



# NEWS & VIEWS

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## Moving Forward - Meeting New Challenges

By: Kathy Danek, President

Happy New Year. Welcome to 2017. We will meet a great many challenges this year. How we respond to those challenges will define us as communities, states and nation. There is great disharmony across our world. We have civil wars in the middle east and terroristic threats to very public places.

We have a new leadership within our government taking office January 20. As President Obama leaves office and Donald Trump assumes the office, where does that leave us as the United States? This is a much divided nation among our citizenry. We haven't really found a place of harmony, where all sides work together for the best interest of our nation. Divided government has served the new leadership well. How will it serve when it assumes the banner of leadership? How will the changes that are being discussed affect each and every one of us? How can we make sure we are represented and heard? Our voices will need to be loud, strong and informed. It can't be just one individual speaking for all of us. Instead, it will take all of us speaking with a common voice.

What we need first and foremost is action to protect our U.S. Postal Service and the network of communication that binds us together. Imagine where we would be without the US mail. Let's just start with the personal touch. Contrary to popular belief, not everyone likes all of their communication to come from a screen and a keyboard. We all love



the personal touch of a letter, a card or a photo. We appreciate the gift delivered to our mailbox. We love that thank you note or expression of sympathy. Birthday greetings that come on the internet are great, but a card is something really special. Now, let's add that business communication. Many of our businesses including insurance and finance still require a lot of documentation through the mail. That postmark speaks of the origin of the communication, the timeframe of delivery, and the individuals that placed documents in the envelope. Wading through all of the spam to find a much needed document can be very frustrating. And let's not forget that many within our community do not have access to the internet. More and more states are looking to the US Mail to conduct our elections. A handful of states currently hold "all mail in ballot elections." Voter turnout is much higher in these states at all levels of government. And, we need to work through if it is delivery or the postmark that will "count" our vote, especially if the USPS continues to degrade our delivery standards.

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# Yes, We Can! One Step at a Time!

By: Trisa Mannion, Treasurer

Sharing information with the members about the best way to build membership made me realize we all need to work on some of this from the top down.

We need to start with common goals, not just the 5 points of the Auxiliary Star, but the specific things the membership is willing to work toward and do for the common good. National convention gave us some of that direction but we need to look at this from a state and local level too. A simple to say goal is I want to increase membership by 50% this year. Is it achievable? Yes, it is with every one of us working toward the same goal. A more important goal is to see a 100% increase in active locals. Is this achievable? Yes, it really is but we will all have to work toward building these new locals and activating some of the stagnant ones. State officers will play an important role in this.

Let's start by taking one step at a time to achieve the goal, just like hiking a mountain, one step then another and then another, after a few repetitions of this, we are looking down on the valley below. The first step to build membership is to hold a meeting. Set the time, date and place. Next step is to invite the people to come. So what, if only 3 people show up at the first meeting. That is great that they are there, so, let's plan an activity, or join one in progress. I have one for you to start with; it is the Children Incorporated project. We are going to need some help for this, so call a friend, each one of the three people should call a friend and have them come to the next planning event (meeting). Give each person a task that fits his or her personal likes or skills. That worked well so let's repeat this process again. Now give these new interested parties a chance to be members. Do you see how possible it is to accomplish this goal?! Yes, we

can achieve these goals but you are an integral part of this success. We all have to work together to make it happen. Who are you going to call as you take the first step?

When you send the dues money, sort it by state, then by local, then last name. If you send a full list of the membership, denote the members paid and the amount paid. Locals that have a set date need to specify that date for new members. National dues are \$5.00 per member per year. Questions? Call or email me and I will help you with the details. District Coordinators are a great resource too, so use them to help you build or rebuild.

Membership lists of your state or local are available upon request.

I would love to hear of your progress and better yet, send Bonnie and me pictures for posting on the Auxiliary's Facebook page or for printing in this newsletter. You can find the Facebook page by searching for Auxiliary to the APWU. You can also find information on our website [www.apwuauxiliary.org](http://www.apwuauxiliary.org) I am in the process of building an App for Apple and Google based phones. Search for APWUAuxiliary in the respective App Store or Google Play by the first of the year. You will be able to link to several forms, manuals, and pay dues or allow new members to join from this APP. Let me know how it works.



