

Inside this issue:

President's Message	3
PAC Contribution Form	5
Legislative Information	6
Christmas for the Calhouns	7
New Members	9
Spring Meeting Registration	10
Fall Meeting Photos	11
Retiree Zone	12

UPCOMING EVENTS

LA UPMA Spring Meeting

Baton Rouge, LA Feb 29-Mar 1, 2024

Legislative Summit

Washington, DC March 17-20, 2024

2024 State Convention

Alexandria, LA June 6-8, 2024

2024 Nat'l Convention

Orlando, FL August 24-30, 2024





UPMA Email list

The Louisiana UPMA Chapter has a personal email list to disseminate information quickly to its members. If you would like to be included on this email list please send your personal email address to Karen Boudreaux at cajunpostmaster@Cox.net



Fill out an 1187 and JOIN TODAY!

Retired? Fill out an 1187R

The Bayou Times

LOUISIANA CHAPTER USPS 601-760

Published Bi-Monthly Jan-June and Quarterly July-Dec by Louisiana Chapter United Postmasters and Managers of America

> 706 Lake Dauterive Rd Loreauville, LA 70552

PERIODICALS POSTAGE PAID at Lafayette LA 70501 AND ADDITIONAL MAILING OFFICES

SUBSCRIPTION RATE \$6.00 PER YEAR

Postmaster Send address changes to: The Bayou Times P O Box 515 Loreauville LA 70552-0515

The views expressed in this publication are the opinions of the writer and not necessarily the opinion or the position of the United Postmasters and Managers of America.

THE BAYOUTIMES

LOUISIANA CHAPTER
UNITED POSTMASTERS AND MANAGERS OF AMERICA

PRESIDENT

TRACY JOHNSON WALKER LA 70785 LA_UPMA@yahoo.com 225-603-1027

SECRETARY TREASURER

TESSA CLARK COTTONPORT LA 71327 tdclark1427@suddenlink.net 318-359-2209

EDITOR

KAREN BOUDREAUX laupma2@gmail.com 337-789-3766



VICE-PRESIDENTS

LEGISLATIVE CHAIRMAN

GLEN FORBES LIVINGSTON LA 70754 papere97@yahoo.com 225-324-5361

PAC CHAIRMAN

DRUSILLA WILLIAMS PORT ALLEN LA 70767 druwilliams5716@gmail.com 225-933-9821

MEMBERSHIP CHAIRMAN

VICKY JOHONSON HARRISONBURG LA 71340 Vicky.lynn.johnson3@gmail.com 318-403-0812

EDUCATION CHAIRMAN

JAMES SAYLES ROBELINE LA 71469 James.sayles@gmail.com 315-527-7314

RETIREE PRESIDENT

ROSEMARY LEE tyrwlee@att.net 318-751-5686

CHAPTER MEMBER REP

BENNY DAIGLE benny.b.daigle@gmail.com 225-335-5111

CHAPLAIN

JAMES SAYLES ROBELINE, LA 71469 James.sayles@gmail.com 315-527-7314







President - Tracy Johnson

FAREWELL



I want to thank the membership for giving me the opportunity to serve you as President. After 14 years of serving on the Executive Board of both NAPUS and UPMA, the time has come for me to pass the torch.

During my term of office, I have tried to balance a new culture while retaining some of our old traditions. I am most proud of helping fellow members to find their "VOICE". So many managers are afraid to speak up, communicate ideas, express their challenges, be honest or dial

into the dreaded telecon where upper management's intent is to make you look incompetent. I have encouraged many to be confident in their own "VOICE" and use it. This is one of the most important things that I learned while serving UPMA and I hope that I have passed that on to you.

I have worked with an amazing Executive Board that mentored me, challenged me, held me accountable and supported me. I want to thank each of you for your friend-

ship and working with me through many challenges and successes. As for me, one part of a very challenging and exciting experience is coming to an end, one that I will treasure for the rest of my life.

In closing, let me echo Saint Paul in saying that "I have run with perseverance and have finished the race." Whether I finished the race successfully or not is not for me to say. I will leave it to the UPMA membership to be the judge.

