

National Association of Letter Carriers

Branch 782

E.A. Baker Union Update



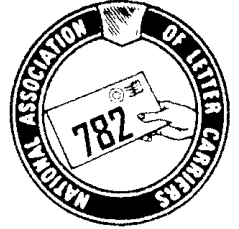
ARVIN
CALIFORNIA CITY
McFARLAND
TAFT

AVENAL
DELANO
MOJAVE
TEHACHAPI

BAKERSFIELD
EDWARDS AFB
RIDGECREST
TRONA

BORON
LAMONT
SHAFTER
WASCO

CHARTERED FEBRUARY 25, 1891



VOLUME LXXXIV NUMBER 1

JANUARY 2013

at the
Mike:



NALC President Emeritus Vincent R. Sombrotto, 1923-2013

Vincent R. Sombrotto, 89, a towering figure in the history of the National Association of Letter Carriers and one of the most significant U.S. labor leaders of recent decades, died January 10.

As a rank-and-file Letter Carrier at Grand Central Station in New York City, Sombrotto assumed leadership of the pivotal 1970 wildcat postal strike that led directly to the creation of the modern United States Postal Service.

The following year, he was elected president of NALC Branch 36 in New York City. Seven years later, he was elected as NALC's 16th national president, a position he would hold from 1978 to 2002.

His seven-term tenure atop the union was marked by extraordinary changes in the Letter Carrier craft and by remarkable progress for Letter Carriers. He also served as a vice president of the AFL-CIO.

"Vince's long tenure and tireless work for this union, at both the local and national levels, has left a lasting, positive impact on all the men and women who have carried the mail since the Great Postal Strike, and on those who will do so in the decades yet to come," NALC President Fredric V. Rolando said.

"The deep sadness we all feel at his passing mixes with the fond and happy memories of him that those of us he touched will carry with us for the rest of our lives," Rolando said.

Continued on next page...

**BREAKING
NEWS**

**We have a
Contract!**

John Ortega's comments...
pages 4 through 6

It is with profound sadness and I share the news that NALC President Emeritus Vincent R. Sombrotto has passed away.

He leaves as a legacy a better world for all Letter Carriers...

Sombrotto was born in New York City on June 15, 1923. He joined what was then the Post Office Department in 1947 as a part-time Letter Carrier after serving with distinction in the U.S. Navy in World War II.

In 1970, New York City Letter Carriers walked off their federal job—risking arrest in what was effectively a strike against the U.S. government—to protest dismal working conditions and poverty-level wages that entitled some to federal assistance programs. Within hours, Carriers and other postal employees in one city after another across the country joined the strike. President Richard Nixon called in the troops to deliver the mail, but they proved unable to carry out the task in an effective manner. The walkout eventually resulted in the Postal Reorganization Act of 1970 with full collective-bargaining rights for all postal employees.

Though he held no union office at the time, Sombrotto's personal charisma, street smarts and military background led to his taking charge and to other Carriers following his lead.

His seven-term tenure atop the national union was marked by extraordinary changes in the Letter Carrier craft and by remarkable progress for Letter Carriers. As national president and chief contract negotiator, Sombrotto led the NALC in seven highly productive rounds of collective bargaining that provided basic wage increases in every contract, preserved uncapped cost-of-living adjustments and improved Letter Carrier working conditions. His efforts made the carrier's job a more rewarding and satisfying one, and they made the NALC a stronger, more united union, well-equipped to meet the challenges it faced.

Sombrotto's many achievements as NALC president included turning the union's political action fund, the Committee on Letter Carrier Political Education (COLCPE), into one of the largest and most effective political action committees in the labor movement while dramatically improving the union's political and legislative operations. Under his leadership in 1993, the NALC played a critical role in winning reform of the Hatch Act, breaking the political shackles that



made Letter Carriers and other federal employees second-class citizens for more than 50 years.

A firm believer in civic responsibility, Sombrotto tirelessly promoted the Letter Carrier tradition of assisting those in need. His active support of the Muscular Dystrophy Association helped raise tens of millions of dollars to fight the ravages of neuromuscular diseases. In 1992, he began the NALC Food Drive, which has developed into the country's largest one-day food drive. Held the second Saturday every May, it has to date provided more than 1.2 billion pounds of food for food banks in communities throughout the nation, with Letter Carriers collecting non-perishable food postal patrons leave near their mailboxes.



Knowing that carriers are both familiar with and dedicated to the communities they serve, Sombrotto and the NALC joined forces with the U.S. Postal Service, local United Ways and emergency services organizations to establish "Carrier Alert", a nationwide program where Carriers can watch over elderly or housebound



postal customers. A great many of these Letter Carriers perform heroic and humanitarian deeds on their routes, saving lives, putting out fires, finding missing children and stopping crimes, something that Sombrotto and every NALC president since have

recognized annually with the NALC Heroes of the Year Awards.

Sombrotto retired from national office in 2002. Since then, he had remained engaged in the service of his beloved union, taking part in many national conventions as well as in a special video commemorating the 40th anniversary of the Great Postal Strike. His last appearance at a national NALC gathering was at the National Rap Session in Las Vegas in October of 2011.

Sombrotto, who passed away after a long illness, is survived by his wife, Rae, and by seven grown children and by numerous grandchildren and great-grandchildren.

Condolences can be sent to Mrs. Sombrotto and family at: 24 Soundview Drive, Port Washington, NY 11050.

Donations in lieu of flowers can be made to the National Kidney Foundation.

Frankly Speaking...

I was saddened to hear that past NALC President, Vincent Sombrotto, had passed on January 10, 2013.

President Sombrotto was NALC President when I first became President of Branch 782. He presided over the first National Convention that I attended. He was a true labor leader that had taken The National Association of Letter Carriers into a new age of labor representation.

It was under his tutelage that the NALC became the political force that we are today. It was under his watch that the State Associations formed the ground roots political force that we have today. He was a true visionary when it came to foreseeing the importance of building political alliances to protect Letter Carriers' interests at the Congressional level. He tirelessly testified before Congress on issues of importance to us.

Though—at first—I thought changes that were made in contract enforcement and training seemed to become secondary to the political importance, I began to realize how important each process was. President Sombrotto organized State Associations and individual state Branches to come to Washington DC and address Letter Carriers concerns with the congressional legislators representing their respective areas.



A multitude of times, your Branch had sent myself and other Branch 782 representatives to Washington DC to lobby your Congressional Representatives on Letter Carrier issues.

President Sombrotto was the driving force behind the Employee Involvement process. He saw this as an effort to allow Letter Carriers an opportunity to have a voice in their work environment. Though the process only lasted a few years, it allowed carriers to be recognized for their innate qualities and quality input to improve safety and efficiency and not as just as mindless management tools.



I remember that he suggested, to postal management, that they consider purchasing a bankrupt airlines; and, that would allow the Postal Service a method to transport mail without relying on commercial planes. He saw UPS and FEDEX success and thought the Postal Service could do the same. Though it was never implemented, it illustrates his vision of a progressive Postal Service and his commitment to that vision.

As I did the new employee orientations, I would play a video tape that was developed while Sombrotto was NALC President and I think anyone that saw the video would attest that it was a driving force behind new employees joining the Union. Possibly, the Branch can find the video and play it for the membership at one of the Branch meetings.

I don't believe I have ever met anyone that was more committed to Letter Carriers and to improving their Postal lives and livelihood. I know that even after his retirement from both the Postal Service and National Association of Letter Carriers, his expertise and knowledge was utilized to further letter carrier causes.