## Martin Luther King, Jr., Quotations

If you will protest courageously, and yet with dignity and Christian love, when the history books are written in future generations, the historians will have to pause and say, "There lived a great people—a black people—who injected new meaning and dignity into the veins of civilization."

From an address given in Montgomery, Ala., Dec. 31, 1955

**Martin Luther King, Jr. Day - January 16, 2017**

I believe that unarmed truth and unconditional love will have the final word in reality. This is why right, temporarily defeated, is stronger than evil triumphant.

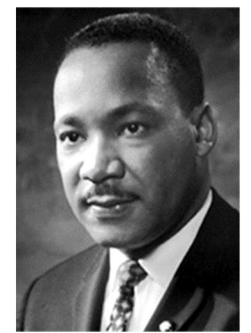
Nobel Peace Prize Acceptance Speech, Dec. 10, 1964

Shallow understanding from people of good will is more frustrating than absolute misunderstanding from people of ill will.

From "Letter from Birmingham Jail," April 16, 1963

The question is not whether we will be extremist but what kind of extremist will we be.

From "Letter from Birmingham Jail," April 16, 1963



# Depression: What Is It?

By: Clara Hill, District 6 Coordinator

This time of year is a time of varied emotions, from happiness to sadness or anything in between. The holidays are a time for family celebrations and being with friends and loved ones. Some are not as fortunate to look forward to such events. It is not a time some look forward to at all -



maybe a homeless person, or a person who, for all appearances, would be on top of the world. Looks, as they say, are deceiving sometimes.

Some people are struggling with depression. They feel like the world is closing in on them and there is no way out.

*"Major depression is an episode of sadness or apathy along with other symptoms that lasts at least two*

*consecutive weeks and, if severe enough, interrupt daily activities. Depression is not a sign of weakness or a negative personality. It is a major public health problem and a treatable condition.*

*The primary symptoms of depression are a sad mood and/or loss of interest in life. Activities that once were pleasurable lose their appeal.*

*Patients may also be haunted by a sense of guilt or worthlessness, lack of hope, and recurring thoughts of death or suicide."*

Some people have a larger appetite, while others may lose theirs and subsequently gain or lose weight. These are some other symptoms of depression.

Lack of treatment may affect one's life because they can't or don't know how to deal with this. It can destroy their relationships or careers if not treated.

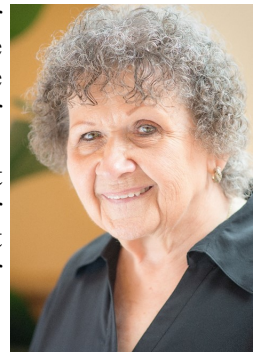
*"Anyone can become depressed, but many experts believe genetics play a role. Having a parent or sibling with depression increases your risk of developing the disorder. Women are twice as likely as men to become depressed.*

*Experts also think that while stress such as losing a loved one, can trigger depression, one must first be biologically prone to develop the disorder. Other triggers could include certain medications, alcohol or substance abuse, hormonal changes or even the season."*

If you think you are becoming depressed, see a doctor. This is a treatable condition and there is help available, if you ask for it. This article is not to diagnose the illness or give you advice on treatment. It is just to make you aware of the problem and to let you know that you are not alone in it.

I wish I could wave a magic wand and depression would go away, but there is no magic for it. I will just say I hope all illnesses would go away and no one need to be ill anymore.

*(Source: Quotes, in italics, are from an article on Webmd.com.)*



## President's Article

continued

So, we need each of you to revive your skills of yesteryear. We need one on one personal lobbying of all our elected officials. We need to be readily informed on all pieces of legislation that will affect our families and our jobs. The APWU and Auxiliary will work diligently to review all legislative proposals and share the impact on us, how it may be amended to help or hinder, and what actions we need to do. But we really need to start with a visit to our representatives and Senators. Find out who that individual in their offices is who handles postal and employee issues. Cultivate a relationship. Send both requests and thanks. Let them know that you are aware of

the actions being taken and how they will affect our people and ourselves.

In the coming months, we will be asking each of you to become more involved legislatively and politically. Face to face visits, writing letters, making phone calls, sending emails, and holding town halls are effective if they are executed by the masses.

