

# Investigating postal banking in Japan



Chief of Staff Jim Sauber

I had the honor of representing NALC and the Union Network International (UNI) Americas Post and Logistics sector during a visit to Japan in June. I attended and addressed the annual conference of the Japan Post Group Union, the most important postal workers union in Japan, in Kanazawa City on the west coast of Japan.

JPGU is the largest affiliate in the Asia and Pacific Region of UNI and is a longtime ally of the NALC on international mail issues in the Universal Postal Union (UPU) and postal trade issues in the World Trade Organization (WTO). The Japanese union had also invited President Rolando to speak, but other commitments prevented his participation. Following the JPGU Conference, I traveled to Tokyo to investigate the operations of the Japan Post Bank.

As chairman of the UNI Americas Post & Logistics Committee, I also reported on the activities of our global union federation in the Americas to the 1,500 JPGU delegates gathered in Kanazawa. I expressed the solidarity of the NALC and other unions in the Americas as JPGU prepares for the privatization of Japan Post Bank later this year.

Ten years ago, a law was passed requiring the Japan Post Holding Company to begin selling shares in its banking and life insurance subsidiaries to private investors this year. The initial public offering, with up to 50 percent of Japan Post Bank shares on offer, is scheduled for October of this year.



Following the conference, the UNI regional office in Tokyo arranged a series of meetings for the next two days at the headquarters of Japan Post. I met with dozens of officials, who provided a wealth of information about the structure and operations of the Japan Post Bank.

The bank is the largest financial institution in the world with more than \$1.5 trillion in savings. In fact, more than 100 million Japanese households have a savings account at their local post offices.

I learned about how the bank operates in some 25,000 shared facilities across Japan—stationing bank tellers alongside postal mail and life insurance clerks. The bank specializes in payment services and savings accounts. It does not generally compete with private banks in commercial or mortgage lending; instead, it funnels money into public-sector bonds used by the national and local governments to finance infrastructure investments.

As such, it provides an interesting model for the United States, where 68 million Americans lack access to affordable banking services and the nation faces a serious infrastructure crisis. It's an amazingly popular and successful institution. The U.S. once operated a postal savings system; perhaps it's time to go back to the future.

I am now preparing an in-depth report on the bank for the NALC Executive Council.

# Champions are made...over time



Community and Membership Outreach Coordinator Pam Donato

Last month, the United States women's national soccer team took the World Cup. For many, including myself, what started as keeping an eye on this year's tournament quickly turned into a full-out "gotta watch" priority as our team mounted exciting win after win in getting to the championship game against Japan.

In that game, Team USA wasted no time, launching a barrage of goals from the first minutes of the game, taking a 4-0 lead before I even got a first nibble of

my game-time snacks. The game was a pure joy to watch as these young women earned the glory and respect that comes from winning a world championship.

But this was way more than 30 days of a soccer tournament or even 90 minutes of one championship game. It was years and years of work, commitment and unrelenting determination—a full-time, all-encompassing effort. That's what it takes to pursue being the best in anything. All the drama may come down to a single season, day or event. But the reality is, whether for sport, or the military or trained personnel, the only effective strategy for success is built on a year-round plan.

The same rationale applies to our Stamp Out Hunger Food Drive. Many get involved or learn of our event in the

weeks just prior to our big day. But the roles of food drive coordinators, concerned carriers and those interested in helping their communities through this food drive are, *and must be*, year-round.

Let me share some general advice as we begin to organize *now* for next year's food drive on Saturday, May 14:

### Set goals and plan for success

Be reasonable and inspired. What do you need to improve? Can you find a local bag sponsor? Do you need more volunteers to help on the day of the drive? Have you found media or billboards to promote the drive? Can you get improved buy-in from your fellow carriers?

Outline your current food drive program, then next to each area, list your dream. Now, find a step forward that heads toward your dream, and make that your goal for the next six months. Once your goal is set, find a core group of colleagues who can help support your local plan. This should include your branch leaders, as you will need their support and funding to reach your goals.

### Use the Toolkit

The Food Drive Toolkit will remain open and well stocked with great staple items and newly created materials. A new "Partnership Building" video will be added soon, along with support tips and suggested talking points for reaching new local sponsors and volunteer organizations. We'll continue to build professional brochures and provide ideas for good potential partners for you to consider and pursue. At [nalc.org](http://nalc.org), you have a complete library of food drive pictures, inspiring videos, audio PSAs and celebrity support materials that are all fantastic additions to your partnership work.

### Ask for help

Need more? Help is just a call or e-mail away. If you've got a new idea, or are stuck in your plan, or need additional support, call 202-662-2489 or e-mail [donato@nalc.org](mailto:donato@nalc.org). You can also reach out to your national business agent and regional administrative assistants, who can provide advice and support.

Striving for career excellence, athletic championships or just delivering the very best for something important to you requires implementing a 365-day plan. Now is when we double down on our partnership-building and work to solidify the buy-in and shared commitment for achieving our ultimate Stamp Out Hunger Food Drive goal—more food collected to help those in need in our communities.

Our work on the food drive has no off season.

## Letter carrier's son wins Union Plus scholarship

Connor Ehnlé of Tremont, IL, whose father, Russell Ehnlé, is a member of Peoria, IL Branch 31, has been awarded a \$500 college scholarship through the 2015 Union Plus scholarship program. Connor is one of 106 students representing 36 union families awarded a total of \$150,000 in scholarships by Union Plus.



Connor is a molecular and cellular biology major at Illinois State University with an expected graduation date of May 2018. His career aspiration is to become a physician's assistant. Connor is a member of the Illinois State track-and-field and cross-country teams, and he participated in the ISU Lunch Buddies program in which student-athletes regularly eat lunch with a student at a nearby middle school.

Since 2012, Connor has worked as a dietary assistant. In high school, he was a four-year member of the track and cross-country teams, serving as captain of both during his junior and senior seasons, and he also was a three-year student council participant. In his senior year, Connor was a freshman mentor, graduated valedictorian and was named a graduate of distinction in recognition of his academic achievements.

Both of his parents are union members—his mother, Terrie Ehnlé, is a member of the American Postal Workers Union. Connor said the good working conditions and reasonable wages afforded his parents as union members helped them provide him with many opportunities. He also said his family was thankful for the affordable health care provided through the union in light of his mother's recent cancer diagnosis.

Union Plus scholarship awards are granted to students attending a two-year college, four-year college, graduate school or recognized technical or trade school. Since starting the program in 1991, Union Plus has awarded more than \$3.7 million in educational funding to more than 2,500 union members, spouses and dependent children.

In this 24th year of the program, more than 5,000 applications were received from union members, their spouses and their dependent children in all 50 states, Puerto Rico and the U.S. Virgin Islands. In addition to scholarships, Union Plus offers educational benefits such as discounts on test preparation, textbooks and college counseling, as well as grants for student debt reduction. Visit [unionplus.org/education](http://unionplus.org/education) for applications and benefit eligibility.

Union Plus also provides a wide range of benefits and services for union members and families. PR