The National Association of Letter Carriers and labor movement has truly lost an icon. I was truly blessed to have served under such a great labor leader.

In Solidarity,

FRANK THOMASY
Retired and Happy!!

ARBITRATION BOARD ISSUES AWARD SETS TERMS OF THE 2011-2016 NATIONAL AGREEMENT;

“NALC achieves its major goals,” Rolando says

Johnny on the Spot



Jan. 11, 2013 - The three-person board of arbitrators has issued a final and binding award that sets the terms of a four-and-a-half-year collective-bargaining agreement between the National Association of Letter Carriers and the U.S. Postal Service, NALC President

laying the groundwork for a productively innovative Postal Service in the years to come.

“I thank all the members of the NALC for their patience during this long process and for the hard work they do every day to make USPS the most affordable and efficient postal service in the world,” he said. “This agreement rewards city carriers for these contributions and sets the stage for a major comeback for the Postal Service, provided that Congress does its part to enact real reforms that will allow us to serve the American people and the U.S. economy for decades to come.”

Here are some highlights of the contract, which covers the period from November 20, 2011 to May 20, 2016, follow:

Wage provisions No two-tier pay scale; Three general wage increases and seven COLAs awarded

The Das board rejected the Postal Service’s proposals to freeze pay, eliminate cost-of-living adjustments (COLAs) and implement a two-tier wage schedule for career city carriers. Instead, the new contract provides three general wage increases between now and the end of the contract: 1 percent in November 2013, 1.5 percent in November 2014, and 1 percent in November 2015. It also provides for the payment of seven COLAs between now and 2016, though the two COLAs calculated in 2013 will be deferred and paid in 2014. These wage and COLA provisions follow the wage pattern established by the negotiated American Postal Workers Union (APWU) contract and the arbitrated National Rural Letter Carriers’ Association (NRLCA) contract.

However, the award lowered the entry wage for new career letter carriers (appointed on or after Jan. 12, 2013) and created a new step progression that ends at the existing Step 0 in both Grades 1 and 2 of the current NALC pay charts. Moreover, this new step progression (labeled Table 2 of the City Carrier Schedule) will reach the top step pay of the existing pay chart (now called Table 1 of the City Carrier Wage Schedule) in exactly 644 weeks, the same 12.4 years that applies to career carriers appointed before Jan. 12, 2013.

New career letter carriers hired under Table 2 will initially earn \$16.71 per hour at Step A. They will earn step in-

Fredric Rolando announced on Jan. 11.

“NALC had three primary objectives in this critical round of collective bargaining,” Rolando said. “First, to protect the jobs and living standards and working conditions of the nation’s 180,000 letter carriers. Second, to protect the integrity of our historic institution—the United States Postal Service. And third, to work cooperatively with all stakeholders to enable the USPS to continue to serve the American public, in the internet age, by strengthening our unequalled last mile ‘delivery’ capacity.

“This agreement meets all three of those objectives,” he said.

The arbitration board was chaired by Shyam Das, a member of the American Arbitration Association’s labor panel who has been a full-time labor arbitrator since 1977. NALC’s member of the arbitration board was General Counsel Bruce Simon of New York-based Cohen, Weiss & Simon. USPS counsel Robert Dufek was the Postal Service’s arbitrator.

The award follows months of work by the NALC, including its officers, staff, consultants and expert witnesses who diligently assembled the union’s case in the interest arbitration proceeding.

“Although we would have preferred to reach a negotiated settlement in November 2011,” Rolando said, “the process worked as intended to resolve all outstanding issues and to address both sides’ key concerns while

creases worth 2.75 percent of top step pay every 46 weeks until they reach Step 0 of Table 2 (\$27.17 per hour)—the same top step pay of Grade 1 of Table 1. Step A of Grade 2 under Table 2 will be paid \$17.06 per hour and carriers will earn step increases worth 2.75 percent of top step pay every 46 weeks until reaching Step 0 (\$27.74 per hour)—the same top step of Grade 2 of Table 1. NALC successfully argued that reducing the top step pay of city carriers was not justified given the extension of street times in recent years and the increased physical demands of our jobs.

Workforce structure: New non-career category with career path replaces TEs; All PTFs converted

Over the course of the collective bargaining, the parties worked hard to create a win-win agreement on the workforce structure of the city carrier craft. The Postal Service sought the cost savings and flexibility of a larger non-career workforce, while the union has been deeply dissatisfied with the structure of the transitional employee (TE) workforce, where TEs had no right of reappointment and no real path to career employment. Meanwhile, we also sought to convert thousands of part-time flexible (PTF) carriers to full-time regular.

The Das award creates a new category of non-career employees called city carrier assistants (CCAs) to replace TEs. Like TEs, CCAs will be members of the NALC bargaining unit and will be appointed for 360-day terms. But unlike TEs, CCAs will earn a pre-career appointment version of seniority (called “relative standing”) that will give them preference for career job openings in their installations. All career carrier vacancies will be filled by converting CCAs to full-time regular status in order of their relative standing in the installation.

This new path to career status will be extended to existing TEs as well. All TEs will be given an opportunity to take the city carrier entrance test and to accept an appointment as a CCA within 90 days, and they will be given credit for time served as a TE for purposes of “relative standing.”

The new contract will limit the number of CCAs to 15 percent of the total number of full-time carriers in each District and will allow the Postal Service to hire an additional 8,000 CCAs to facilitate the development of new products and services (such as evening or Sunday e-commerce delivery).

The initial pay of CCAs will be set at Steps BB and AA of Table 2 of the City Carrier Schedule. New CCAs will be paid \$15 per hour (Step BB) and current TEs who become CCAs will be paid \$16.25 per hour (Step AA). In lieu of COLAs prior to their career appointments, the CCAs will receive additional general wage increases of 1 percent in November 2013, 1 percent in November 2014 and 1.5 percent in November 2015 (in addition to those provided to all bargaining unit employees indicated above).

Although we fought hard for better CCA pay rates, CCAs will be eligible for health insurance after one year and the Postal Service will contribute toward their premiums and offer coverage beyond that required by the Affordable Care Act starting in 2014. They also will qualify for regular carrier uniform allowances and will be covered by the opting provisions of Article 41. And NALC will investigate the establishment of a non-contributory 401(k) plan for CCAs that would allow non-career carriers to save for retirement, with provisions to transfer such savings to the Thrift Savings Plan once they obtain career positions.

Part-time flexible carriers also will benefit from the Das award, as it calls for the conversion of all PTFs to full-time regular status and for the elimination of the PTF category over the term of the contract. (Emphasis added.)

Job security Ban on sub-contracting continued, strengthened

NALC’s approach to improving job security did not just involve the workforce structure issues outlined above,

Continued on next page...



Over the course of the collective bargaining, the parties worked hard to create a win-win agreement on the workforce structure of the city carrier craft. The Postal Service sought the cost savings and flexibility of a larger non-career workforce, while the union has been deeply dissatisfied with the structure of the transitional employee (TE) workforce, where TEs had no right of reappointment and no real path to career employment.

which will help us capture a growing share of the booming package and competitive products market. Our approach also included efforts to strengthen our contractual protections on sub-contracting and to maintain our no-layoff protections. We succeeded on these fronts in the contract awarded by the Das panel.

By retaining the historic ban on sub-contracting achieved in the 2006 round of bargaining and by adding a new Memorandum of Understanding on the Delivery and Collection of Competitive Products, the new contract strengthens the job security of all letter carriers. The new MOU ensures the assignment in city delivery areas to the city carrier craft the delivery and collection work involving competitive products (during or outside regular business hours). All of the MOUs restricting sub-contracting were retained.