This Auxiliary has 100 years of rich history in helping to effect labor friendly legislation. We stand ready to continue this service for another century. Thank you to every one of you for your years of service. We can look forward to many challenges. If we work together, we can turn those challenges into victories that will serve every working man and woman in this nation. Happy 2017.

# New Year's Resolutions - What Will Yours Be?

By: Rebecca Kingsley, District 2 Coordinator

**Happy New Year!** It's time for a new resolution. But did you know that most resolutions fail? Only 45% of Americans make a resolution. Out of that 45%, only 8% stick with their resolution.

The resolution tradition dates to the Babylonians 4,000 years ago. The Romans and Early Christians would make promises to the gods or God - to keep loyal to them; to worship them; to sacrifice for them.

Why make resolutions at the beginning of the year? Have you ever tried to start a resolution mid-year? So, what is a resolution? It is "a firm decision to do or not to do something" or "the action of solving a problem, dispute or contentious matter". Nowhere does it say a promise to one's self".

"A firm decision to DO or NOT to do something". If you want to quit smoking, decide NOT to buy anymore packs of cigarettes. DO consider how unhealthy it is for you. DO go to the doctor and let them know you want to quit. DO call APWU Health Plan and see what programs they have for you to help you quit. DO write down reminders of why you should stop. For example - I love my kids, I love my health, I want to live a long life, I want to smell fresh and I want to breathe. Post those notes to yourself everywhere. Set up reminders on your phone to pop up with your notes, hourly. You know you can do it!

Contentious: If you just use that word then it would be "the action of solving a contentious matter". Not an everyday word for most, however it is what most of us like to do; argue. Is there a resolution that people tell you should make? Do you argue with them and say "oh I can't do that"? What do you like to argue about? Life, money, marriage, kids or work? Let's use work. Whether you're a postal worker or not, if your reading this, you most likely care about the U.S. Post Office.

We know that there are many issues about the Post Office that could jeopardize it. For example, closures. If they keep closing PO's, then people can be forced to

drive further to work or lose their job. When you talk with peers, family or strangers about this you would ARGUE that the "powers that be" must change the standards of the Post Office to where we would keep and reopen more facilities and mail was delivered in a more appropriate time frame. You've probably ARGUED with others about how the Post Office is more than just a job it's a service to the people and is a part of the



constitution and it's not for sale to the highest bidder, right? But your frustration is that people are not aware of what is going on. They aren't aware that no taxes of theirs is used in the post office. They have a *lack of education or lack of knowledge* of what goes on with the U.S.P.S. So therefore, you could say "My resolution is to educate the community about why the post office should ....." Look at that - 2 resolutions that will be easy to keep.

Let's solve life's problems. WOW that's a big one. Who really has the answer to that one?

In many movies, its shown that if you had all the answers your head or body would explode. Well I don't want that to happen to you, so let's start with a real and simple solution. Life can get out of control. We've all been overwhelmed with "life". During a health seminar, last year there was a great speaker and I left there with a few things that I use to this day and hope to for a very long time. She said that most people (not word for word) say "I'm having a bad day". Change that to "I'm having a bad moment". I've used this so many times and realized that it helps (especially with the kids). The other thing that I use daily is everyone has a choice. You can choose to have a bad day or a good one. You can choose to do the right thing or wrong thing. You can choose. For example, I have told my kids you can choose to do your chores without issue or you can choose not to. But know that there are going to be either rewards or consequences. That's right, rewards or consequences. This is for everyone, life. SO, your realistic resolution can be "I will make better choices and have better moments".

So there, now that you know, what will your resolutions be?



