

DISPATCH

Retiree Chapter

Serving South Texas



SAAAL Retiree Chapter
Sterling Ricks – President
Jeff Greenlee – Secretary Treasurer

SAN ANTONIO ALAMO AREA LOCAL

July/August, 2019
Ruben Rodriguez – Vice President
Raul Vasquez - Trustee

CHAPTER PRESIDENT

STERLING RICKS

Chapter Up and Running



The first meeting went great and we had the new officers sworn in by the Local APWU President Chris Rincon.

The chapter members discussed the purchasing of Tee Shirts for the Retiree members. We decided on the design that will be in two colors and we should have them for the August 28

meeting. I need to commend Jeff Greenlee for designing the tee shirts and doing all of the leg work.

The membership voted that we will give the shirts away to members that attend the meeting (one shirt per member) and the remainder we will sell at cost. Again, Jeff did a great job on coming up with a designed that shows Union Proud, please see the design and information on page 5.

We discussed and voted to place on the agenda for the August meeting the expense of sending a Representative to the All Craft Conference in Las Vegas in October. We will have the cost ready to present at the August meeting.

A member suggested that if anyone goes up on their own that the Chapter pays for the registration. A motion was presented which was discussed and passed. Any member of the SAAAL Retiree Chapter that wishes to attend the APWU all Craft Conference in Las Vegas please email me so I can register you.

We had two outstanding speakers at the June meeting, the first being Judge Veronica Vasquez from the Bexar

County Probate Court 2. She spoke on the issues concerning Wills and the Probate Court.

She gave excellent advice about the high expense of going through probate and she suggested that everyone should look into getting a "Transfer on Death" or a "Lady Bird Johnson Deed" which automatically transfers the property to the beneficiary without going through probate like a Will would. She stated that Catholic Charities of Bexar county has an excellent program to help individuals set these up.

The next speaker was APWU National Health Plan Director John Marcotte speaking of the advantages of the APWU Health Plan. He gave a comprehensive

overview of the APWU Health Plan. He spoke about the changes that have happened to improve the Health Plan and also touched on the changes he is hoping to bring about this year.

"I want to encourage all Chapter members to consider submitting articles or information to the Retiree Chapter Newsletter."

I am also proud to announce the appointment of the Chapter Chaplin Larry Shanklin. He was the Chaplin prior to the new administration and will continue doing a great job.

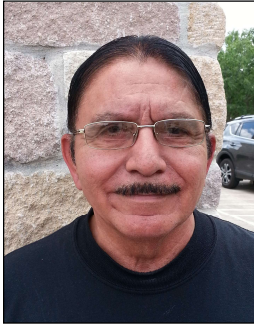
The next meeting we will have a spokesperson from the AARP that will be presenting a PowerPoint presentation on the AARP's current work they are doing on Health in particular our efforts around prescription drugs cost. It should be a very informative presentation that affects all of us.

In closing I want to encourage all Chapter members to consider submitting articles or information to the Retiree Chapter Newsletter.

Yours in Solidarity



New Beginnings



The June meeting for the Retirees brought many new highlights of the newly elected officers:

President – Sterling Ricks

Vice President – Ruben Q. Rodriguez

Secretary Treasurer – Jeff Greenlee

Trustee – Raul Vasquez

was Judge Veronica Vasquez which spoke on probate and Wills.

The second speaker was John Marcotte, National APWU Health Plan Director, which spoke on the APWU Health Plans and how they are implemented and are improving.

The meeting went swiftly and to the point. Jeff Greenlee, Secretary/Treasurer, gave the report on the financial status of the chapter. T-Shirts were discussed and agreed on and we will be wearing our shirts in the very near future.

To the local membership, all in all, we had a very productive meeting and we will continue to give you the latest news and information.

Doing the honors of installing the officers was SAAAL / APWU President Chris Rincon.

Our Trustee, Raul Vasquez, was unable to attend due to an accident. He will be installed at the next meeting as we look forward to working together to better our Chapter.

“I would like to thank Tony Ceballos for serving as President of this Chapter for the last 2 years. I would like to wish him well and continued success...”

Finally, I would like to thank Tony Ceballos for serving as President of this Chapter for the last 2 years. I would like to wish him well and continued success as an outstanding member!