Management's demand for the elimination of the no-layoff clause for carriers with at least six years of service also was rejected; the existing provision is retained.

Health benefits Task force offers alternative to cost shift pattern

The pattern set by the most recent contracts reached with the APWU and NRLCA calls for the continued shift of health insurance premium costs from the USPS to postal employees, as occurred in the NALC's 2006 contract. The Das award applies the pattern to city carriers in the new contract, calling for a reduction in the Postal Service's share of weighted average health premiums in the Federal Employees Health Benefits Program (FEHBP)—from 80 percent in 2012 to 78 percent in 2014 (with no change in 2013), and then to 77 percent in 2015 and 76 percent in 2016 for all current career employees. For carriers appointed to career jobs on or after Jan. 12, 2013, the USPS share will be set at 77 percent between 2013 and 2015 and fall to 76 percent in 2016.

NALC resisted this continued cost shift and sought an alternative approach. In fact, the NALC and the Postal Service conducted intensive and productive negotiations over the possible creation of a separate USPS set of health plans for city carriers. The talks faltered on a number of difficult issues that could not be resolved by the arbitration deadline, including whether the USPS plans would be offered through FEHBP or outside of FEHBP. Nevertheless, both parties believe further work on this issue is worth the effort and the Das award includes

an MOU on the Resolution of Health Benefit Issues that calls for a task force to resume discussions in this area. Should the task force reach agreement, the cost shift called for by Article 21 might be reversed or otherwise revised.

Local bargaining and other notable MOUs

The period for negotiating new Local Memoranda of Understanding has been set by the new contract from Apr. 1-30, 2013.

Unless otherwise addressed in the Das Award, most of the MOUs in the 2006 National Agreement will be continued in the 2011 contract. In addition, there were more than a dozen new MOUs awarded in this contract and eight existing MOUs were updated. Some highlights of the new or amended memos include:

A new MOU creates an Article 8 Task Force to develop and test improvements in the process for assigning overtime hours.

A new MOU creates a joint task force to explore and test possible improvements to the Dispute Resolution Process. A new MOU regarding a City Delivery Task Force will seek to improve the work climate while investigating ways to raise operational efficiency. The parties will focus specifically on ways to address factors that create workplace conflict over daily work times.

An updated MOU on Alternate Route Evaluation and Adjustment Process revives the joint exploration of improvements to the route inspection methods.

A complete copy of the Das Award, including updated contract language, the new wage schedules and a full set of new and amended MOU's can be found here. The March issue of The Postal Record will offer more information about the award.

President Rolando and the members of the Executive Council will be available to answer questions from branch leaders at a just-announced 2013 national Rap Session in Las Vegas (details to come). In addition, members will receive a letter from President Rolando about the new contract in the weeks to come.

The NALC Contract Administration Unit will work with the Postal Service in the weeks ahead to assemble and publish an official version of the 2011-2016 contract, and NALC headquarters will distribute copies of the contract to branch presidents when it is ready.

If you have questions about the new Contract, we will be discussing this and other issues at this month's General Meeting. I hope to see you there...and this would be a good thing... bring that person who works in the case next to you, too!!

JOHN ORTEGA
NALC Branch 782 Vice-President

Minutes of the December 2012 General Meeting

The regular meeting of Branch 782 was called to order by President Mike Towery at 7:00 p.m. on the 18th day of December 2012 at the branch office in Bakersfield. The flag salute was led by Sgt. at Arms Darryl Holderman. All members of the Executive Board were present except Trustee Lucinda Martinez. The Stewards were present from Arvin, Avenal, Brundage, Camino Media, Downtown, E.B., Lamont, Oildale, Shafter, South, Stockdale, Taft and Wasco. Also present was the Newsletter Editor Basil Zuniga, S.A.N.E. Fred Acedo, Photographer Anita Holderman, Asst. Recording Secretary Mabel Bullis, Asst. Treasurer Debbie Guillet, OWCP Rep. Rick Gerdes and Frank Martinez of the Social and Recreation Committee. The minutes of the November 27, 2012 meeting were read by Asst. Recording Secretary Mabel Bullis and were accepted with no additions or corrections.

APPLICATION FOR MEMBERSHIP: An application was received from Maria Valenzuela.

REPORTS OF SPECIAL AND STANDING COMMITTEES: Basil Zuniga reported that the web version of the newsletter is ready. There are 11 extra pages of articles. Mabel Bullis reported that we have sold a total of 1254 books with total sales of \$25,080.

UNFINISHED BUSINESS: Mike Towery reported that last month there was a motion by Deven Patterson that the branch donate \$50.00 per month to send care packages to service men overseas which needed a second. Basil Zuniga seconded the motion. A discussion was held, and the motion was defeated.

GOOD OF THE ASSOCIATION: Mabel Bullis introduced her husband's grandparents, Roger and Nanette Burger. Roger is a retired letter carrier from Colorado and a 50 year NALC member.

FINANCIAL SECRETARY'S REPORT: Anita Holderman reported that \$6,181.58 was collected for the month of December.

TREASURER'S REPORT: Treasurer Molly Biggar reported:

Beginning Balance	\$58,388.53
Due and Income	\$12,006.47
Interest Income	\$ 5.11
Total Balance	\$70,400.11
Expenses	\$ 4,938.24
Ending Balance	\$65,461.87

The MDA Drawing was won by Andrew Garcia.

The \$350.00.00 Drawing would have been won by Rick Catier if he had been present. There were 43 members present.

The meeting adjourned at 7:15 p.m.

Respectfully submitted,

KIM GERDES

AVENAL (93203)
100% UNION!!!

WASCO (93280)
100% UNION!!!

ARVIN (93209)
100% UNION!!!

DOWNTOWN (93301)
J. Cruz
S. Kirby

DELANO (93215)
L. A. Campos
C. V. Quebral

SOUTH STATION (93304)
100% UNION!!!

LAMONT (93241)
100% UNION!!!

EAST BAKERSFIELD (93305)
100% UNION!!!

McFARLAND (93250)
100% UNION!!!

HILLCREST (93306)
100% UNION!!!

SHAFTER (93263)
L. M. New
M. D. Voights

BRUNDAGE (93307)
D. Kinglee

TAFT (93268)
M. R. Marin
B. W. Krier
K. J. Hughes

DOLE COURT (93308/12)
S. Hancock
D. Morris

STOCKDALE (93309)
J. Oh

EDWARDS AFB (93526)
100% UNION!!!

CAMINO MEDIA (93311/13)
100% UNION!!!

TEHACHAPI (93561)
100% UNION!!!

MOJAVE (93501)
100% UNION!!!

TRONA (93562)
100% UNION!!!

CALIFORNIA CITY (93504)
100% UNION!!!

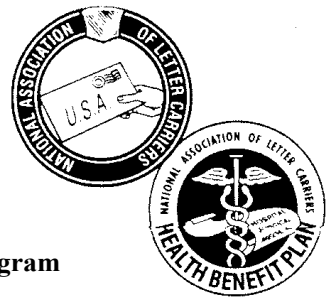
RIDGECREST (93555)
B. J. Leroy
L. M. Montano
H. G. Blanco
S. R. Pierce

BORON (93516)
100% UNION!!!

**NON-MEMBER LIST
JANUARY 2013**

2013 NALC HBP Info

At a glance...