# Auxiliary Executive Board New Year's Resolutions

## EXERCISE

EAT HEALTHILY

I make the same one every year, I make a resolution not to make a resolution. That way I don't feel bad if I don't succeed. **Clara Hill**

To make each and every day a day of gratitude by giving thanks every day and making someone's day. **Kathy Danek**

I don't do resolutions so don't have any ideas what to write for myself personally. I just wish all of you a Happy New Year! **Tina Beaton**

My New Years Resolution for 2017 will be that everyone will stay healthy and we can do bigger and better things in this up coming year. **Debra Stewart**

My resolution this year is to lower my Hemoglobin A1C, by keeping in touch monthly with the APWU Health Plan's nurse. To follow advice given and to reach healthy goals. Keeping my diabetes in check will allow me to have better days to work, play, and enjoy my family. **Rebecca Kingsley**

*The National Auxiliary Executive Board wishes each of you a Happy, Healthy and Prosperous New Year!*



## BE MORE POSITIVE

Over the years, I have made many a resolution which would be lucky to last a week. So perhaps I should make a resolution to see how unhealthy I can be, how much junk food I can eat, procrastinate more or how I can be more of a couch potato. Perhaps then I will fail at those things and live a healthier life style. But my wish is that each of you have a happy, healthy, safe and blessed new year! **Bonnie Sevre**

Make new friends

My resolution is the same every year. Peace and happiness for all! **Colette Philippe**

I am not a person to set New Year's goals but I will tell you a few of my personal life goals. I strive to be kind to the people that I meet, to see the best in everyone, and give friendship to those in need. To continue hiking my beautiful Rockies even when I am 90 years old or beyond takes personal effort and I will give that. I want to be active in the world and community around me, it is my way of giving back for some of my blessings. I plan to learn something new each day. I would like to meet new friends and retain my longtime friends, since family and friends are the best gift of all. Last but perhaps the most important goal for me is to meet challenges head on and never run away from adventure, even the ones that make me uncomfortable. **Trisa Mannion**

## BE MORE ORGANIZED

"A firm decision to do or not to do something". I am not one to make New Year's Resolutions because I find myself making "resolutions" almost on a daily basis so it would take up a whole page if I listed all the things I would or would not like to do! ~Joyce Tanguay~

"I resolve to eat healthier in 2017" HMMM! **Patricia Lewis**



## SPEND LESS MONEY

LOSE WEIGHT

DRINK LESS



CDC urges everyone to get a shot, especially children, pregnant women and folks over 50

MONDAY, Dec. 12, 2016 (HealthDay News) -- Only about two out of five Americans had gotten this season's flu shot as of early November, the U.S. Centers for Disease Control and Prevention reports. About 37 percent of children between 6 months and 17 years old have gotten the flu vaccine this year. And approximately 41 percent of adults aged 18 and older have received the shot. The overall rate is similar to the vaccination rate at the same time last year, the CDC noted. "We are glad to see that people are making the decision to protect themselves and their families from flu, but coverage is still low and we urge people to get vaccinated if they haven't yet," said Dr. Nancy Messonnier, director of the CDC's National Center for Immunization and Respiratory Diseases.

"We have a tool that is proven to prevent flu illness and hospitalization, but millions of people are not taking advantage of it. Too many people are unprotected," she said in an agency news release.

Last year, flu vaccination prevented about 5 million flu illnesses, the CDC said. The agency also estimated that the vaccine prevented 71,000 flu hospitalizations. While flu vaccination rates among adults and children are similar to early estimates from last season for all age groups, the CDC is looking carefully at vaccination rates for children and for adults 50 and older. "We are urging parents to make sure their children get a flu shot this season, as the nasal spray vaccine is not recommended for the 2016-2017 flu season. An annual flu vaccine is very important protection for children," said Dr. Joe Bresee, a pediatrician and chief of the Epidemiology and Prevention Branch of the CDC's Influenza Division.

The CDC is also concerned about a 3 percent decrease in flu vaccination among adults aged 50 and older between 2014-2015 and 2015-2016. "It's too soon to say whether vaccination in people 50 and older will rebound this season. We certainly hope it will," Messonnier said. "About a third of people ages 50 to 64 have medical conditions that put them at high risk of serious flu complications; and we know that declining immune function puts people 65 and older at high risk. While flu vaccination is recommended for everyone 6 months and older, it's especially important that people in high-risk groups get vaccinated," she said. The CDC also found that the 47 percent flu vaccination rate among pregnant women as of early November was 6 percent higher than early estimates last season. Still, more than half of pregnant women were still unvaccinated. The 69 percent overall vaccination rate among health care providers is about the same as it was at the same time last season, the CDC said.

