



# NEWS & VIEWS

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## In Search of Civility – Be Courageous and Be Kind *Does it Really Matter How We Talk to One Another?*

**Kathy Danek - President**

It's a proven fact that democracy is messy. It sometimes takes a lot of patience, hard work, compromise, and dedication to freedom to make sure we protect it. In this nation, we are blessed with a Constitution that guides our government. It's interesting to note that we have three separate but equal branches of government. It's a concept that has worked well for more than 225 years. We must work hard as Auxiliary members and citizens to protect our democracy and our government.

We are a government of the people, by the people, for the people. That statement seems simple, but what happens if we let it get out of balance, giving one branch of government authoritarian power over the other? What happens if the legislative branch cannot exercise their responsibility to make laws – to compromise with all interests in creating laws that serve the people of the United States? What happens if the courts don't protect the constitution and the rights granted to our citizens? What do we have to lose????

We need to work hard to communicate with each other,

and to do it with civility. That does not mean eliminating our values, but it does mean to be respectful when voicing your differences. We can disagree agreeably. The elected public servants have a responsibility to respectfully listen to their constituents. They should respond to inquiries and work to serve their states and localities. Each of us understands the ability to solve problems. It's never easy, but it is gratifying when we arrive at a solution that addresses the situation.



Why am I pointing this out??? – We do not want to become deaf to a lack of civility – and ignore bad behavior simply because we agree with someone on a position or two. We must model behavior and expect our elected leaders to also model civility. It's easy to be mean – it's more effective to be courageous and be kind. I am very proud of our Auxiliary members – and the courage they demonstrate each and every day on behalf of the APWU and Auxiliary. You do so with grace, strength and civility. Thank you to each and every one of you for modeling civil behavior, for volunteering, and for working to create positive solutions to the issues that are before us. You are the consummate volunteers – and I am humbled to work with each one of you.

### Inside this issue:

Things to Consider in Planning for Retirement	2
February - Special Days to Celebrate and Enjoy	3
Joining the Auxiliary in 2018 - Each One - Reach One Convention Season - Are You Ready?	4
National Auxiliary Convention to be Held in Pittsburg PA	5
Ask Tina About the Health Plan	6
Some Labor History: World War I - the 1930s	7
2016-2018 Human Relations Project - Child, Inc. National Officer Listing	8



# Things to Consider When Preparing for Retirement

By: Bonnie Sevre - Legislative Aide Editor

Retirement is a huge adjustment for most people, mentally and socially. Your day-to-day routine changes without a job to report to. If you are married, you and your spouse must adapt to being around each other full time if you are both retired.

Your financial strategy also must shift when you leave work, or there could be huge consequences for your nest egg and standard of living.

We know about childhood and adulthood. A new term is being added which is elderhood. People are living longer and are playing a more active role in society. Because we are living longer after retirement we need to carefully plan so that we can survive financially in elderhood. Following are some things to think about as we prepare for retirement.

## When should I start drawing Social Security?

While you might be eligible to start taking your benefit at age 62, waiting until your full retirement age (FRA) which is 66 (67 if you were born in 1960 or later) results in a monthly payment that is about 30 percent higher than you would receive at age 62. If you can wait until age 70, your benefit will max out and be another 32 percent higher than at your full retirement age.

Additionally, if you take Social Security before your FRA, any income earned above \$16,920 (for 2017) will result in a reduction of \$1 of your benefit for every \$2 of income above that limit.

## How aggressively should I invest?

According to the Society of Actuaries (via Vanguard): "A 65-year-old man has a 41 percent chance of living to age 85 and a 20 percent chance of living to age 90. A 65-year-old woman has a 53 percent chance of living to age 85 and a 32 percent chance of living to age 90. If the man and woman are married, the chance that at least one of them will live to any given age is increased."

What this means is that you still need to invest a portion of your retirement nest egg for growth. What percentage and how your overall portfolio should be allocated will vary based on factors unique to each retiree's situation. Being too conservative can result in outliving your money in retirement.

## Ignoring the impact of inflation

The fact that we are living longer, inflation is every retiree's worst enemy.

What can you do to lessen the impact of inflation on your retirement finances?