NALC Health Benefit Plan	1-888-636-6252
*Hospital Pre-Certification	1-877-220-6252
Mental & Substance Precertification	1-877-468-1016
**Drug Prescription Retail	1-800-933-6252
CVS/CareMark Specialty Pharmacy	1-800-237-2767
Durable Medical Equipment	1-888-636-6252
NURSE ASSISTANT (24/7)	1-877-220-6252
CVS/CareMark Pharmacist	1-888-636-6252
Enhanced Eldercare Services (24/7)	1-877-468-1016
CIGNA PPO Dr's & Facilities	1-877-220-6252
CIGNA Transplant Approval	1-800-668-9682
Quit Power (Smoking Cessation)	1-877-521-0244
CIGNA Health Rewards (Discounts)	1-800-558-9443
CIGNA Dental Discount Program	1-877-521-0244
Disease Management Program	1-800-227-3728
MEDICARE Managed Care Plan	1-800-633-4277
OPM Retirement Info Center	1-888-767-6738
Federal Information Center	1-800-688-9889
Social Security Administration Info	1-800-772-1213
PostalEase Human Resources USPS	1-877-477-3273
Quest Lab Services (Bakersfield)	(661) 631-8520
LabCorp Lab Services	(661) 631-9258
Shared Services (Retirees Info!!!)	(661) 477-3273

NALC Health Benefit Plan
20547 Waverly Court
Ashburn, Virginia 20149

NALC Prescription Drug Program
P.O. Box 94467
Palatine, Illinois 60094-4467

NALC Drug Prescription "Claims" Program
P.O. Box 521926
Phoenix, Arizona 85012-2192

Optimum Health Behavioral Solutions
P.O. Box 30755
Salt Lake City, Utah 84130-0755
Questions: 1-877-468-1016

"Non"-Medicare Claims Submit to CIGNA
(Payor I.D. 62308) or mail to
P.O. Box 18804, Chatanooga, TN 37422-8004.

** Failure to pre-certify for in-patient hospitalization will result in a \$500 reduction in benefits paid by our Plan. **YOU MUST** notify the Plan prior to undergoing radiology/imaging with doctor name and dates. Call: 1-877-220-6252.*

**** NALC Drug Prescription Program is MANDATORY generic (unless specified by your doctor, at additional cost to member). Preferred retail pharmacy 1st and 2nd fills, you pay 20% of cost of generic/30% of name brand/45% non-formulary. MAIL ORDER/CVS PRESCRIPTIONS (when NALC is primary): 60 day supply \$8 generic, \$43 name brand, \$58 non-formulary; 90 day supply \$12 generic, \$65 name brand, \$80 non-formulary; **MEDICARE PROGRAM** (when Medicare is primary) Retail network pharmacy: you pay 10% of cost of generic, 20% of formulary, 30% non-formulary. **MEDICARE PRIMARY** (mail order); 60 day supply \$7 generic, \$37 formulary, \$52 non-formulary; 90 day supply \$10 generic, \$55 formulary, \$70 non-formulary; 90 day supply \$4 for NALCSELECT generic (certain drugs); 90 day supply \$4 for NALCPREFERRED generic (certain drugs); NALCSENIOR generic antibiotics are available **FREE** for a 30 day supply, when Medicare is primary (certain antibiotics only).**

MAIL ORDER SPECIALTY DRUGS (Bio-Tech drugs—**VERY EXPENSIVE**): **Your** cost for a 30 day supply is \$150; 60 day supply is \$250; and, 90 day supply is \$350. Some drugs (e.g. bio-tech asthma, diabetes, organ rejection, etc.) require prior approval before dispensing. You **MUST** call the Plan 1-800-237-2767.

Our PPO doctors and facilities—through CIGNA—save us and the Plan thousands of dollars and it is top notch care at a discount rate. You don't lose anything. You are saving money for the best care!!!
For example: *CIGNA Weight Loss Program (877) 220-6252

Mark Ramirez, NALC Branch 782 HBP Rep.
(661) 834-5011

Preferred Provider (PPO)
Cost: \$20.00
Co-pay per office visit

Preferred Provider (PPO) Deductible:
\$300 Individual,
\$600 Self & Family—
Per Calendar Year

Some Websites for You...

Center for Disease Control	http://www.cdc.gov
American Public Health Assoc.	http://www.alpha.org
American Cancer Society	http://www.cancer.org
American Heart Association	http://americanheart.org
American Lung Association	http://www.lunusa.org
Diabetes Foundation	http://www.diabetes.org
YOUR Personal Health Record	http://www.nalc.org/depart.hbp
Asthma Information Center	http://www.ama.assn.org/special/asthma

Accupuncture!! Must be a state licensed or certified accu-puncturist. Chiropractic! State licensed chiropractor or D.O.

Check out this PPO: Sendas Northwest Urgent Care
3409 Calloway Suite 101
Bakersfield, California 93312
Phone: (661) 587-2500
Hours: M-F 8:00 am - 9:00 pm; Sat & Sun 9:00 am - 7:00 pm

Formulary? Non-Formulary? Generic Drug Prescriptions?

Our NALC drug prescription program has changed the a couple of names regarding the drug prescriptions. It may be confusing, but names do change from year to year, as does the percent we pay for our prescription drugs.

A “formulary” is a list of prescription drugs BOTH GENERIC and BRAND NAME that provide a safe, effective and affordable alternative to non-formulary (Name Brand) drugs which have a higher cost-share to our members. Our formulary is open and voluntary. It is called the NALC Health Benefit Drug List.

If your doctor believes a name brand drug is necessary, or there is not a generic available, just ask your physician to prescribe a FORMULARY brand name drug from our NALC Health Benefit

Plan FORMULARY Drug List, or specify on your prescription “NAME BRAND, “FILL AS PRESCRIBED, NO GENERICS”.

Generic drugs offer a safe and reduced cost to our members, and our NALC Health Benefit Plan. The Generic name of a drug, is its chemical. The BRAND NAME, is the name under which the manufacturer advertises and sells a drug. When a NAME BRAND DRUG is “off patent”, and it can be offered as a GENERIC. Under Federal Law, generic and brand name drugs **MUST** meet the same STANDARDS for PURITY, SAFETY, STRENGTH, and EFFECTIVENESS.

For our members with MEDICARE, our NALC Drug Program offers a 90 DAY supply of NALCSelect and NALCPreferred GENERIC drugs for \$4. If you wish to request a copy of FORMULARY DRUG LIST or NALCSelect GENERIC LIST call the NALC at 1-800-933-6252

POINT OF INFORMATION #1: Selecting a “Survivors’ Annuity” is not just important to the annuitant. It means a livable income AND health insurance for your surviving spouse if you should pass away.

Why? Your spouse will not receive a reduced monthly annuity and WILL NOT have any health insurance if they are covered under your Plan!!!

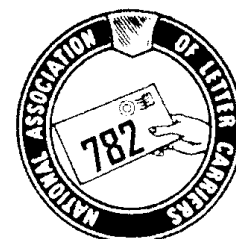
POINT OF INFORMATION #2: When you turn 65, you will have the option of purchasing Medicare Part B. (Medicare Part A is free.)

If you have Medicare Part A and B—and you and your spouse continue to have NALC HBP coverage—you will be covered almost 100% for major medical expenses. ***THERE IS NO REASON FOR NALC RETIREES WHO HAVE THE NALC HBP TO PURCHASE MEDICARE PART D. PART D IS A PRESCRIPTION DRUG OPTION. THE NALC PRESCRIPTION DRUG PROGRAM IS AS GOOD OR BETTER THAN MEDICARE PART D.***

POINT OF INFORMATION #3: I have had people tell me, “I just can’t afford Medicare PART B.” Do NOT say you can’t afford Part B! Don’t save some dollars now and find yourself owing thousands of dollars later because you did not choose to purchase Medicare Part B!!! This IS VERY important!! You WILL be shocked at YOUR out-of-pocket \$\$\$ after a only a few days in the hospital if you did not choose Part B coverage.