If was my pleasure to serve you,

WHAT HAS UPMA DONE FOR ME?

We hear this comment from members and nonmembers. Below is information on what UPMA has done for you lately.

FY23 Proposed Pay Matrices Adjustments

Cell 10 Base 0.0% 0.0% 2.0% 2.5% 3.0% 4.0% 5.0% 6.0% 9.0% Current Salary 7.5% Increase

Proposed

Cell	1	2	3	4	5	6	7	8	9	10
Base Salary Increase	0.0%	0.0%	3.0%	4.0%	5.0%	6.0%	7.0%	8.0%	8.5%	9.0%
% Var	0.0%	0.0%	1.0%	1.5%	2.0%	2.0%	2.0%	2.0%	1.0%	0.0%

If you will be retiring soon, you will find the form for retirees to sign up to remain a member of

UPMA on page 14 of this issue of

THE BAYOU TIMES





Editor - Karen Boudreaux

HAPPY HOLIDAYS



Well another year is coming to an end. As the years go by, it seems they go faster and faster. I heard it from my elders for years that it would be that way, and I totally agree now.

We are saying farewell to some board members and welcome to new board members. The executive board of the Louisiana Chapter consists of a dedicated group of members. They put the business of the chapter and the members first. I encourage you to get involved in your chapter. The rewards are numerous.

I encourage you to submit information about Postmasters and Managers in your area; about happenings in the AO's that would be of interest to the members. Read the heartwarming story submitted by a Postmaster on page 7 to see what I'm talking about. Please submit any stories and photos to be included in your publication. This publication is put together by me, but it should have contributions from across our state, so it is "your" publication.

Happy Holidays to you and your family. Wishing you a blessed Thanksgiving and a very merry Christmas. "Thank you" to all of our veterans. Lets not forget them in our prayers and giving during the holiday season.



Merry ** Christmas

CHRISTMAS GIFT SUBBESTIONS:

TO YOUR ENEMIES, FORGIVENESS.

TO AN OPPONENT, TOLERANCE,

TO A FRIEND, YOUR HEART.

TO EVERY CHILD. A GOOD EXAMPLE.

TO YOURSELF,
RESPECT.
OREN ARNOLD





















Secretary/Treasurer - Tessa Clark

WORKING FOR THE POST OFFICE



My daughter recently got married and I found this article and thought it was spot on.

And then it got me to thinking about what it takes to work for the post office. So, I started thinking--- and I am sure you who are reading this, can come up with some good ones also.

MARRIAGE HAS A HIGH PRICE

- If you don't like giving in, don't marry.
- If you hate apologizing, don't get married.
- If it's hard for you to forgive, don't get married.
- If you don't want to give up the things you like for someone, don't get married.
- If you only think about your happiness, don't get married.
- If you love your independence and do things on your own without consulting anyone, don't get married.

- If you only want to do what you like, don't get married.
- If you don't usually assume mistakes, don't get married.

Marriage challenges us to shape our character, if you want to live only for yourself, don't get married.

In marriage you live for each other, but many get tired and give up, because they only seek their own happiness and satisfaction!

Marriage is very good, but no one said it was easy.

WORKING FOR THE POST OFFICE

- If you can get up on time and report to work as scheduled, you can work for the post office.
- If you can multitask, you can work for the post office.
- If you can READ, you can work for the post office.
- If you can count money, you can work for the post office.
- If you can report to work last

- minute, you can work for the post office.
- If you have a good driving record, you can work for the post office.
- If you can pass a background check, you can work for the post office.
- If you have a car or transportation, you can work for the post office.
- If you can live on a budget because you get paid every two weeks, you can work for the post office.
- If you can work 7 days a week, you can work for the post office.
- If you can go without seeing your family for the months of November and December, you can work for the post office.
- If you don't mind working several offices, you can work for the post office.

Working for the post office is not a hard job, but you have to work hard.