- Invest aggressively enough to stay ahead of inflation.
- Plan conservatively for inflation while anticipating higher healthcare costs.
- Be prepared to adjust spending and retirement account withdrawals.



## Planning for Healthcare Costs

A couple retiring in 2017 would need \$275,000 to cover healthcare costs in retirement, according to a study by Fidelity. This is a significant amount of money even for someone with a

\$1 million-plus nest egg. For 2018, there will be a cost-of-living adjustment of 2 percent for Social Security, but many retirees' Medicare premiums will also increase.

## Failing to Have a Retirement Income Strategy

One of the most complex aspects of retirement is managing distributions from various retirement accounts, along with other sources, like a pension or Social Security.

Which accounts should you tap and in what order? What are the tax ramifications? How will your income affect Medicare and other benefits?

## Impact of Taxes in Retirement

Taxes can be a huge factor in retirement. Withdrawals from retirement accounts, such as IRAs and 401ks, are usually subject to full taxation at ordinary income rates. Social Security also can be taxable depending upon your income. Furthermore, these withdrawals are added to any other income you earn.

A Roth IRA is not subject to taxes if all rules are followed. A Roth 401k can be rolled into a Roth IRA to receive similar treatment. Pension payments are usually taxable, but some state pensions might be exempt from state income taxes.

## Protect Yourself in Retirement

According to GOBankingRates' 2017 Retirement Savings survey, more than 50 percent of Americans will retire broke. By planning ahead - and getting your spending under control now - you can go blissfully into retirement rather than leaving your financial future up to chance.

Don't wait until you are ready to retire to think about how you will survive your retirement years. Retirement is something you start planning for at the beginning of your career, not when you are ready to retire.



# February - Special Days to Celebrate and Enjoy!

## Some Fun Facts



Red hearts, flowers, candy, romance – these are the things that we associate with Valentine’s Day. But do you know how Valentine’s Day started?

This story may not be factually true and it wasn’t about romance. During his reign, the Roman emperor, Claudius, had

an edict that prohibited the marriage of young people. This was based on the hypothesis that unmarried soldiers fought better than married soldiers because married soldiers might be afraid of what might happen to them or their wives or families if they died.

It was a very permissive society in which Valentine lived. Valentine, a Roman priest, thought that marriage was very sacred between one man and one woman. The idea of encouraging couples to marry within the Christian church was what Valentine was about. And he secretly married them because of the edict. Valentine was eventually caught, imprisoned and tortured for performing marriage ceremonies against command of Emperor Claudius the second.

One of the men who was to judge Valentine in line with the Roman law at the time was a man whose daughter was blind. Valentine was supposed to have prayed with and healed the young girl with such astonishing effect that the father became Christian as a result.

In the year 269 AD, Valentine was sentenced to a three-part execution of a beating, stoning, and finally decapitation all because of his stand for Christian marriage. The story goes that the last words he wrote were in a note to the judge’s daughter. He inspired today’s romantic missives by signing it, *"from your Valentine."*

**Presidents’ Day** is an American holiday celebrated on the third Monday in February. Originally established in 1885 in recognition of President George Washington, it is still officially called “Washington’s Birthday” by the federal government. However, the different states refer to it by different names.



Traditionally celebrated on February 22 - Washington’s actual day of birth - the holiday became popularly known as Presidents’ Day after it was moved as part of 1971’s Uniform Monday Holiday Act, an attempt to create more three-day weekends for the nation’s workers.

History books tell us he was born on February 22, 1732. But that’s not right. Washington was actually born on February 11, 1731. However, during his lifetime, Great Britain and its colonies switched from the Julian to the Gregorian calendar, catching up with the rest of Europe which made the switch in 1582. As a result, people born before 1752 had to add 11 days to their birth dates. Those individuals born between January 1 and March 25, as Washington was, also had to add a year to be in sync with the new calendar.

**Fun Facts:** If you think that George Washington chopped down a cherry tree and then admitted his wrongdoing by saying to his father, “I cannot tell a lie,” think again. He didn’t say it; he didn’t even chop down the tree! One of Washington’s biographers, made up the story hoping to demonstrate Washington’s honesty.