MARK RAMIREZ
Branch 782 HBP Representative.

The Ever Present Eye of Branch 782 Photographer Anita Holderman...





...managed to effectively capture a few scenes from the 2012 NALC Branch 782 Christmas Party!

"Every picture tells a story..." — Rod Stewart

from the editor-guy

I have a “dumb” phone and I didn’t know that “Vinny” had passed away until after work when I logged onto the Branch computer.

Thank You to Manny and John and everyone else who took the time to let me know!

Without a doubt, many Letter Carriers will pay their respect to NALC President Vincent R. Sombrotto in many different forums over the course of the next few days. It is fitting and proper. Vince Sombrotto was an individual who—over the course of numerous decades—framed many of the arguments which led to improving the work lives of all Letter Carriers.

As I think about this, I have to remember that I only knew Vince “from afar”. I would read his monthly messages in the *Postal Record*. At State and National NALC conventions, he would provide insightful and meaningful thoughts on situations facing Letter Carriers to those of us sitting in the audience. But, I still felt like he was “one of my people”.

I spoke to him a few times. The first was on an elevator—just the two of us. He seemed really relaxed, personable and interested in whatever it is that I had to say. That he was so “approachable” by someone like me who wasn’t really anybody made an impression on me. Subsequently, I felt at ease when I would greet him.

However, from my limited vantage point, his ability to connect with others wasn’t his real strongpoint.

He seemed to have a fascinating ability to deal with current issues *and* to be able to somehow anticipate what was looming around the bend. And—most importantly—he had the skill to fashion amazingly successful results to his strategies by marshalling the

energy and efforts of everyone around him. He talked the talk. He walked the walk. And then? He got everybody in step with him.

Vince exhibited a brilliance and eloquence in helping others to share his vision and hopes. Vince also exhibited an amazing ability to retain and access information from a storage vault in that amazing mind.

It was quite an experience to see President Sombrotto in his role as the Chair of an NALC National Convention. It was always well run and on-focus. And, part of the reason for this is because (once we convened) he *never* left the podium. He was there listening to every discussion, every question and every argument.

I think that I remember an event which occurred at the first National Convention that I attended. A delegate rose at one of the microphones on the first day of the convention to raise an issue. President Sombrotto acknowledged him and allowed him the time to speak his mind. Vince then explained to the delegate that whatever it is that he was suggesting would not be possible and cited the reasons.

Around the fourth day of the convention, this same delegate rose again—at a completely different section of the convention floor. To me, what happened next was amazing.

(For those of you who have never attended a national convention, let me describe something. The convention floor is immense! **Thousands and thousands** of people are sitting or milling about. Recognizing a face at a microphone from a hundred and fifty yards away is close to impossible.)

Vince Sombrotto heard the delegate’s name as he began to speak and, after briefly listening to the delegates words, he held up his hand signalling that he wanted him to cease. Vince then said something like, “Brother! You’re trying to fool me by coming to a microphone in a different place. Now, I want you to remember something...”

He then proceeded to repeat back the delegate’s words and, once again, went over his original response to the delegate. Mind you, this was days after the original interchange and followed hours and hours of business!

Coupled with his phenomenal ability to stay on top of a myriad of details, Vince was also able to convey all that he did was done out of a true sense of love and devotion to Letter Carriers.

He had an infectious sense of humor and a personal highlight for me was to listen to whatever joke Vince wanted to share. (Did you hear about the Letter Carrier and the refrigerator?) He even came out to jumpstart one national convention by dancing out to the podium to the music of Tom Petty’s “I Won’t Back Down” in the air.

As I mention Vince’s humor, it raises a very important thought. The real people who will miss him are his wife, Rae, and the rest of his family. His presence will be sorely missed.

Letter Carriers were fortunate to have had Vincent R. Sombrotto involved in our world. I am thankful that Rae loved all of us enough to share Vince with us as he devoted countless days and years to dealing with our common cause!

It is tempting for me to continue to go on and on extolling Vince’s virtues. He was truly an amazing person in the history of the NALC. Without argument, he was an almost iconic figure in the Letter Carrier labor movement.

He would probably be the first to remind me of a very crucial fact: We’re *all* just passing through...

He would then ask me if I remembered the two following people. Edward J. Gainor served as NALC President from 1914-1941 (twenty-seven years). William C. Doherty was NALC President for twenty-one years from 1941-1962.

The period of time that Vincent R. Sombrotto as at the helm of the NALC (1979-2002) was a tumultuous time and we were blessed to have him. Through his efforts, skill and savvy we are better positioned to confront the battles ahead.

He leaves a legacy which we can build upon.

BASIL ZUNIGA

"OUT THERE"

OUT tHeRe



OUT THERE



HAVE AN IDEA FOR FRED???

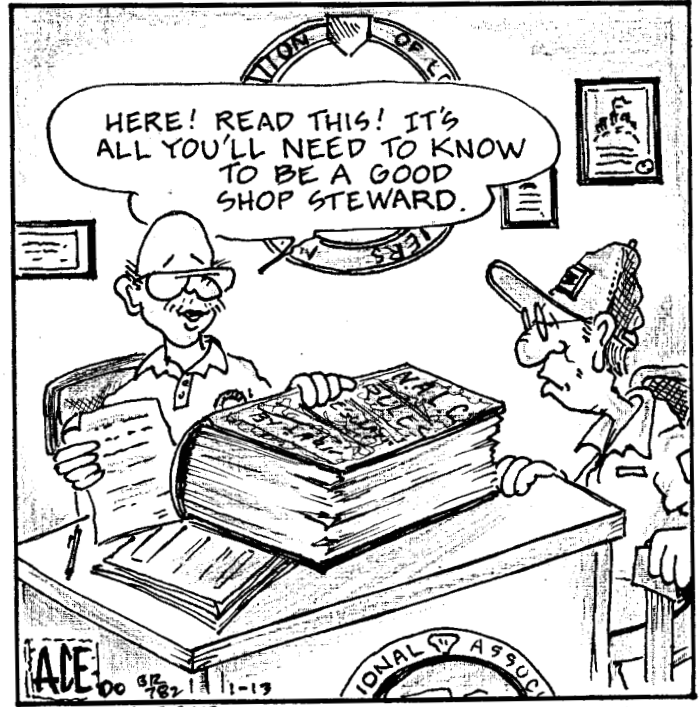
FRED ACEDO
BR. 782 S.A.N.E.
P.O. BOX 6532
BAKERSFIELD, CA
93386-6532

*...YOU NEVER KNOW WHAT YOU MIGHT GET...

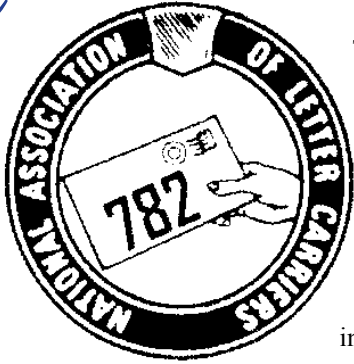
OUT THERE



OUT THERE



editor-guy Web Commentary



There is a challenge that I face each month. It is a very simple challenge.

How do I share as much as possible that might provide you with information to help you survive your entire time as a USPS Letter Carrier?

There really is *a whole lot of information* out there which many NALC Branches publish in their newsletters. But, to reprint everything out there in our newsletter is impossible because costs are so prohibitive.

