

# Let's Support PERF

## DON'T LET IT BECOME PART OF POSTAL HISTORY

### **Please send a check/ money order directly to:**

Postal Employees' Relief Fund  
PO Box 7630  
Woodbridge VA 22195-7630

**Or if you prefer to make  
a credit card contribution  
go to our website:**  
[www.postalrelief.com](http://www.postalrelief.com)

> Click on donate to PERF

**Or contribute to PERF  
through the upcoming  
Combined Federal Campaign**

> Designate CFC#10268

*Any donation made to PERF,  
a non-profit 501-C (3)  
organization, is a charitable  
tax deduction.*

**T**he Postal Employees' Relief Fund (PERF) was created on Oct. 23, 1989, with the signing of the Declaration of Trust Agreement. With a goal of raising \$5 million, the fund was established to provide assistance to postal employees and family members rendered needy or distressed by national disasters.

The charitable purpose of providing assistance to postal employees through grants originated with the APWU. Equally impressive was the full support of the grantors of the fund: then Postmaster General Anthony Frank and the presidents of the participating postal unions—APWU, NALC, NPMHU and NRLCA—and the management organizations—NAPS, NAPUS and the League.

The grantors added two amendments to the trust agreement in 2004 that extended eligibility to retired postal employees and expanded coverage beyond “national disasters” to include property damage sustained to primary residences as a result of isolated fires.

The non-repayable, tax-free grants were established to provide relief to qualifying victims to re-establish residences and replenish basic necessities in the aftermath of a devastating loss. Currently, all relief grants are considered on one of two categories: Primary residence is destroyed (never able to return) or primary residence is significantly damaged (left temporarily uninhabitable for at least 90 days).

Initially, the primary source of PERF revenue was from pledges and contributions directly received from active and retired postal employees. Several years in, PERF petitioned and was accepted as a member of the Combined Federal Campaign (CFC)


and began receiving contributions through employee payroll deductions. Postal retirees were not able to give through the CFC but, just this year, they are able to contribute from their monthly annuity checks.

The pledges received through CFC are subject to fees from administrative costs for the CFC and fees from the Office of Personnel Management (OPM). As a result, CFC pledges may not be the best way to raise funds. Administrative costs, plus the declining rate of participation, may make direct contributions a better alternative. CFC pledges across the board saw a 39 percent decline in 2017, with PERF pledges dropping 57 percent, from \$509,000 in 2010 to \$381,000 in 2015—a 74 percent decline. In three of the past five years, PERF's total expenses (including relief grants authorized) have exceeded its total revenue.

The cost of running the CFC (and its federations) is deducted from the money pledged to charities. Pledges made through the CFC are subject to administrative and shrinkage fees of 19 percent. Combined, these fees resulted in a deficit of \$72,378.69 in PERF funds in 2016. Charities also receive fewer dollars than pledged when employees stop their pledges—either because they left the government (retired) or no longer could afford their pledges.

In 2017, Hurricane Harvey hit Aug. 25 and Hurricane Irma hit Sept. 10. Two weeks later, on Sept. 20, Hurricane Maria hit, and on Oct. 10, the California wildfires were declared a natural disaster. Postal Service employees rallied to help their fellow coworkers. In three months, contributions totaling \$260,521.51 were sent directly to PERF.





This outstanding response was raised through direct online contributions and checks mailed directly to the PERF post office box. No CFC administrative fees were paid on this money. In three months, more money was collected from direct contributions than realized from CFC contributions in all of 2017. The PERF Executive Committee has solicited its grantors to contribute funds in order to maintain its solvency. NAPS Headquarters donated \$10,000, plus, starting in July 2017, made its first monthly donation of \$1,000.

In 2017, the NRLCA National Office contributed \$20,000; the NPMHU National Office contributed \$10,000. In 2018, UPMA contributed \$2,509. Also worth noting: In 2012, NAPUS and the League prevailed in a class-action suit filed on behalf of all female Postmasters. Surplus funds from the settlement in the amount of \$65,492.01 were donated to PERF.

Over the years, PERF has reduced the amount of grants a few times. From a high of \$35,000 in 2003, grants were reduced to \$14,000 in 2005 and to \$7,500 in 2011. The trend continued in 2014: grants were reduced to \$5,000. Most recently, in the fall of 2016, flooding in Louisiana led to a spike of 85 grant requests. The surge of requests caused PERF to reduce its grants from \$3,200 for active employees and \$1,600 to each retiree to \$2,000 per grant—active or retired employee.

In 2017, 343 grants were awarded, totaling \$623,000. The vast majority—82 percent—of grants were awarded to active employees. The current bottom line of the PERF account stands at approximately \$1.9 million—profoundly short of the initial \$5 million.

Halting the steady decline of pledges and donations has been difficult, despite the best efforts of the PERF Executive Committee. The committee has offered some new strategies, including the production of a video of testimonies. The best people to promote pledges and donations to PERF are grant recipients. A video featuring heartfelt, authentic testimonies by postal employees touched by disaster can make the connection to being a postal family.

Also, recently discussed was designating a PERF awareness month wherein PERF would be promoted; EAP awareness currently is recognized in every Postal Service location across the country. Promotional items could be available to host a PERF booth/table at a USPS event or organizational convention/conference to promote awareness and encourage giving.

It's time to raise the alarm! Unless the Postal Service commits to supporting PERF, the fund is in serious trouble. It's imperative that the agency become more actively involved and allow solicitations to be conducted outside the CFC window. It's important to push for contributions being made directly to PERF. Alternative technologies, such

as instant texting, should be provided to generate interest among younger employees. Raising awareness while a natural disaster is occurring and providing a method to instantly contribute could prove helpful.

Faced with declining donations and rising grant requests, PERF is faced with serious financial challenges. Grantors' contributions will help stabilize the fund, but they are not the cure. Without a coordinated grantor effort led by the Postal Service to promote awareness and the benefits of participation, PERF and its charitable assistance may sadly be relegated to postal history.

The Postal Service is under tremendous pressure to recover from its precarious financial challenges and continues to push for meaningful postal reform legislation that would help right the ship. But being part of the postal "family" is an important part of working for the USPS. PERF is a great example of Postal Service employees helping each other. Historically, Postal Service employees have earned a well-deserved reputation for rendering charitable assistance whenever a societal need arises in communities across the United States. PERF was established to help its own. Together, we can ensure this worthy endeavor continues for years to come.

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*Source: Gerri Swarm,  
PERF Executive Committee*