THANK Y	OU FOR RETURNING T	HIS FOR	M WITH Y	OUR PAC	CONTRIBUTION			
Date:/	<i>J</i>							
I'll do my share! E	nclosed is (check one):	\$20	\$50	\$100	\$200 Other: \$			
Name:								
	(P	lease PRINT nar	ne and UPMA M	ember ID Number	on the above line)			
Clip this remittance Form and mail your Home Address:								
Donation today to: Drusilla Williams	City, State, Zip Code: My Contribution is by (check one):							
9035 Bueche Rd Bueche, LA 70729								



VP/Education Chair - James Sayles

STRIVE FOR GROWTH

UPMA Family, we had yet another great meeting in Lafayette closing out the month of October. Training, development, and education all involve learning. We should all strive for growth. Training is aimed at teaching immediately applicable knowledge, skills, and attitudes to be used in a specific job.

We all work or have worked for the United States Postal Service. We have endless programs available to us, however, we don't always have the required training to utilize them. Have no fear, UPMA is here. Training may focus on delivering better performance in the current role or to overcome future changes. Development is aimed at the long

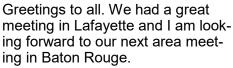
term. Let's continue to grow, together, as a team.

If you have any suggestions for training and education, please reach out to a member. If you'd like to provide and share expertise knowledge, please reach out to a member. Together we can achieve greatness. None of us are as smart as all of us.



VP/Legislative Chair - Glen Forbes

ON THE LEGISLATIVE FRONT



As everyone knows, our own Louisiana Congressman Mike Johnson was elected as speaker of the house. This could be very good news for House Resolution Bill 82.

House Resolution Bill 82, which repeals provisions that reduce Social Security benefits for people who receive other benefits from state, local or federal benefits. The bill also eliminates the Government

Pension Offset (GPO), which can reduce Social Security benefits for widows or widowers who also receive a government pension of their own, and finally eliminates the Windfall Elimination Provision (WEP), which sometimes reduces Social Security benefits for individuals who also receive a pension or disability benefit from an employer that did not withhold Social Security taxes. These changes are effective for benefits payable after December 2023.

The bill now has 298 co-sponsors

in the house. It is promising to note that Congressman Garrett Graves introduced this bill on January 9, 2023, and that on January 10, 2023 Congressman Mike Johnson co-sponsored. We now have enough co-sponsors for the bill to be brought to the house floor.

Contact Speaker Johnson's office and encourage him to have this potential life-changing bi-partisan legislation brought to the floor.

Hope to see you at our next meeting in Baton Rouge.

NOTICE

Due to an increase in the scholarship fund, in 2024 the chapter will be giving out two additional scholarships, bringing the total to four \$500 scholarships. Please keep an eye out for the Scholarship application and deadline in next year's Bayou Times. Children and grandchildren of all Louisiana UPMA members are eligible to apply.



CHRISTMAS FOR THE CALHOUNS

By: Becca Book, Postmaster, Vidalia



It's August, it's 105 degrees outside, but it's Christmas in Vidalia...

I've got to share a story with y'all. It's a sad, heartwarming, amazing story of a little boy's last Christmas. Watson Calhoun was 4 years old and diagnosed with brain cancer earlier this year. While still fighting, he got well

enough to come home, but got sick again in July and had to go back to the hospital. In early August, the doctors told his family that he had 2-3 months left to live. The doctors sent him

home on hospice care.

The day the family came home, the town of Vidalia threw a parade to welcome the family back home. The town didn't stop there. They wanted Watson to have an amazing last Christmas. People started posting on social media about Watson and his family, asking for others to join in to make this special. They called the event "Christmas for the Calhoun's." So many decorated their homes for Christmas for the Calhouns

throughout the town, and the street that the Calhoun family lives on was by far the best decorated street in Vidalia.

A friend of the family made a TikTok post about Watson and his family on August 18th asking people to send Christmas cards to Watson and his older brother, Ryland. It went viral. The friend who posted to TikTok said

that it had over 5 million views, was shared over 2,000 times and was even shared by Ellen DeGeneres. Thousands of comments were left saying, "my gift is on its way". Hardy, the country singer, sent a video to Ryland to encourage him and to lift his spirIts. Watson was named an honorary member of The Paw

Patrol. He got a suit and everything!

