department

continued from page 6

it took a long eight (8) months to hammer out an agreement, it was well worth the effort culminating to a historic settlement at Step 2 for the GWY and Detroit Station Labor Custodians. Employees received their payouts in July 2024. The Maintenance arm of our Local has won at Step 3 FY22 Line H settlements from Detroit City Stations Park Grove, Grosse Pointe, Fox Creek and River Rouge. Those settlements are expected to be distributed to the Detroit District bid cluster in the third quarter of this year. In 2023, we won a settlement at Step 3 for the reinstatement of three (3) Detroit GWY Group Leader positions that were abolished by Maintenance Management. As of this writing, our Union is currently grieving the abolishment of a Detroit bid cluster Building Maintenance Custodian position that was recently vacated by retirement and also grieving Brightmoor station management's efforts to change that station's bid to part time.

In January 2023, the Maintenance arm of our Local was able to negotiate a settlement at Step 2 of One-Hundred and Thirty-Seven Thousand Dollars (\$137,000.00 USD) for the Detroit NDC FY2022 Line H Class Action grievance! Our NDC Labor Custodians were able to reap monies just weeks (Spring 2023) after an agreement was made at Step 2. There was no Line H violation by NDC Maintenance Management for FY2023.

While the NDC have a relatively newer, less senior Maintenance workforce, I will reiterate that the Detroit GWY has a very senior workforce. The GWY had not hired any significant number of Maintenance employees since 2004, resulting in a very large seniority gap between the newly hired and veteran employees. This phenomenon has placed the GWY in the very challenging position of seventy-five (75) percent of its Maintenance employees being eligible to retire - right now! March 2024 was Open Season month for all in-service employees to apply to take the Maintenance exam for any position in the department (Note – Labor Custodian positions do not have an examination.) I would like to thank our members for "putting their name in the hat" to have an option to join the Maintenance Department when successfully fulfilling the exam and interview requirements. As noted in the previous paragraphs, more and more Maintenance positions will be opening up as more of our members elect to retire after many years of service to the department. The last two and a half (2-1/2) years have seen an unprecedented hiring of Maintenance employees. In these upcoming years more positions will open up for a new generation of members to continue service in the Maintenance Department. Current members can make that move to Maintenance serving until their retirement. It was definitely worth the move for me.

I would like to encourage every one of our members to work safe and report any unsafe work conditions or contract violations to your local Maintenance stewards. Safety begins with us. Thank you all for everything that you do! Blessings to you!

27th Biennial APWU













NDC members.

National Convention





Tony Friday and Keith Combs.



Retiree President Yvonne Tatum and Carole Boulware.



Voting at the National Convention.



NDC Stewards Rufus Grandberry and Geon Evans.



APWU Steward Jeremy Allen.



Dana Beard.



2024 Detroit Picnic



Entertainment Committee.





Retired Member Cedric Mingas and member Tiwanna Rogers.



2024 APWU Picnic Raffle Winner.



Tracey Thorns and Clarence Gordon.





Tony Friday, Tawana Hodge, Keith Combs.

What Is NACI?



NDC Facility Director's Report

Tracey Thorns NDC Facility Dir.

Greetings Everyone:

First, I would like to thank all the

APWU-DDAL Union Stewards at the Detroit Network Distribution Center for their hard work and dedication to our members. We

have been successful as a team in getting payouts, settling disciplines, and recently some PSE conversions to full time regular status. We represent three tours (1, 2, and 3) and three crafts which consist of Clerk, Maintenance and Motor Vehicle Service.

The National Agency Check and Inquiries (NACI) is the basic and minimum investigation required for all Federal employees.

Investigations are conducted for all newly hired employees as part of the post-hiring process. Based on the NACI results, the Postal Service makes a final suitability determination, and the employee is either retained or separated. It consists of written inquiries and searches of records, covering specific areas of a person's background during the past five years. The NACI background verifies your employment history, criminal history and driving history.

How Strict are USPS Background Checks?

All felony and misdemeanor

convictions in state and federal courts are criminal convictions and must be disclosed. Disclosure of such convictions is required even if you did not spend any time in jail and/or were not required to pay a fine. An employee who receives an unfavorable NACI decision must respond to the USPIS (United States Postal Inspection Service) Appeals board within the time limit allotted (which is usually seven days). Please provide supporting documentation for your appeal, such

the NACI questionnaire in the beginning as accurately and as truthfully as possible during the hiring process. Please review below the NACI guidelines from Handbook EL-312:

562 National Agency Check with Inquiries

The National Agency Check with Inquiries (NACI) consists of checks of:

a. The Office of Personnel Management's Security/Suitability Investigations Index (SII).