We now have an option. Our web version shares much, much more for you to consider. These extra pages will hopefully do that. And, we *can* do it at an extremely cost effective method!

But *this month*, I want to begin with some of my own thoughts. I do so—establishing some “context”—to try to make sense myself of the last few days...

This month, challenged me. My head was geared up for my “normal” routine of finalizing the newsletter by Sunday evening January 13. And? I was on pace to get it done.

However, on Friday January 11, I learned about the death of NALC President Emeritus Vince Sombrotto from NALC Director of Safety and Health Manny Peralta, California State Association of Letter Carriers President John Beaumont and others. I then discovered on the NALC website that his funeral was scheduled for January 14 on Long Island, New York.

For years, I have expressed my belief to President Mike Towery and to his predecessor, Frank Thomasy, that Branch 782 needed to honor Vince Sombrotto by having a representative at his funeral when it occurred.

When I read the announcement of his death, I was faced with the reality that that day had actually come, that the funeral would be so soon, *and* that it would be 3000 miles away.

That day, I contacted Mike Towery and I was affirmed that he was also committed to the notion that we should honor Vince. He honored me by asking me to represent our Branch at the funeral. Branch 782 Recording Secretary Kim Gerdes had to jump through quite a few hoops to make the flight arrangements for me to leave Bakersfield at 3:00 a.m. on Sunday morning on the airport bus for that ride to LAX to catch a flight to La Guardia Airport in New York. I will always be grateful for her willingness and skill in doing what she did on such short notice! She says that she was “only doing her job”...but it had to be quite a challenge!

On Monday, I was present as family, friends and a large contingent of NALC members gathered to pay our final respects to a man who was such an inspiring and visionary leader.

I was home by Tuesday evening. During the flight home I thought about many of the things that I’d heard from past NALC President Bill Young and current NALC President

Fred Rolando who spoke at the funeral. One of Vince’s seven children, Vincent, also spoke at the funeral. He exhibited much of his father’s ease with us as he shared family anecdotes. Vincent was also very gracious as he spent some time sitting with me at a table during the reception which followed the funeral and reminisced about even more memories of his father..

As I shared with Shop Stewards at their meeting and to those of you who attended the Branch meeting on January 22, I am still mulling over the many thoughts, emotions and experiences that I encountered as a result of going on a—for lack of a better word—pilgrimage. It was, indeed, a very special journey for me.

I anticipate that next month’s newsletter (and NALC newsletters throughout our organization) will continue to pay tribute to Vince Sombrotto.

With that said, let me point out that this month’s web version contains information which should be pertinent to those of us who are still carrying mail. I hope that you will put it to good use as you go about doing what you need to endure until you can, hopefully, retire in good health.

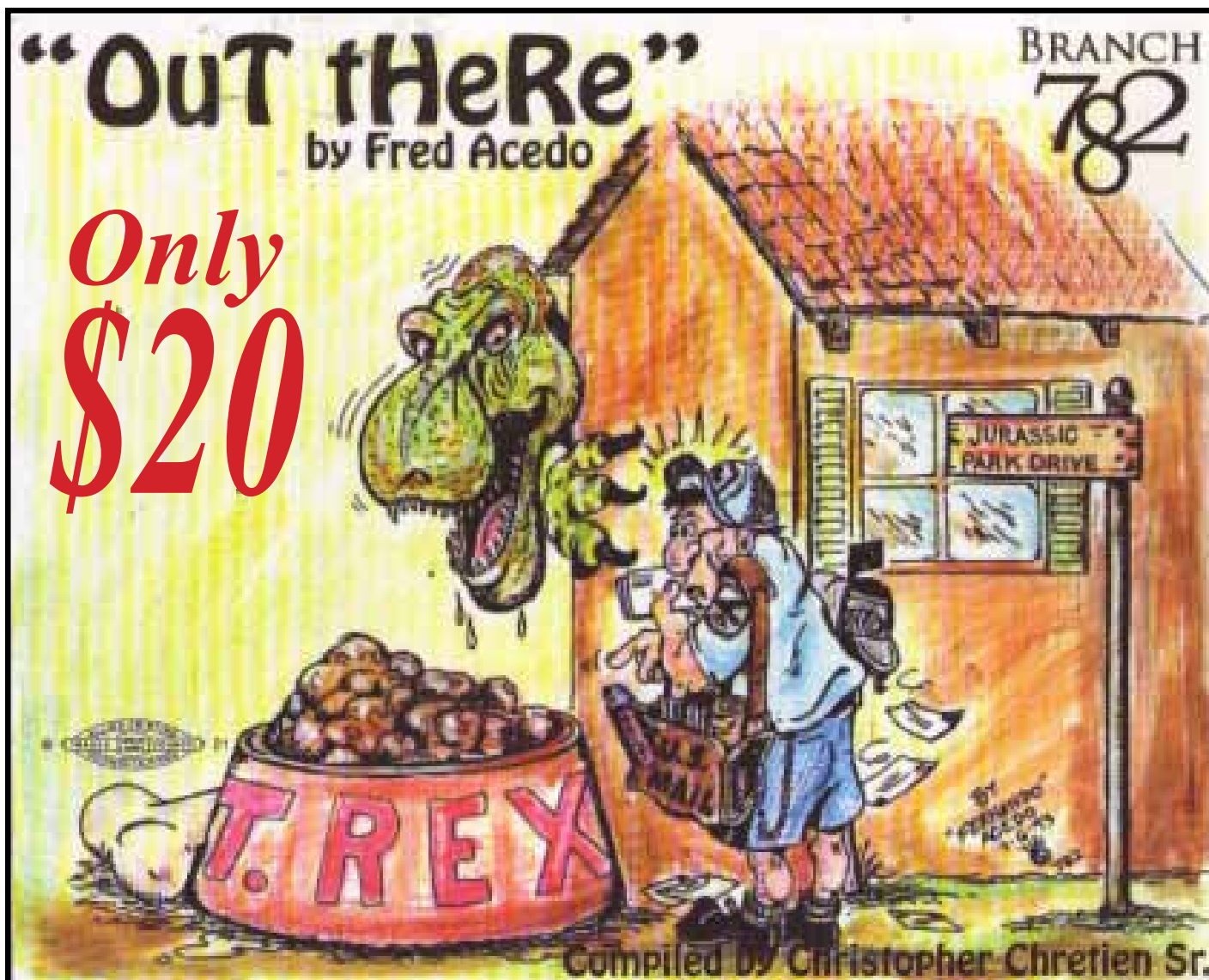
Pages 16 -19 contains a very well written overview of issues which should concern those of you who are FERS employees. The notion that you need to start planning for retirement starting on the first day that you work is a valid one; but, there may still be time to invest in your future. Take a look at the article! Have you heard of “Fact Finding”? Some basic concepts concerning this important procedure focuses on a sample issue are presented on page 20. Page 21 presents an overview of some of the changes in FLMA. And, on pages 22 - 23 are some things about *my* world I wish I had written! Page 24 contains one of those “As I walk out the door” messages that made me shake my head and grin. There is also a message to other NALC editors that I think is important.. Page 25 addresses a situation that I hope no one ever has to deal with: Living in that state of being a targeted “rehab employee” It could happen to any of us... Really!