It's truly heartwarming what we have witnessed at the Vidalia Post Office. People were using the United Stated Postal Service to express so many emotions. We set up a staging area just for the Calhoun's packages. We started making special trips to deliver packages daily. There were many days we delivered about 36 inches of Christmas cards to the family, and we took in countless over the counter. We

> saw packages coming from all over the world. There was an overwhelming amount of love, sorrow and thoughtfulness being expressed by this town. You don't see this much kindness and goodness as much as you should, but when you do, it gives you hope in humanity.

> Watson passed away in September. He will be missed by his family and friends. Please keep this family in your prayers. Pray for strength, peace and understanding of God's will.







Chapter Member Rep - Benny Daigle

WORKPLACE ATMOSPHERE



Action Legal Defense Plan. This plan is available to all active EAS members after one year of membership.

I am here to help you should the need arise. If you are called in for an Investigative Interview please contact me immediately. It doesn't

Printed below is the UPMA Adverse mean you're about to lose your job. VESTIGATION?' If they say yes, Investigative Interviews can be pos- tell them you will not talk to them itive; often to air out differences or misunderstandings.

> Cut out the box below and keep it in your office. If a Postal Inspector or OIG comes to your office and the 5111. questions are related directly to you ask the question 'AM I UNDER IN-

until your Chapter Member Representative is present. You are to call me immediately.

You can contact me @ 225-335-

Adverse Action Legal Defense Plan (AALDP)

EAS with MSPB Appeal Rights:

Adverse Action (Removals/Demotions/Suspensions).......\$3,000 up front. The claimant will be responsible for 25% of the total cost with a \$3,000 maximum cap. UPMA will pay 100% of the additional costs beyond \$3,000 thru the end of the MSPB Initial Decision. Claimant will be responsible for the full cost of appealing beyond MSPB Initial Decision.

EAS without MSPB Appeal Rights (Administrative Appeal under ELM 652.2):

Removals/Demotions/Suspensions......\$3,000 up front. The claimant will be responsible for 25% of the total cost with a \$3,000 maximum cap. UPMA will pay 100% of the additional costs beyond \$3,000.

Eligibility......To be eligible for AALDF benefits, you must be an active EAS member of UPMA for at least one year prior to the date of an initial proposed adverse action. Membership effective date is determined by date Form 1187 is processed at UPMA National Office.

If attorney fees are awarded by a percentage (i.e. 50%), the same percentage will be used when refunding the members used portion of their retainer.

IF YOU RECEIVE A VISIT FROM THE INSPECTION SERVICE OR THE OIG

Statement to be read to Postal Inspectors or OIG:

I request to talk to my UPMA representative before answering any additional questions. If I am a suspect in a criminal matter, please so advise me. If so, I wish to contact my attorney.

Chapter Member Rep: Benny Daigle Phone: 225-335-5111

If I am under arrest, I request you to so advise me and inform me of the reason or reasons. I will not resist arrest.

I do not consent to a search of my person or property. However, I will not physically resist or obstruct such a search. If you have a search warrant I request to see it at this time.

I will cooperate with you fully, but I will not sign a waiver-of-rights form. I will not admit or deny any allegations, I will not make any written or oral statement unless my attorney and/or UPMA Representative are personally present and so advise me.



VP/Membership Chair - Vicky Johnson

NAME BADGES BRING MEMORIES

I have been the Louisiana Chapter Membership Chair since right after I was State President starting the beginning of 2017. I have always said that the best way to encourage others to join is to share your own personal experience.

I recently shared at our meeting in Lafayette that I was going through some things and trying to organize as I am getting ready to begin a new job on the executive board. I found a bag that was full of old meeting badges, and I found my badge from my very first meeting in Vidalia La. I couldn't believe I still had it! I was OIC in Clayton Louisiana at the time in 2004. I also found a badge from 2005 that had Postmaster Waterproof. Waterproof to DC, I have was my very first PM position. It made me think of all the people that helped me in my career that were all involved in the organization. Danny Grayson was the one who encouraged me to come to my first meeting, Bob Hardwood, who told me I should attend a career conference, and Trent Nelson, who gave me my first chance to OIC and eventually hired me as Postmaster.