The implementation of organized speakers brought important information to our members. The first speaker

Yours in Solidarity!!

Retiree Chapter Membership Meeting Minutes June 26, 2019

The meeting was called to order President Sterling Ricks at 11:10 a.m.

Invocation was given by Sterling Ricks.

The Pledge of Allegiance was led by Alex Aleman.

Roll Call of Officers: Sterling Ricks, Ruben Q. Rodriguez, Jeff Greenlee. Absent was: Raul Vasquez, excuse accepted.

The Minutes for the April meeting were presented. Motion to accept was made by Sterling Ricks; second by Alex Aleman

Financial Report was given by Secretary Treasurer Jeff Greenlee. Motion to accept by Sterling Ricks; second by Alex Aleman.

Old Business: Jeff Greenlee brought forward the T-Shirt design for the Retiree Chapter, Members voted on the design and approved.

Motion was made to provide a credit card to the President for Chapter expenses, motion passed.

New Business: Motion was made to give the T-Shirts away at the August Meeting to those who attends (one per member). Motion passes.

Motion made that the T-Shirts left over will be sold “at cost” to the retiree members, motion passes.

Discussion on sending a Representative to the APWU Multi-craft Conference in October and to pay for any member’s registration that wishes to attend to be placed on agenda for the August meeting for cost and approval.

Motion was made to make Larry Shankin the Chapter’s Chaplin, passed.

Motion made to sustain from regular order of business for guest speakers, passed.

First speaker was the Honorable Judge Veronica Vasquez Bexar County Probate Court 2. Judge Vasquez spoke on the importance of having a Will and how to avoid costly probate cost by having a “Transfer on Death” or a “Lady Bird Johnson Deed”.

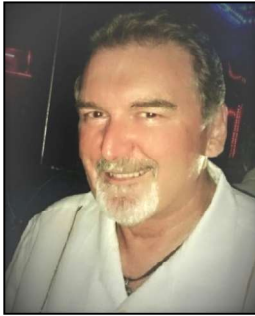
Second speaker was John Marcotte, Director of the APWU Health Plan. He spoke on the advantages of the APWU Health Plan and the changes for the better coming to the plan.

Motion to adjourn by Sterling Ricks at 12:30; passed

Make Plans NOW to attend the August 28 Retiree Chapter Membership Meeting



Chapter Finances on Solid Footing



First of all I want to thank the membership for allowing me to serve you in the Secretary-Treasurer capacity. I will make every effort to be accurate and transparent concerning all the Chapters finances. If you ever have a question concerning the finances please do not hesitate to contact me.

Please also remember that I do not authorize expenditures, the authorizations come from you the members, so you have a responsibility to spend your dues wisely and with due diligence. Participate in the future of YOUR CHAPTER attend your Chapter Meetings.

Please make every effort to attend the August 28 meeting as we will be discussing the expenditure of sending a representative to the National APWU Retiree Conference in October and we will have a representative from the AARP discussing the war on Drug Prices.

**“Participate in the future of
YOUR CHAPTER attend
your Chapter Meetings”**

May/June Financial Report

April ending balance was \$4,150.84

May APWU Retiree Per Capita was \$257.40 and we also had a \$150.00 COPA Incentive Award due to the high number of our retirees that give to COPA.

May Expenditures included Election and Mailout expenses that totaled \$407.40 which left us with a May ending balance of \$4,151.22.

In June our APWU Retiree Per Capita was \$279.00 and we also had a \$150.00 APWU Health Plan Incentive Award due to the high number of our retirees that use the APWU Health

Plan.

June Expenditures for the Meeting Mailout totaled \$93.48 which left us with a June ending balance of \$4,487.14.

As part of my article I am including an article used by permission from **Platinum Wealth Solutions of Texas** concerning important Birthday milestones for those over 55. I hope this information is useful.

Important Birthdays Over 55



Most children stop being “and-a-half” somewhere around age 12. Kids add “and-a-half” to make sure everyone knows they’re closer to the next age than the last. When you are older, “and-a-half” birthdays start making a comeback. In fact, starting at age 50, several birthdays and “half-birthdays” are critical to understand because they have implications

regarding your retirement income.