This tale is not the only myth about Washington. His wooden dentures? They weren’t made of wood. Instead, they were made of hippopotamus teeth that had been filed down to fit Washington’s mouth.

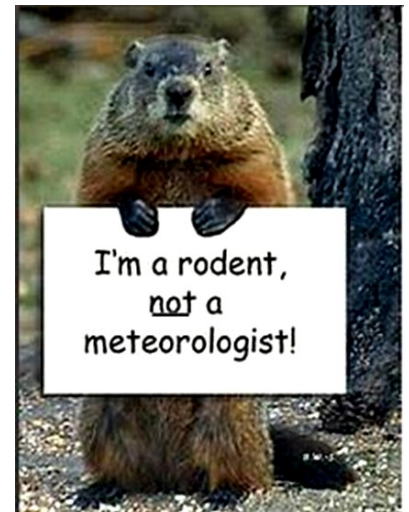
**Groundhog Day, February 2nd,** is a popular tradition in the United States. It is the day that the Groundhog comes out of his hole after a long winter sleep to look for his shadow.

If he sees it, he regards it as an omen of six more weeks of bad weather and returns to his hole.

If the day is cloudy and, hence, shadowless, he takes it as a sign of spring and stays above ground.

Pennsylvania’s earliest settlers were Germans and they found groundhogs to in profusion in many parts of the state. They determined that the groundhog, resembling the European hedgehog, was a most intelligent and sensible animal and therefore decided that if the sun did appear on February 2nd, so wise an animal as the groundhog would see its shadow and hurry back into its underground home for another six weeks of winter.

The largest and most famous celebration for Groundhog Day in the United States is held in Punxsutawney, Pennsylvania and the groundhog’s name is Punxsutawney Phil.





## Joining the Auxiliary to the APWU in 2018 “Each One – Reach One”

By: Debra Stewart - District 4 Coordinator



Let's start 2018 by signing up Auxiliary members and get them organized. Reach out to your friends, family, retirees and APWU members to be a part of a team - a cause to help make a difference in our community, politically and socially. Spread the word for our Postal Workers about better postal jobs, better benefits and a better environment.

You may get informational material from any National Auxiliary Officer. We are always happy to assist you. We have to start out with members before we do anything else. So let's work together and get more members and Auxiliaries started in 2018.

So remember “Each One - Reach One”, the Auxiliary is what we make it. Let's give it our best, you may be surprised by what can happen.



Do not hesitate to call a National Officer or your District Coordinator anytime, we are here to help you.



**Good Luck!! Have Fun!!**

## Time for Conventions - Are You Ready?

By: Colette Phillippe - District 1 Coordinator



Holidays are over and it is time for conventions. Are you ready?

Have you planned a Human Relations project, invited guests, sent your convention calls, etc.?

It is very important that dues are paid up to date by your membership so that they can be seated and have a voice and a vote. When was the last time you checked your membership list? Is it up to date and are the dues current?

Have you put out notifications about your Human Relations project? Not only to your auxiliary members, but to APWU members also?

Do you have everything you need for a successful convention? Did you arrange for a meeting room, tables, microphones, etc.?

Most important, did you notify the APWU that your convention is taking place at the same location and time?

Did you volunteer to help with their convention if needed? They are always looking for people to man their registration table and help in other areas.

Did you plan anything to raise funds for COPA?

Are you prepared?

Not sure, check out the Auxiliary Handbook! The Auxiliary Handbook has information for a successful convention, ideas for Human Relation projects, COPA fundraisers.

Don't have a copy of the Auxiliary Handbook and need one? Check out the Auxiliary webpage and get your copy today!

# National APWU & Auxiliary Convention to be Held in Pittsburgh PA

By: Kathy Danek - President

Hello Pittsburgh,

The 2018 National Convention is on the horizon. We hope you are all planning to send or become a delegate. Pittsburgh PA is hosting us in the beautiful downtown David Lawrence Convention Center. Four hotels have been blocked, and I can tell you personally that the people of Pittsburgh are thrilled to have us in their beautiful city. The beauty of downtown Pittsburgh is the beautiful Three Rivers Point – where the Monongahela and Allegheny Rivers flow into the Ohio River – hence the name Three Rivers.