- b. Defense Clearance and Investigations Index (DCII).
- c. Federal Bureau of Investigation Criminal History Check (based on finger-

prints and name).

- d. Employment history (except postal employment) for the last 5
- e. Criminal conviction history in locations where the employee resided, worked, and went to school within the past 5 years.
 - f. Education verification.
 - g. References.
 - h. Residence verification.
 - In Union Solidarity.

We have been successful as a team in getting payouts, settling disciplines, and recently some PSE conversions to full time regular status.

as detailed statements, certified police and court records, or anything else sufficient to support your request to refute the unfavorable decision.

Documentation can also show a clear background refuting the charges mentioned associated with your name. The documentation is to be scanned into a PDF file and attached to the email. Lastly, it is recommended that you complete



It Was A Privilege To Attend The 27th Biennial National Convention



Organization Director's Report

Dana Beard Director of Organization

Greetings, my brothers and Sisters from your Director Organization. It is a privilege to have the opportunity to attend the APWU 27th Biennial National Convention 2024. I would like to thank the members of this local, the President, and Sec-

retary of Treasury for giving me this opportunity to experience the benefits as an Elected Officer and a Delegate of Michigan (DDAL) APWU. As an Officer of this local my dedication, determination and motivation inspired me for the upcoming Contract Negotiation. I had the opportunity to listen in on delegate's opinions from members from across the states on different resolutions issues concerning our Collective Bargaining Agreement for our upcoming contract.

There were many National Officers present who could speak on behalf of members' concerns.

Mark Dimondstein-President Debby Szeredy-Executive President Lamont Brooks-Director, Clerk Division

Lynn Pallas-Barber/Assistant Director, Clerk Division

Elizabeth Powell-Secretary of Treasury

Judy Beard-Legislative & Political Director

James Stevens-National Business Agent Clerk Craft (Former DDAL member)

Michael O. Foster-Director, MVS Division (Former DDAL member)

To kick off this Convention, my first class gave me the opportunity to comprehend the ins and outs of properly preparing a grievance and knowing the standard process through the Local Memorandum of Understanding between United States Postal Service and DDAL Local 275 American Postal Workers Union, AFL-CIO. This information was very important and will assist me when filing a grievance for the grievant.

In my second-class, James Stevenson (NBA) and his assistant gave us intense training on different scenarios and levels of grievances and arbitrations. This information gave me the tools that I will need to help an employee who may have had an issue with a supervisor who threatened and/or intimidated the grievant while performing assigned duties as a PSE.

As a Delegate representing this Local, I came with high standards which were well deserved. I was able to listen to different resolutions from delegates and members who had deep concerns for our upcoming contract negotiations. I did have the opportunity to speak on a resolution and to amend on it and make changes. This was an experience of a lifetime and it made me so proud to be an APWU member and a delegate of this Local. Once again – Thanks for giving me the opportunity.



Our Retirees Showed Up And Showed Out



Retiree President's Report

Yvonne Tatum Retiree President

A.P.W.U Retirees.

Our National Convention was held here in Detroit this July, 2024. I am proud to say that our retirees showed up and showed out. They came and packed bags for our National Retiree Delegates and Attendees for our Retiree Convention held July 13th and 14th. All of our full dues members and many \$36.00 members including our hearing impaired members attended the remainder of the convention. We also had the very first \$36.00 member, Carole Boulware, representing our voice and vote on the floor of the Convention.

A resolution to endorse the Democratic Presidential Nominee whom we now know is Vice President Kamala Harris was adopted at the National Convention. The election is coming fast and we retirees are needed to help get the vote out. There are many ways that we can contribute. We must stress the importance of not only the presidential race, but also the state and local offices and referendums. Our hard working and home – grown Legislative Director, Judy Beard, has an article in the Sept/ Oct A.P.W.U. Magazine that gives us an itemized election plan. You can also go to APWU.ORG/2024 to get information.