Age 59½

At age 59½, workers are able to start making withdrawals from qualified retirement plans without incurring a 10% federal income-tax penalty. This applies to workers who have contributed to IRAs and employer-sponsored plans, such as 401(k) and Thrift Savings Plans. Keep in mind that distributions from traditional IRAs, TSP, 401(k) plans, and other employer-sponsored retirement plans are taxed as ordinary income.

Age 62

At age 62 workers are first able to draw Social Security retirement benefits. However, if a person continues to work, those benefits will be reduced. The Social Security Administration will deduct \$1 in benefits for each \$2 an

individual earns above an annual limit. In 2019, the income limit is \$17,640.

Age 65

At age 65, individuals can qualify for Medicare. The Social Security Administration recommends applying three months before reaching age 65. It’s important to note that if you are already receiving Social Security benefits, you will automatically be enrolled in Medicare Part A (hospitalization) and Part B (medical insurance) without an additional application.

Age 65 to 67

Between ages 65 and 67, individuals become eligible to receive 100% of their Social Security benefit. The age varies, depending on birth year. Individuals born in 1955, for example, become eligible to receive 100% of their benefits when they reach age 66 years and 2 months. Those born in 1960 or later need to reach age 67 before they’ll become eligible to receive full benefits.

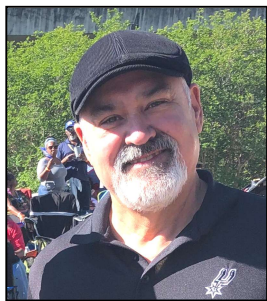
Age 70½

At age 70½, participants **must** begin taking required minimum distributions (RMDs) from traditional IRAs and qualified retirement plans, such as your TSP, 401(k) plans. RMDs are based on your account balance and life expectancy.

Understanding key birthdays may help you better prepare for certain retirement income and benefits. But perhaps more importantly, knowing key birthdays can help you avoid penalties that may be imposed if you miss the date.



Working for the Betterment of the Retiree Chapter



Sterling Ricks, Vice President Ruben Rodriguez and Treasurer Jeff Greenlee, I assure you that we will work for the betterment of the Retiree Chapter.

I have not been able to attend the past few meetings due to an accident I suffered while at home, an experience that I would like to briefly share with you. Enjoying retirement

To the members of the Retirement Chapter of the San Antonio American Postal Workers Union:

I want to begin by thanking you for electing me to the office of Trustee. Together with President

“Together with President Sterling Ricks, Vice President Ruben Rodriguez and Treasurer Jeff Greenlee, I assure you that we will work for the betterment of the Retiree Chapter.”

included the ability to tackle a lot of the home projects I was not able to attend to while working. One of these projects included routine yard work and falling off a 3 foot stepladder while hanging a plant hook. This resulted in a fractured ankle. I am currently recovering and have

promised myself that once back on my feet I will be more careful and know my limitations. We are no longer 30 years old and a simple accident, such as falling off a small ladder, can cause severe complications.

I will be in attendance at future meetings once released from my

doctor’s care. Until then I wish the chapter the best of luck and will assist where I can. Until then, I wish you God’s blessings.

Raul Vasquez

Spread the Word



I want to thank the retired members who voted in the recent elections. I also want to congratulate the new officers in place, Sterling Ricks, President, Ruben Rodriguez, Vice-President, Jeff Greenlee, Secretary Treasurer and Raul Vazquez, Trustee. I wish them well and they deserve our support as they are entrusted to lead our Retiree Chapter for the next 2 years.

I want to thank Tony Cevallos and Charlie Hamrick for stepping up when they did to lead our Retiree Chapter.

I want to encourage our retired members to attend a retired chapter meeting. The retired chapter meeting in June, 2019 was the most informative meeting I have ever attended. President Sterling Ricks had a Probate Judge who talked about probates and wills. The members at the meeting were very attentive to what the judge was saying.

“Our Local Retired Chapter has not reached its full potential, we need to spread the word about our retiree chapter...”

Our Local Retired Chapter has not reached its full potential, we need to spread the word about our retiree chapter, if you run across a retired postal worker get his/her phone number and pass it on to President Sterling Ricks. Let the retiree know about the retiree chapter. We meet every 2 months, we have food and refreshments provided by the retiree chapter.