Last year, the rate among health care personnel working in long-term care facilities rose by 5 percent to 69 percent, but was still the lowest among all health care provider groups. Just 55 percent of those working in long-term care facilities were vaccinated as of early November. That's the lowest among all health care providers this year, the CDC noted. "It is really important that health care workers get vaccinated and especially important that we continue to make progress vaccinating health care workers who work in long-term care facilities. Many of the most frail and vulnerable people live in these facilities and we know that vaccinating their caregivers helps protect them," Messonnier said.

More information:

The U.S. Centers for Disease Control and Prevention has more on flu vaccination. -- Robert Preidt

SOURCE: U.S. Centers for Disease Control and Prevention, news release, Dec. 9, 2016

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# What Do I Do with My TSP When I Turn 70½?

By: Don Sevre, Minneapolis, MN APWU Auxiliary

Since I am approaching that age of mandatory withdrawal of my Thrift Savings Plan (TSP) I thought I should have some type of plan and understanding of the rules for withdrawal. I know that there are experts that can tell me what type of products they have for sale to take care of this but after watching "Last Week Tonight" with John Oliver most of these so-called experts are only experts on how much commission they will receive for the sale. Very few financial planners are fiduciarily qualified or insured to play with my money.

I went to the TSP.GOV and printed out "*Withdrawing Your TSP Account after leaving Federal Service*" and found it very helpful. The first question is what are the deadlines when I must start to withdraw?

'Once you've separated from Federal Service or the uniformed service you are required to make a withdrawal choice for your TSP account balance by April 1st of the year following the year you become 70½. If you are still a Federal employee at age 70½ your required withdrawal must begin by April 1 of the year following the year you separate.'

Example: You are retired and your 70th birthday was June 30, 2013. You reached age 70½ on December 30, 2013. You must take your first Required Minimum Distribution (RMD) (for 2013) by April 1, 2014.

Example: You are retired and your 70th birthday was July 1, 2013. You reached age 70½ on January 1, 2014. You do not have an RMD for 2013. You must take your first RMD (for 2014) by April 1, 2015.

So, the rule seems clear: if you turn 70 in the first 6 months of the year you will turn 70½ that year - so by the



April 1 of the next year you must decide in regards to TSP. If you turn 70 in the last six months of the year you can delay RMD for another year.

SO, what happens if I do **not** take the money out of my TSP per the IRS?

If you do not take any distributions, or if the distributions are not large enough, you may have to pay a **50% excise tax on the amount not distributed as required.**

So, what are my options for withdrawal?

I can take **partial withdrawal** and or full withdrawal if I did not make an age-based in service withdrawal (at age 59½ or older) from TSP while I was still employed at the Post Office.

I can take a **full withdrawal** in several different ways. Of course, you can take the **single** payment but the tax bill would be very expensive and high cost. Or you may take a **series of monthly payments two different** ways; one is monthly payments computed by the TSP based on IRS life expectancy tables or by specific dollar amount.

If you want, you can buy annuities. I 'm not sure that I understand or I have the time to go into all of the annuity options. The booklet on "Withdrawing Your TSP Account" does explain what you can do with these options. The important thing to remember: "It is your MONEY and we are too old to go out and earn it again, so be careful".

This rule of starting to withdraw funds at 70½ applies to all retirement accounts, not just TSP.

## 2016-2018 Human Relations Project

By: Joyce Tanguay - Human Relations Chair

*Be true to yourself. Make each day a masterpiece.  
Help others.*

### *Child Inc.*

Happy New Year! We start the New Year with a testimonial taken from the Child Inc. website:

*"The personal attention to the children and programs is exceptional and rare, but what is really unique about Children Incorporated is that they know who they are. They have a vision for their best, most productive self; one that retains their uniqueness and effectiveness, and they are acting on realizing that vision. You can trust them. You will know you are truly helping real children, in real time, and you will know how every penny you give is spent. I know this from 25 years of experience with Children Incorporated."*



**ROSANNE CASH**  
– GRAMMY AWARD-WINNING ARTIST

Please take the time to go to <https://childrenincorporated.org> for more testimonials and information. No donation is too small and checks may be made payable to *Auxiliary to the APWU* and sent to *Trisa Mannion, Treasurer, Auxiliary to the APWU, 3038 Cloverdale Court, Grand Junction, CO 81506*



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