Many retirees have concerns about the new PSHB Plan which

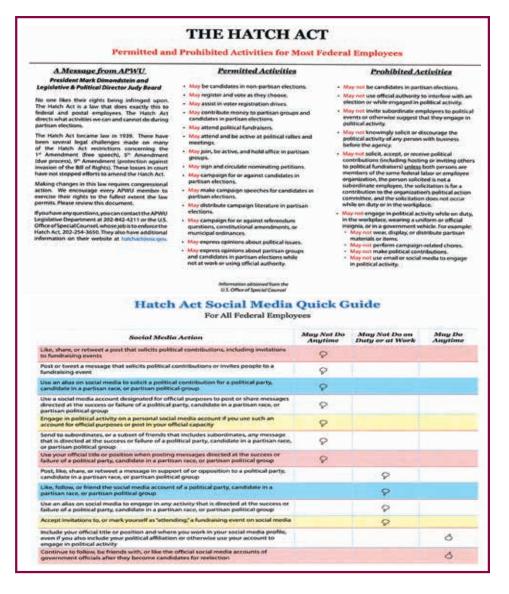
is still a part of the FEHB program and is still under OPM. The special enrollment period (SEP) is for retirees who are over 65 years old and did not choose to get Medicare Part B and would get a 10% penalty for each year they are over 65. During this SEP they can choose to receive Part B without a penalty for themselves or anyone covered under their plan. This one-time SEP enrollment opportunity ends September 30, 2024 and takes effect January 1, 2025.

As we have learned, you cannot

enroll in any Medicare Advantage Plan if you DO NOT have Medicare Part B. If you wish to take advantage of this one-time opportunity or if you have questions, please contact the Postal Service at (833) 712-7742 or send an email to **retirementbenefits@usps.gov**

Our National Retiree Director Nancy Olumekor has an in-depth article on the PSHB in the September/Oct APWU Magazine.

The 2025 FEHB Open Season will be from November 11 through December 9, 2024.



The U.S. Postal Savings System **Postal Banking: Know The Facts**

WHAT IS POSTAL BANKING?

Postal Banking is simply the provision of financial services via the Postal Service. The Campaign for Postal Banking is calling for low-cost, consumer-driven products and services that could range from check cashing to bill payment to savings accounts to small-dollar loans. Postal Banking will benefit consumers who do not have access to traditional banks as well as those who would prefer a more public option. Postal services in 139 countries around the world offer some form of financial services. And the expansion of services will also strengthen our public Postal Service. Postal Banking will:

· Serve individuals underserved by traditional banks who turn to the expensive and predatory practices of the Alternative Financial AMPAIGN Services industry;

- Promote an economy that serves the people, not Wall Street; and
- Strengthen and protect a vibrant public institution mandated to provide universal and affordable service.

IS POSTAL BANKING A NEW IDEA?

No. The United States had a Postal Savings System from 1911-1967 which in 1947 had \$3.4 billion in assets (more than \$35 billion in today's dollars) or 10 about percent of the assets of entire commercial banking system. And worldwide, 1.5 billion people[i] receive some financial services through their postal service. Postal unions in the United States have been calling for postal banking for years. But the idea got a big boost in January 2014 when the USPS Office of Inspector General issued its report, Providing Non-Bank Financial Services for the Underserved.

WHO SUPPORTS POSTAL BANKING?

The Campaign for Postal Banking is a coalition of consumer, labor, financial reform, and community groups. Senators Elizabeth Warren (D-MA) and Bernie Sanders (I-VT) along with the U.S. Conference of Mayors[i] have voiced their support. Nobel Prize-winning economist Joseph Stiglitz included a call for a postal savings bank in his report, Rewriting the Rules of the American Economy.

Senator Warren, champion of financial reform, writes:

"Banks are rapidly abandoning low-income and rural neighborhoods . . . Luckily, there is an organization with the public mission, the infrastructure, the experience and the well-trained employees needed to help address this problem: the U.S. Postal Service . . . The Postal Service already has a presence in low-income and rural communities, and it could leverage that infrastructure to provide access to lower-cost basic banking services."

WHO NEEDS POSTAL BANKING?

In the United States, one in 13 (7.7%) households is unbanked, or without a bank account. And one in five households is underbanked.

defined as having a bank account but also using alternative financial services. An astounding one in four households (27.7%) is at least partially outside the financial mainstream, or underserved by traditional banks.

WHO ARE THE UNDERSERVED?

In the United States, one in 13 (7.7%) households is unbanked, or without a bank account. And one in five households is underbanked. defined as having a bank account but also using alternative financial services. An astounding one in four households (27.7%) is at least partially outside the financial mainstream, or underserved by traditional banks.

WHY DON'T BANKS FILL THIS NEED?

The banking industry has changed. The number of bank branches in the United States is declining and low-income neighborhoods have been hardest hit. Since 2008, 93% of those closings have been in neighborhoods with a median income below the national average.

WHAT FINANCIAL SERVICES **ARE AVAILABLE TO UNDERSERVED CONSUMERS?**

In addition, according to an annual survey by the FDIC, only 43% of banks actively develop products and services for the underserved. And many of the services that are available are increasingly expensive. For example, overdraft fees have increased 32 percent since 2010 at the nation's twelve

largest banks.[iii] These types of fees and the requirement of a minimum balance to open an account keep underserved consumers away from traditional banks.