BASIL ZUNIGA

“Out there” by Fred Acedo

BRANCH
782

Only
\$20



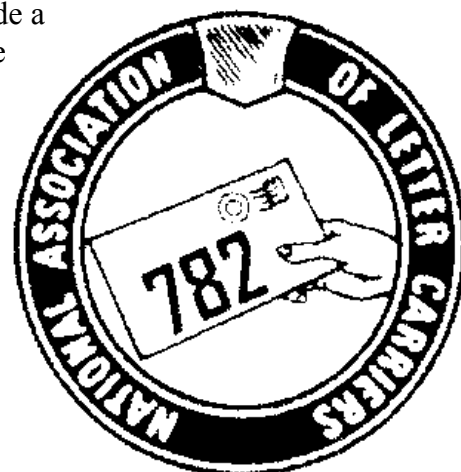
So what is this advertising message about? **THIS** is an MDA fundraiser. We are asking for **YOUR** help!!!!!!

We envisioned that all 2,500 copies of this book would be sold at the national NALC Convention in Anaheim in 2010. Didn't happen. We still have about 1500 copies of this book waiting to be sold before we can make our anticipated MDA donation. And—to add a little twist—a member made a motion at our general meeting that we had to sell **ALL** of the books before we could make our donation...

The book (about, for and by members of the NALC) chronicles the work of Branch 782 S.A.N.E Fred Acedo through the first nine of his nineteen years producing outstanding glimpses into who we are.

So...you may ask, what can you do? **ORDER A BOOK!!!**

Contact Kim Gerdes at (661) 301-9676; or, try her at the following e-mail address: "krgerdes91@hotmail.com". **PLEASE** help us out!



Retirement Planning

Get Started

Until the creation of the Federal Employees Retirement System in 1984, employees who were more than a year from retirement eligibility typically didn't give retirement planning much thought. Some of you might remember a column I wrote about my Uncle Steve and Aunt Helen, who retired from federal service in the 1970s. I once asked Steve, "What did you do to prepare for retirement?" He said, "I filled out my retirement application 30 days before I turned 55."

Those were the days when all federal employees were covered by the single-benefit Civil Service Retirement System. The only planning required was to work for 30-plus years in federal service. Then you could earn a benefit that, in many cases, could support you for more years than you actually worked.

For today's federal employee covered under FERS, though, retirement planning is a career-long endeavor. If FERS employees were to wait until 30 days before retirement eligibility, they might find their financial outlook to be grim.

There are three legs to the retirement stool under FERS: a basic benefit, Social Security and the Thrift Savings Plan. Figuring out how these all fit together is not a spectator sport. There is a lot of audience participation. If you are just starting your career or if you are at midcareer, here are some things you need to know to set realistic goals for retirement.

Understand Social Security

Even if nothing changes, Social Security retirement might replace only 10 percent to 15 percent of your preretirement income if you begin to receive your benefit when

you are first eligible at age 62. To earn a higher replacement of preretirement income, you must delay receiving the benefit until you are older.

At the beginning of 2012, the average monthly Social Security benefit for a retired worker was \$1,230.

If you work at lower wages, the Social Security benefit formula provides a higher replacement of preretirement income. Conversely, if you work at higher wages, the replacement from Social Security is less. The theory is if you have higher wages, then you should have been able to save more for your retirement. According to Social Security, the average U.S. wage in 2010 was \$41,673.83.

If you delay receiving your benefit until age 70, you'll get 76 percent more than you would at 62.

Bottom line: To retire at a younger age, you can't count too heavily on Social Security.

FERS Basic Benefit

The FERS basic benefit is a defined benefit, like a traditional pension. That's different from TSP contributions, which are considered a type of defined contribution.

After 30 years of federal service, the FERS basic retirement benefit will replace about a third of your high-three average preretirement salary. And the longer you work, the higher the percentage of replacement income. The benefit accrues for most employees at 1 percent per year of federal service (1.1 percent if you retire at 62 or later with at least 20 years of service).

If you haven't spent your entire career in federal service, or if you don't plan to stay in government until you are eligible to retire, then you may not have a defined benefit such as the FERS basic retirement benefit to supplement all your years of employment. This may mean you have to compensate by either working longer or saving more in your defined contribution plans such as the TSP or a 401(k).

TSP Holds the Key

Do you have a strategy for managing your TSP funds? Do you know when you should rebalance your investments? Do you understand how diversification can help you achieve your financial goals? You can begin with the tools that are available at the TSP website.

Do you know how much you can safely withdraw from your TSP without running out of money during your retirement years? According to financial planner Deena Katz, answering this question requires projecting the expected rates of return of your investment, estimating how long you will live in retirement (and how long anyone else might live who is counting on your money, such as your spouse) and assessing your tolerance for risk.

Use the TSP calculator to help you project your future savings based on the magic of compound earnings.

As of May, 324,000 FERS employees did not contribute to the TSP. That represents 13.6 percent of all FERS employees. Also, there were 888,000 outstanding TSP loans, totaling nearly \$8 billion. This represents employees who are using their TSP to fund something other than retirement. On top of that, 44 percent of TSP investments were in the ultrasafe government securities G Fund. Only around 14 percent of investments were in the life-cycle funds, which encourage diversification and rebalancing throughout an employee's career.

From Day One

In this economy, the federal government is becoming the employer of choice for many recent college graduates and laid-off private sector employees. I thought it might be useful to provide a list of the most important things to know about federal retirement from the first day on the job.

Set a retirement goal. This might seem a little premature at the beginning of your career, but having a long-range plan will help you figure out

Continued on page 17...

Continued from page 16...

what you need to do now and in the future to achieve your goals. You will certainly have to make adjustments along the way, but knowing your destination will make it a lot easier to get there. In that spirit, here are three Web sites to become familiar with immediately:

- Office of Personnel Management Retirement Information and Services
- Thrift Savings Plan Retirement Calculator
- Social Security Retirement Estimator

Be aware that you have a federal retirement benefit. Besides Social Security benefits and investments in the Thrift Savings Plan, federal employees who are covered under the Federal Employees Retirement System are vested for a government retirement after completing five years of civilian federal service. Disability and death benefits are available for employees with 18 months of service.

Get acquainted with the TSP. New employees will soon be automatically enrolled in the federal government's version of a 401(k) when they are hired, but until then, it's up to you to join when you become eligible. The TSP offers a variety of investment choices. You will receive agency-matching funds on the first 5 percent of salary that you contribute biweekly. After three years of service, the automatic 1 percent agency contribution is vested and will be included in your account even if you leave federal service. The important thing is consistently saving for your retirement, regardless of where you are employed.

Check with a retirement specialist at your agency regarding past federal civilian and military service. Any prior federal service could be creditable toward your retirement benefit. This might include work as a seasonal employee or Peace Corps volunteer years ago. The service already should be credited toward your

annual leave service computation date, but to have it count toward retirement, you might need to stop by your agency's retirement office.

Consider the benefits you've already accumulated toward retirement from past employers. Social Security taxes paid while working in the private sector are no different from the Social Security taxes you pay as a federal employee. These benefits accumulate throughout your career, whether you spend it in government or in a mix of private sector and federal jobs. Keep in mind that it's also possible to transfer money from a past employer's 401(k) plan or roll over an Individual Retirement Account into the TSP.

Beware of the Social Security "tilt." Social Security most likely will still exist when you retire, but if you plan to rise through the ranks during your federal career and earn progressively higher salaries, you probably will not have more than 25 percent replacement of your pre-retirement income from Social Security - and that's assuming there are no big changes to the program. Don't underestimate the need to save for your retirement.

Sick leave is short-term disability insurance. Don't abuse sick leave. You never know when you'll need it. It is not unusual for an employee to take annual leave instead of sick leave in order to preserve their sick leave for a future illness or injury. You earn three months of sick leave for every five years you work. That's 104 hours per year. After 20 years of federal service you will have earned a full year of sick leave. Keep in mind that as you approach retirement, an unforeseen illness or injury could force you into leave without pay or disability retirement unless you have a comfortable cushion of sick leave in the bank.