Being part of this organization and this wonderful group of people has

made a big difference in my postal career and my life. When I joined in 2004, I never imagined the places I would see and the people I would meet. So thankful for this time as Membership Chair and so excited for Alicia Woods as she moves into that position. I know she is going to

do an awesome job!

Starting in January 2024, I will be starting as Legislative VP for Louisiana UP-MA. Ever since I went on my first trip been very excited about this aspect of our organiza-

tion and feel that this experience has been one of the best I have been involved in. I have learned a lot but still have a lot to learn. I hope that as I take on my new position, I can help us learn and get excited about being involved and believe that together we can make a difference.

I remember on one of my first trips

to DC, sharing an elevator in one of the Senate buildings with farmers from New Mexico. It made me realize that our country was set up so that each one of us could take our needs and concerns to our congressmen. UPMA has been very successful in representing our

> members and the postal service in Washington, but we still have work to do.





Ronald Reagan once said, "Opportunities don't happen you create them". I hope that Louisiana UPMA will be ready and willing to do our part to help. Please contact me if there is anything I can do to help you.



Ralexis Allen Supervisor

Lisa Rice **Supervisor**

Claudette Robinson Supervisor

> Liz Duhon **Postmaster**

Henry Cole Postmaster

Michon Lewis Postmaster

Danielle George Manager

Doneisha Dyer Supervisor

Jessica Danley Postmaster

Jason Novak **Postmaster**

Joanne Teresa Ennis Supervisor

> **Jasmine Street** Manager

Anthony M Legaux Supervisor





Tentative Agenda:

February 29th:

2:00 PM -Executive Board Meeting 5:00 PM - Hospitality

March 1st:

8:00 AM – Business Session 10:30 AM – Training 12:00 PM – Lunch 1:30 PM– District Panel

Name Radge should read:

UPMA is urging members to get involved. Our next meeting is in Lafayette, LA. Feb 29th—Mar 1st

Location: Crowne Plaza Hotel 4728 Constitution Blvd, Baton Rouge, LA 70808 Phone # 225-925-2244

Room Rates: \$106.00 (includes breakfast)
Deadline for room rate is Feb 10th.
Room block: Louisiana Postmasters

PLEASE EMAIL ANY QUESTIONS THAT YOU WOULD LIKE ANSWERED TO papere97@YAHOO.COM

Registration Fee \$30.00

In order to prepare in advance and for meals there will be no on-site registration. Registration Deadline is Monday, February 26th.

Traine Baage Should Teach						
Position / Office / Zip Code						
Check all that applies:						
First Timer Guest Name						
Postmaster Retiree / Of	fice Retired From					
Supervisor PMR						
Manager	Send Registration to LA UPMA & mail					
Associate Member	to: Tessa Clark PO Box 352 Cottonport, LA 71327					
	You may also email it to: tdclark1427@suddenlink.net					
	tuciai K1427@Suudeiiiiiik.iiet					





LA UPMA Fall Meeting

Lafayette LA



























Jessica Danley



Trina Dunna



Lacee Cormier











Retiree President - Rosemary Lee

THE HONORABLE RETIRED ZONE



Greetings Fellow Retirees,

Thanks to all the Honorable Retirees that attended our last UPMA meeting of 2023 in Lafayette. EVE-RYTHING, including the fun-filled hospitality, training, and meals, were just outstanding! Those of you who were not able to attend. our hospitality was one of the best we've had in a long, long time and there we had nice prizes too! James Sayles, our VP of Education and Chaplain, did an awesome job calling bingo during hospitality! Not only did we enjoy bingo, but the laughter and fellowship were the best!

If you have not heard yet, please pay close attention to this! The Federal Employee Health Benefit Program(FEHB) will be going away in 2024 for good, and all postal employees whether you are working or retired, will be migrating into a mandatory new insurance program called the "Postal Service Health Benefit Program."