The \$100 billion a year Alternative Financial Services (AFS) industry has flooded the communities where the underserved live with products, services and practices that are expensive and often predatory. Each year, the average underserved household spends \$2,412 – nearly 10 percent of gross income – in fees and interest for alternative financial services. That's \$200 a month just to access your own money. And studies show that most households filing for bankruptcy are just \$26/ month away from meeting expenses. As United for a Fair Economy puts it, "Each year, over \$103 billion is stripped from these people and their communities and ends up in the hands of Wall Street. For the underserved, there is little opportunity to create a credit history, have access to affordable, safe and sustainable financial services, or build assets over

The AFS industry includes: ✓ Check cashing services

- ✓ Payday lenders ✓ Auto title loans ✓ Pawn shops
- ✓ Rent-to-own stores ✓ Tax refund anticipation loans

The most visible alternative financial service is the payday loan with more locations (22,000) than McDonalds or Starbucks. "Poor Americans no longer live check to check: they live loan to loan, with no end in sight," writes Sarah Kendzior.

The U.S. Postal Savings System Postal Banking: Know The Facts

PAYDAY LOANS: FAST FACTS

- Each year, 12 million borrowers spend more than \$7 billion on payday loans.
 - The typical interest rate on a payday loan is 391% APR.
- 80% of payday loans roll over at 14 days they are not paid off as intended by the next payday.
 - Typical fees at rollover are 15% of the loan.
 - Payday loan borrowers are in debt an average of five months/year
 See National People's Action (NPA) for more facts on payday

lending and what NPA is doing to curb the abuses.

PAYING TO ACCESS YOUR PAY AND BENEFITS – ATMS AS ALTERNATIVE FINANCIAL SERVICES

Increasingly, employers are moving from paper check to payroll card to pay workers.

• 4.1 million workers are paid with a payroll card.

ATM fees average \$2.77 per transaction, resulting in workers spending \$40 to \$50 a month to access their own pay.

BANKING FOR THE PEOPLE, NOT WALL STREET

The disclosures of wrongdoing and the subsequent bailout of big banks after the 2008 financial crisis led to widespread anger at and plummeting public confidence in big banks. As a result, the interest in alternatives to traditional banks has increased. Campaigns such as "Move Our Money" encouraged people to end their financial relationships with big banks and move their money to credit unions and community banks. In October 2011 alone, credit unions gained 650,000 new customers and \$4.5 billion was move out of major banks. Postal banking can offer another non-profit option for these consumers.

WHAT MAKES THE USPS A GOOD SOLUTION?

Consumers want and need access to affordable financial services. The US Postal Service is in a unique position to offer basic financial services for the following reasons:

Already offer financial services

- ✓ Trusted and Well-Liked ✓ Mandate to serve the public
- ✓ Location (every community across the country)

USPS: LOCATION

The USPS, with more than 30,000 retail locations, is the world's largest retail network. Here's how that compares with other large retail networks:

- ✓ Walmart = 5,163 stores ✓ Starbucks = 11,962 stores
- ✓ Payday lenders = 22,000 locations

And many of those post offices are located in bank deserts. Fifty-nine percent of post offices are in zip codes with either zero banks (38%) or only one bank branch (21%). The Postal Service is geographically well-positioned to reach people with little-to-no access to retail banking services.

USPS: PUBLIC TRUST AND CONFIDENCE

- ✓ Americans rank the USPS highest among all federal agencies with more than 70% of those polled saying it does an excellent or good job.
- ✓ Millennials love the USPS the most! According to a November 2014 Gallup poll, the age group that ranks the USPS highest is 18-29 year-olds, at 81%

✓ Compare confidence in the USPS with confidence in:

✓ Payday lenders: 18%

✓ Banks: 26%✓ USPS: 68%

USPS: MANDATE FOR UNIVERSAL, AFFORDABLE SERVICE

The USPS is legally obligated to serve all Americans, regardless of geography, at uniform price and quality: "The United States Postal Service shall be operated as a basic and fundamental service provided to the people by the Government of the United States, authorized by the Constitution, created by Act of Congress, and supported by the people . . . It shall provide prompt, reliable, and efficient services to patrons in all areas and shall render postal services to all communities." The USPS is prohibited from making certain decisions based on profit, e.g. closing a post office solely for financial reasons.

The Postal Service isn't in business to make a profit. Its purpose is to serve the American people. This is in stark contrast to the predatory practices of upselling products and selling under unclear terms and conditions associated with alternative financial services such as payday lending.

— edited for space



American Postal Workers Union DETROIT DISTRICT AREA LOCAL APWU, AFL-CIO

20530 Southfield Road Detroit, Michigan 48235

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