



WE ARE FAMILY!!

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As you know, the violence in our nation has increased drastically. We are seeing this increase in the home, in the streets, in the workplace, and sadly in the schools. Most of the time, the

perpetrator is someone that you would never expect. The stress levels and anxiety of many Americans are at maximum. The economy and rising costs are putting additional pressure on families. Members of some of the

hardest hit families are your fellow co-workers.

We work with one another for long hours each day, and we still do not really know one another. We have no real idea of the stress or anxiety that our fellow mail handlers are dealing with. They are coming into an environment where disrespect and yelling at people has become acceptable. We have adults speaking to one another like children. The mistreatment and devaluing of an individual has become so prevalent, that it has become common, and means nothing unusual to many. The constant day in and day out barrage of this type of behavior increases the likelihood that an altercation may take place. It doesn't matter if it's verbal or physical. To the person who is the victim of either, it can be very detrimental.

Employees have a contractual right to a safe working environment. We shouldn't have to come to work wondering if we will return home safely. Every postal facility across the nation has the potential for a violent explosion on the workroom floor. It shouldn't be normal for us to experience this type of behavior. As a Union, we are witnesses to the number of complaints and grievances about violations of the Joint Statement on Violence and Behavior in the Workplace. We see the disparity of treatment when it comes to taking disciplinary actions against craft employees versus management individuals. This creates a pot that may potentially boil over.



This is not to scare anyone, but we have to be aware. We have to notice that the employee that is being harassed and bullied is undergoing a personality change. Some get very vocal about the mistreatment that

aware of your surroundings and the people you are working with. This does not mean close surveillance of your co-workers, but notice any changes in their behavior. If your fellow co-worker needs to talk, be will-

it's not your business, but guess what, **IT IS!** Stress can cause a person to do something that is out of character for them. But because of the constant pressure and no hope of relief, people snap. I know you are thinking, not

IN A WORLD WHERE YOU CAN BE ANYTHING, BE KIND

they are subject too. Others become introverted and withdraw from the environment. You never know what these employees may be thinking. We have to realize that there is only so much that a person will take. Some are smiling, but inwardly they are angry about the mistreatment and unfair treatment they are dealing with it.

You may think that there's nothing you can do to help in these difficult times. Wrong! Again, you have to be

ing to listen. You don't have to act as a therapist, but your willingness to listen can make a difference. If you have a situation where an employee is being bullied or spoken to horribly, be willing to say something. Never be afraid to write a statement about the offender who is causing the unsafe work environment.

We don't want anyone to be hurt either physically or verbally by someone we work with. You may think that

me, but it can happen. We are, in a way, one another's keeper. We have to let our co-workers know that we are willing to listen. We have their back in reporting mistreatment by others. Just being kind to one another and giving a kind greeting to a co-worker makes a difference. You have no idea what they are going through personally. That shouldn't matter. Be kind and speak encouragement to one another. WE ARE FAMILY, whether you like it or not!



2023 CONTRIBUTION LIMITS

The Internal Revenue Code places specific limits on the amount that you can contribute to employer-sponsored plans like the TSP each year. Please visit [tsp.gov](https://www.tsp.gov) to see how the contribution limits have changed.

CONTRIBUTION LIMITS

Below are the 2023 IRS limits and additional information to keep you informed. All limits have increased from 2022.

\$22,500 Annual Elective Deferral — This limit applies to the combined total of traditional and Roth contributions. Elective deferrals are amounts that you ask your employer to deduct from your pay and contribute on your behalf to an employer-sponsored retirement plan. All tax-deferred traditional contributions that you elect to contribute to the TSP and all Roth after-tax contributions that you elect to contribute to the TSP are elective deferrals.

The combined total of your tax-deferred traditional and Roth after-tax contributions (excluding contributions toward the catch-up limit) cannot exceed the elective deferral limit in any year.

Elective deferrals do not include Agency/Service Automatic (1%) or Agency/Service Matching Contributions because those contributions are not considered part of your pay. For uniformed services members, they do not include traditional contributions from tax-exempt pay earned in a combat zone.

\$7,500 Catch-up limit — If you're turning 50 or older and exceed the IRS elective deferral (or annual additions) limit, then your contributions will automatically start counting toward the IRS catch-up limit. Just add any contributions toward the catch-up limit in the same place as your other TSP contributions.