Next year during open season which runs from November 11, 2024 to December 9, 2024, the *FEHB program* will be coming to an end, and those of us who are enrolled in FEHB will have to choose another plan in the new *Postal Service Health Benefit program* during open season in November of next year which will become effective on January 1, 2025.

These changes will affect all postal employees, active as well as retirees. Therefore, every employee under FEHB will have to make a change over to the new plan. Remember, these changes are for next year during the 2024 Open Season. You Don't Have to Do

Anything this year in 2023 unless you want to make a change to your current FEHB plan! Otherwise, if you're satisfied with your current FEHB Plan, don't do anything during this year's open season, it will simply roll forward like in the previous years.

OPM (Office of Personnel Management), will launch a new enrollment platform for our health insurance. All of the information on how to make elections using the new system will be available prior to the 2024 open season.

I've also taken the liberty of inviting from Headquarters the Executive Manager of Postal Service Health Benefits to attend our State Convention next year in June 2024. She will speak on the Postal Service Health Benefit program (PSHB) and explain everything we need to know about this new program and will answer any and all questions pertaining to the new program that's effective on January 1, 2025. Not only that, some of the insurance companies will also be in attendance to speak about their insurance company and giving us the opportunity to compare according to our needs.

Please make plans now and mark your calendars to attend the UPMA State Convention, to be held on June 6-8, 2024. That's approximately seven (7) months from now. Please invite all fellow postal retirees to the UPMA State Convention next year. Don't forget to read your Bayou Times magazine for updated information.

We now have 176 UPMA Retired

members in the Louisiana Chapter and each month more and more employees are retiring. We've also had four deaths since our last State Convention in 2023. At least that's all we know of. If you hear about any member that are sick or one that has passed away, please don't hesitate to notify one of the chapter members or myself, Kathy Herring or Mavis Connally. You are the persons we depend on to let us know about our members, especially those in your nearby area. I send out get well cards as well as sympathy cards to our members and deceased members' families, but vou must let us know who they are. My email address is tyrwlee@att.net, and my cell number is (318) 751-5686. Please feel free to contact me, Rosemary Lee,

Tracy Johnson has handed her gavel over to Glenn Forbes who will become our new UPMA Chapter President effective January 2024. I applaud Tracy for a great job done considering all she had to do this past year. Thank You Tracy!

at any time.

I'm wishing each retired member and all their family members many blessings throughout the rest of the year until we meet again.

"Wishing All Your Holidays are Enjoyable and Safe!"







Do you know who's listed on the beneficiary forms for your annuity or qualified retirement plan, life insurance, or Thrift Savings Plan? If not, you may find that the person you designated as your beneficiary is not who you think it is. If you have been divorced, remarried or had children since your last review of your beneficiary forms, it may be time to check them again.

If there is no updated beneficiary form on file, your beneficiary will be determined by the last form on file.

If there is no designated beneficiary on file, benefits are paid in the following order of precedence.

- 1. To your widow or widower.
- 2. If none, to your child or children in equal shares, with the share of any deceased child distributed among that child's descendants.
- 3. If none, to your parents in equal shares or the entire amount to your surviving parent.
- 4. If none, to the executor or administrator of your estate.

Retired PM, Lafayette & MSC Manager

5. If none, to your next of kin who would be entitled to your estate under the laws of the state in which you reside at the time of your death.

You do not need to make a designation if you are satisfied with the order of precedence that the law provides.