It's a beautiful walking city with lots of local fare in food, beverage and hospitality. It is steeped in labor history, with a true appreciation for the union and it's members. Even in the cold of winter, I found myself falling in love with this city. And I am sure the convention will be an eventful and enjoyable learning experience for both Auxiliary and APWU members and their families.

We will again be volunteering to assist the APWU with registration prior to the convention. We would be honored if you volunteered your time to help us as well. There will be more information on this later. We will also be hosting pre-convention classes for the Auxiliary on Sunday August 19, 2018. Our general session will run from August 20 thru August 23, 2018. Please remember if you wish to run for election to the national executive board that the election will take place from 1:00 to 2:30 p.m. on Wednesday afternoon. Nominations are the last order of business on Tuesday of the convention. This notable difference was made to accommodate the change from a 5 day to a 4 day convention.

Please watch the APWU magazine for information on booking the hotels. The four convention hotels are:

2018 APWU & Auxiliary National Convention Hotels			
Hotel Name	Address	Rate	
The Westin Convention Center Pittsburgh	100 Penn Ave, Pittsburgh, PA 15222	\$159	<b>Headquarters hotel</b>
Wyndham Grand Pittsburgh Downtown	600 Commonwealth Pl, Pittsburgh PA 15222	\$159	
Doubletree Downtown	1 Bigelow Square, Pittsburgh PA 15219	\$150	
Omni William Penn	530 William Penn Pl, Pittsburgh PA 15219	\$156	

Please take some time to review our National Constitution and Bylaws. Proposed changes should run through local or state organizations. You can also call your District Coordinator and find out how to propose a Constitutional Resolution. If you are a member at large, they can also be submitted to the National Board to consider and move forward.

Miscellaneous resolutions can also be submitted. They would help determine the path of activity for our Auxiliary – so think about something you might want to see us put a greater emphasis and draft and submit a resolution. We will get into more detail later on documentation needed for resolutions. All resolutions – both Constitutional and Miscellaneous – should be sent to the President and Secretary of the Auxiliary. You are the driving force behind our organization – and we need your thoughts, ideas and efforts to help us grow in activity and membership.

In the coming issues of News and Views, we will have information on the convention hotels, activities, how to become a delegate to the convention, how to volunteer at the convention and your committee activity and preference. Plan today to join us in beautiful Pittsburgh. It will be a most memorable week.

# Ask Tina? About the Health Plan

## Severe Flu Season Tightens Its Grip on U.S

Americans are being hit with one of the worst flu seasons in years, with misery now widespread across 46 states, health officials say. In the West, emergency rooms in California and Arizona are packed with people struck by the flu, and drugs that ease the illness are in short supply as doctors struggle with a sharp spike in cases. Further complicating matters, many hospitals nationwide are struggling with a shortage of intravenous bags that contain fluids that deliver medicine to treat dehydrated patients, including flu patients. The reason: many of the bags are produced by factories in Puerto Rico, which is still dealing with power problems caused by Hurricane Maria in mid-November. Meanwhile, flu cases are also widespread across the Northeast, and in Florida health workers are reporting a January surge in severe cases. Virtually no region of the country has been spared, as an imperfect vaccine and a long bout of cold, wintry weather are conspiring to turn this flu season into a severe one. The South, Midwest, Southwest and West have been particularly hard hit, according to the U.S. Centers for Disease Control and Prevention. "This is not unexpected," said Lynnette Brammer, an epidemiologist in the CDC's influenza division.

"Over the holidays, flu activity increased a good bit. On a national level, the drugs are still there, but in areas hard hit by flu the local pharmacy may not have them." To make matters worse, the flu vaccine is not a good match with the H3N2 flu strain that is dominating the season so far, she said. At this point, 80 percent of reported flu cases are this more severe strain, according to the CDC. Dr. Daniel Jernigan, director of the CDC's influenza division, told *The New York Times*, "H3N2 is a bad virus. We hate H3N2." H3N2 also tends to be very bad news for the very young and the very old. Dr. Matthew Mullarky, an emergency room doctor at St. Joseph Hospital in Orange, Calif., told the *Los Angeles Times* that half of the patients he saw on a recent shift were so sick they had to be admitted to the hospital. Most were older than 85, and struggling with both the flu and pneumonia. "It's incredibly scary," Mullarky added. The CDC doesn't keep track of how many adults die from flu, but it can be as many as 60,000 in a bad season. The agency does track child deaths. So far, 13 U.S. kids have died from flu, Brammer said.