I know there are breakfast clubs out there who meet periodically, we need to invite them to attend our retiree chapter meeting and to join our retiree chapter.

The retiree chapter is for APWU retired members only, clerks, maintenance and motor vehicle. No retired managers or supervisors are allowed to join our retiree chapter.

We need to sign up retired postal workers to join our retiree chapter.

The dues are only \$3.00 a month, \$36.00 a year. You may elect to pay cash/check or through automatic deduction.

Let’s Keep in Touch!
Alex Aleman
Retiree Chapter Member



APWU Retirees Conference

Bally’s Las Vegas

Monday, October 28 – Wednesday, October 30

The Retirees Department will provide various workshops and two days of general session for retired members.

Cost: \$40 early/\$45 late

For more information attend the August 28 Retiree Chapter General Membership Meeting.



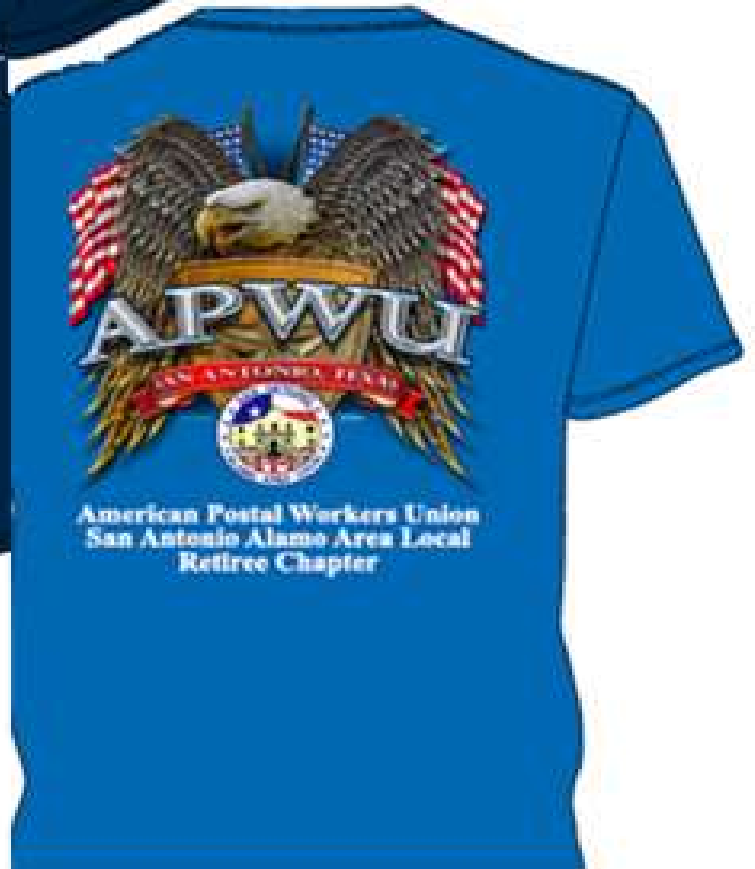
Free SAAAL Retiree Chapter T-Shirts

To San Antonio Alamo Area Local Retiree Chapter Members who attend the August 28 Retiree Chapter Meeting.

If you have a retired postal worker friend who is not a member bring them along and have them sign-up to receive their FREE SAAAL Retiree Chapter T-Shirt and join our fine organization.



LEFT CHEST



Unfortunately we will have a limited supply, so show up early and get your free T-Shirt.



SAAAL Retiree Chapter Membership Meeting

**August 28, 2019
11:00 a.m.**

**13102 Lookout Run
San Antonio, TX 78233**

******* Agenda *******



- Officers Reports
- Discuss/Vote on sending a Representative to the All Craft Conf.
- Discuss organizing Retired APWU Postal Workers
- T-Shirt Give Away



Food and Refreshments

Mark your Calendar....
The next meeting after this August Meeting is:

October						
Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Special Presentation from AARP

Stop Greed! Help AARP Fight High Prescription Drug Prices

Americans pay the highest prices in the world



The AARP San Antonio will make a presentation concerning the AARPs current work on Health, in particular their efforts around prescription drugs.

For the latest Retiree News, including the deadline for the next Retiree Newsletter visit the San Antonio Alamo Area Local Website at:

<http://saaal0195-apwu.org/>