Sympathies to the families of deceased members:

Sammy Brewster—9/27/23—retired PM, Marion LA Karen McQueen Collins—10/24/23—retired PM, Ruston LA Brigadier Gen. Retired Robert "Bob" LeBlanc—10/29/23—



Prayers to members on the loss of a family member:

Sara Bounds—death of her father, Michael Henley—9/3/23
Myra Gremillion—death of husband, Albert Gremillion—9/23/23

KeepingPosted.org

For Retired USPS Employees

- News & Reports
- Health Benefits
- Tools
- Stay Connected
- Resources
- Retiree E-Newsletter





FORM 1187-R

Request and Authorization for Voluntary Allotment of Compensation for Payment of Employee Organization Dues

Please complete and mail to:

UPMA National Office 8 Herbert St. Alexandria, VA 22305-2600 (703) 683-9027

*OPM assigns the CSA number to all Civil Service and FERS annuitants and/or surviving spouse Social Security Number My Annuity Number is: CSA Name of Retired Employee (PRINT Last Name, First, Middle) Date of Birth ZIP+4 Street and Number/PO Box City State Month/Year Retired Home or Cell Number Gender Chapter Male Female **Email Address** Sponsored by: Note: If not receiving an annuity contact National Office for information on membership. SECTION A – Authorization The United States Office of Personnel Management is authorized to make an appropriate deduction from my annuity payments, not to exceed the amount certified by the United Postmasters and Managers of America (UPMA) as the amount of dues for which I am obligated, and to pay the deducted sum to UPMA. This authorization shall apply to any and all dues changes certified by UPMA. This authorization shall be valid until UPMA receives and processes my written notice of cancellation in accordance with its agreement with the United States Office of Personnel Management. Any disputes regarding this allotment authorization shall be a matter between UPMA and me; I hold the United States Office of Personnel Management harmless for any erroneous deductions made pursuant to this authorization. I also request the United States Office of Personnel Management to disclose any information necessary to execute this request. Signature Date:

Revised 11-19





Chaplain- James Sayles

WHAT MOTIVATES YOU?



We all need inspiration. What motivates you in life?

The Motivation for us to live a holy life is that Christ is in us and we are in Christ. There is no higher motivation than that my friends. If we are motivated by anything other than the honor of Christ and the glory of God, that is a secondary or third ordinal motivation. Everything should be for the love of the Lord.

It is easy to lose focus in life. So how does the Bible motivate us?

Isaiah 41:10 reads; "So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand."

That is powerful. Fear at times can be nothing more than False Evidence Appearing Real. Fear usually is loss of courage or high amounts of anxiety. Focus on what is truly important. Our Lord and savior. There is no higher power. Who better to have at your side?

Who better to walk with? Accept the help available to us. Walk that walk.

Being close to God is connecting to the true source of all energy and power. He created the universe with a word. We attach ourselves to him through his word and prayer. He will motivate us as we speak and listen to Him.

Speak and Listen.



Our gift to you this season...a low-rate holiday loan!

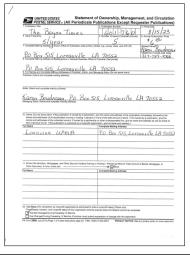
Start (or finish!) your holiday shopping with the help of our low-rate Holiday Loan.

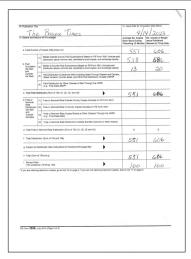
Our Holiday Loan Features:

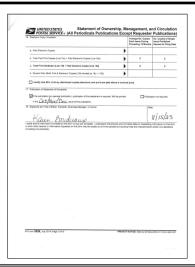
- UPMA members receive an exclusive 0.50% APR discount off their approved rate
- No payments for 60 days
- Rates from 7.25% 9.75% APR*
- Terms from 24 84 months

Apply today at www.SignatureFCU.org/HolidayLoan

*APR = Annual Percentage Rate. Your actual APR will be determined at the time of application and will be based on your application and credit information. Not all applicants qualify for the lowest rate. Rate quoted assumes excellent borrower credit history. Rates are set by the Board of Directors and may change without notice. Estimated payment is \$44.90 per \$1,000 financed and is based on the lowest rate and a term of 24 months. Payments will vary based on the rate and term you qualify for. Interest accrues daily. Delaying your first payment will result in several months without a reduction in your principle balance.











The deadline for the next issue is February 1. 2024 Please have your articles and pictures in to the editor on time.



Membership Training

Year in Review



Louisiana UPMA Retirees



Legislative Summit





Memories of Greg Edwards



Honoring our Veterans