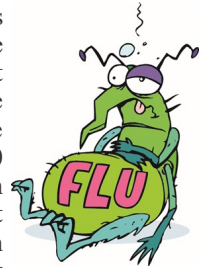
This year's vaccine contains the same mix as last year's shot. That vaccine was 43 percent effective against the H3N2 virus and 48 percent effective overall, according to the CDC. The vaccine may be less effective against H3N2 strains because it's manufactured in chicken eggs, which some recent research has shown interact with H3 strains, making them less like the

circulating strain and therefore less effective. It's too early to judge the effectiveness of this season's vaccine, but Brammer said she expects it to be about the same as last year. A recent report about the vaccine in Australia found it was only 10 percent effective against the H3N2 flu strain in that country. But Brammer thinks that estimate is much too low. Even though vaccine may not be well matched, it doesn't mean you shouldn't get a flu shot, Brammer said. It's still the best protection against H3N2 flu and other flu strains, such as H1N1 and B viruses, which are also circulating, she said. Brammer hopes that the flu has peaked in the areas where it has been most severe. The South has been suffering with flu for several weeks, and it may have peaked there, she said. "It should start to decline in the next week or so," she said. But people in places where flu has been less active should brace themselves for the coming onslaught. Consider what is unfolding in New York state. "We are seeing a significant increase in cases of flu, and people being admitted to the hospital with flu," said Dr. Bettina Fries, chief of Stony Brook Medicine's division of infectious diseases, in Stony Brook.

The majority of patients being admitted to the hospital for flu are either very young or older than 65, she noted. "We are also concerned if a patient's immune system is not healthy," Fries explained. "Nowadays, a lot of patients get treated for diseases like rheumatoid arthritis or lupus or cancer treatments, which makes them at higher risk for complications from flu. It's been shown in these patients that vaccination, even if it doesn't prevent them from getting the flu, they will have a milder case and that's highly beneficial." The unusually cold winter may be adding to the spread of flu, Fries said. "The cold adds to compromising your immune defenses," she explained. "If you don't have good immunity in the community, then you are going to have higher levels of flu. You are going to see more spread and more disease, and that's what's happening." It's hard to tell, Brammer said, when this year's flu season will peak. Flu can hang around through winter into spring, she noted.

**SOURCES:** Lynnette Brammer, M.P.H., epidemiologist, influenza division, U.S. Centers for Disease Control and Prevention; Bettina Fries, M.D., chief, Stony Brook's Medicine, division of infectious diseases, Stony Brook, N.Y.; *The New York Times*; *Los Angeles Times*

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# Some Labor History: World War I - 1930s

By: Bonnie Sevre - Legislative Aide Editor

The outbreak of World War I changed the balance of power between business and organized labor. No new labor was coming from Europe, the war fueled an economic boom and the government expanded its role in the economy. Many of the AFL unions took advantage and called strikes to gain recognition. President Wilson agreed to the unions right to exist and bargain collectively in exchange for a no-strike pledge. AFL membership increased dramatically during the war. However, after the war unions again took another downturn.

The 1930s brought more struggles. In the middle of a depression emergency legislation was being passed to save the banks and farms. In 1933 a liberal bill was brought forward in the Senate concerning wages and hours. President Roosevelt insisted on an industrial reorganization plan that was acceptable to both organized business and organized labor which put the union's interests on the agenda. The National Industrial Recovery Act was passed in June 1933. But serious labor legislation was still two years away.

Given that the corporate community had the major impact on shaping of the National Industrial Recovery Act, an interesting question is how the 1933 legislation came to include the idea that "labor should have the right to bargain collectively through representatives of its own choosing", simply known as section 7(a). Ultimately the act included section 7(a) because labor leaders and liberals demanded it. The two most important leaders in Washington, Senator Robert Wagner of New York and Secretary of Labor Frances Perkins were adamant that it be included, which showed their sympathy for unions.

A few business executives and economists believed that unions could play a positive role in stabilizing highly competitive and wage-cutting industries such as coal mining and garment making. However, most of the corporate leaders who at first seemed willing to accept some degree of union involvement became highly opposed to unions.



The **National Labor Relations Act of 1935** (also known as the **Wagner Act** after New York Senator Robert F. Wagner) is a foundational statute of United States labor law which guarantees basic rights of private sector employees to organize into trade unions, engage in collective bargaining

for better terms and conditions at work, and take collective action including strike if necessary. The act also created the National Labor Relations Board, which

conducts elections that can require employers to engage in collective bargaining with labor unions (also known as trade unions). The Act does not apply to workers who are covered by the Railway Labor Act, agricultural employees, domestic employees, supervisors, federal, state or local government workers, independent contractors and some close relatives of individual employers.



President Franklin Roosevelt signs the Wagner Act on July 5, 1935. With Rep. Theodore A. Peyser (D-NY, left) and U.S. Secretary of Labor Frances Perkins (right).

The corporate community suffered a major defeat when the National Labor Relations Act passed. Nevertheless, its leaders and trade associations continued to resist unionization. They prepared to challenge the constitutionality of the act in the Supreme Court. Many corporations were preparing to use violence against pro-union activists.

The **Fair Labor Standards Act of 1938** is a federal statute of the United States. The FLSA introduced the forty-hour work week, established a national minimum wage, guaranteed "time-and-a half" for overtime in certain jobs, and prohibited most employment of minors in "oppressive child labor". It applies to employees engaged in interstate commerce or employed by an enterprise engaged in commerce or in the production of goods for commerce, unless the employer can claim an exemption from coverage.

During the 1930s there was much animosity against the union movement from the corporate community. At the same time, the American Federation of Labor and the Congress of Industrial Organizations entered into an intraclass war, which meant the working class was divided at a time when the ownership class was united. When the Republicans gained enough seats in the House and Senate in 1938 the handwriting on the wall for the development of a strong union movement in the United States.

It was World War II that saved the union movement, hampering the corporate community for several decades.

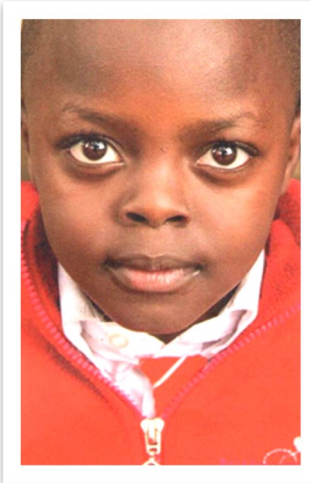
## 2016-2018 Human Relations Project

By: Joyce Tanguay - Human Relations Chair

“People who give will never be poor” ~Anne Frank~

This month I have included excerpts from a letter written in December, 2017, by Ronald H. Carter, President and Chief Executive Officer of Children Incorporated.

*“In the second half of 2017, we witnessed an unprecedented number of natural disasters. From Hurricane Harvey in Houston to Hurricane Irma in Florida and the Caribbean” plus “The wildfires that destroyed so many homes in northern California – the effects were simply devastating. We can’t always plan for natural disasters. Life for children in poverty isn’t much different. Each day, they wonder if they will have enough food to eat, and they often worry whether or not their parents will be able to afford the school supplies required for their education. These precious children, at a time when they should be celebrating their youth and innocence, are often burdened because their clothes are old and worn, and their shoes have holes in them. Their lives become even more difficult when they or their families face their own personal disasters – such as the death of a loved one or the loss of a home or employment – and their already stressful lives can be turned upside down in an instant. In all of these instances, Children Incorporated was able to step in and provide assistance, thanks to you, our loyal supporters.”*



We will be collecting for this project until (and during) our National Convention in Pittsburgh, Pennsylvania in August. I hope you will check out the Child Inc. website at [childrenincorporated.org](http://childrenincorporated.org) and help these children by supporting this worthwhile project.

No donation is too small (or large) and checks may be made payable to Auxiliary to the APWU (designate Child Inc.) and sent to:

*Trisa Mannion, Treasurer  
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# 2018



# FEBRUARY