File your beneficiary designation forms. This applies not only to retirement benefits, but Federal Employees Group Life Insurance, TSP benefits and unpaid compensation. Be sure to update your forms throughout your career to reflect marriage, divorce, death, birth of a child or other important life events.

Keep a personal personnel folder. This should include copies of personnel

actions, beneficiary designations, insurance enrollment and other documents that will be permanently filed in your official personnel folder. You never want to lose track of these documents. While you are a federal employee they will serve as a reference and a reminder for you to review your benefits. When you leave, they provide dates, job titles and other information you might need in future job searches. The federal government does an excellent job of maintaining these records on your behalf, but the person who cares the most about your history is you.

The requirements for retirement under FERS are very clear. If you are not familiar with them, here are some basic rules. FERS

<u>Age</u>	<u>Years of Service</u>
MRA	30
60	20
62	5
MRA*	10

*optional reduced retirement

FERS Minimum Retirement Age

<u>Year born</u>	<u>Your MRA is</u>
Before 1948	55
In 1948	55 and 2 months
In 1949	55 and 4 months
In 1950	55 and 6 months
In 1951	55 and 8 months
In 1952	55 and 10 months
In 1953 through 1964	56
In 1965	56 and 2 months
In 1966	56 and 4 months
In 1967	56 and 6 months
In 1968	56 and 8 months
In 1969	56 and 10 months
In 1970 and after	57

Continued on page 18...

Retirement Planning

Continued from page 17...

Facts and Myths

Now that we've covered the basics, let's look at some of the common misperceptions about retirement eligibility. Read each of the following statements and decide whether it is a fact or myth.

1. Employees who want to retire early may take a reduced benefit at age 50 if they have 20 years of service or at any age if they have completed 25 years of service.
2. If you add your age plus your service and it adds up to 80, you can retire even if you are younger than age 55.
3. You may be able to retire at age 55 or your MRA, but you cannot begin receiving TSP distributions until age 59½ unless you are willing to pay a 10 percent early withdrawal tax penalty.
4. If you haven't completed 30 years of service by the time you reach age 55 (or your MRA), you must wait to retire until age 60.
5. Since Social Security is an integral part of retirement planning under FERS, employees must wait until they turn 62 to fully retire since they won't be eligible for Social Security before then.
6. Unless given a special exemption, federal employees are required to retire at 70.
7. If you have 30 years of service, you may resign and apply for a deferred retirement at age 55 (or your MRA under FERS).
8. There is a maximum retirement benefit that you achieve after 41 years and 11 months of creditable service.
9. If you have completed a minimum of 20 years as a covered law enforcement, firefighter or air traffic controller, you may resign and apply for a deferred retirement at age 50.

The Answers

1. Myth: The only employees who are eligible to retire before age 55 (or at the MRA for FERS) with immediate unreduced benefits are those in special groups (such as law enforcement officers, air traffic controllers and firefighters), those who are offered voluntary early retirement by their agencies and those subject to discontinued service retirement. For more information, see my column, The Early Way Out (May 26, 2006).
2. Myth: I'm not sure where this one started, but every once in a while it comes up. There are some state and probably some local public retirement systems that have this rule, but it does not pertain to CSRS or FERS.
3. Myth: If you leave federal service the year you turn 55 (or later), you are eligible to begin TSP withdrawals without a tax penalty. Those who retire younger than 55 must be careful of the timing and type of withdrawal they choose. The TSP Web site has more information.
4. Myth. You do not have to wait until 60 if you meet the minimum age and service requirements before then. For example, if Paul is covered under CSRS and is 55 with 28 years of service, he will become eligible as soon as he completes 30 years of service. Or suppose Wanda is covered under FERS and is at her MRA, but only has 22 years of service. She can choose to retire with a reduced immediate benefit (under what is known as MRA+10 requirements) or she can continue working until age 60, when she will qualify for an unreduced immediate benefit. She also has the option to resign and postpone her MRA+10 retirement until age 60.
5. Fact, but...even though it is true that the earliest age to apply for Social Security retirement is 62, under FERS, you may be entitled to the Retirement Supplement that will bridge the years between your FERS retirement and age 62.

6. Myth: Believe it or not, I still run into people who believe this is true. There is no mandatory retirement age for most federal employees. However, there are limits on employees in special positions. Law enforcement officers and firefighters, for example, must retire at 57. For air traffic controllers, the mandatory age is 56.

7. Fact for FERS, Myth for CSRS: There is only one age for a deferred retirement under CSRS -- 62. FERS employees may apply for deferred retirement benefits as early as their MRA as long as they had at least 10 years of service when they left the government (and did not apply for a refund of their retirement contributions).

8. Fact for CSRS, Myth for FERS: CSRS employees max out after 41 years and 11 months of service. This provides a retirement benefit equal to 80 percent of an employee's high-three average salary. Employees who work beyond this time will be entitled to a refund of excess retirement contributions. They may use their unused sick leave to add to the retirement computation and exceed the 80 percent maximum. FERS employees are not subject to a maximum basic benefit computation. It is possible for them to replace 100 percent of their pre-retirement income when you consider the value of their basic benefit, TSP investments and Social Security retirement benefits.

9. Myth: To be eligible for the "liberalized" benefits for special groups, you must retire after meeting the minimum age and service requirements. Employees who leave early are eligible for a deferred retirement computed as it is for any other separated federal employee.

Basic Retirement Computations

Continued on page 19...

Continued from page 18...

We have discussed the importance of estimating your future retirement benefits. You should request a retirement estimate from your agency's human resources office at least a year before you plan to retire. This estimate will be prepared by a trained retirement specialist who works in your agency's human resources office. She or he will use sophisticated retirement software to provide you with an accurate estimate based on your personnel records and payroll information.

The Office of Personnel Management will provide you with your actual retirement benefit after you retire, but you surely will want to have a reasonably accurate estimate before you depart so you can prepare confidently for your future financial security. If you understand the method used to compute your benefits, you should have more trust in the estimate you receive, and you'll be able to ask questions if you think there are errors in the computation. And don't worry: You don't have to be a math whiz to figure this stuff out.

Defined Benefit

Before we begin, it is important to remember that under both the Civil Service Retirement System and the Federal Employees Retirement System, the basic benefit comes from a "defined benefit" rather than a "defined contribution" plan. Here's the difference:

- A defined contribution plan provides an individual account for each participant. The benefits are based on the amount contributed and are also affected by income, expenses, gains and losses. The Thrift Savings Plan is a defined contribution plan.
- A defined benefit plan promises the participant a specific monthly benefit at retirement. Under CSRS and FERS, monthly benefits are calculated through a formula that considers a participant's salary and service. Most public sector defined benefit systems require employee

contributions. CSRS requires contributions of 7 percent of basic pay. (Law enforcement officers and firefighters contribute 7.5 percent.) FERS requires contributions of 0.8 percent of basic pay. (Law enforcement officers and firefighters contribute 1.3 percent). In defined benefit plans, participants are not required to make investment decisions. Social Security retirement is a form of defined benefit plan.

The Short Version

So how can you go about estimating your basic benefit? It's a three-step process. First, compute your high-three average salary, since your retirement will be figured as a percentage of that salary. The easy way to estimate your high-three is to assume that it's roughly equal to your annual salary rate for the year before the year you're retiring. For example, if you are planning to retire at the end of 2012, your high-three period would be 2010, 2011 and 2012. The average of those three years would be somewhat close to the 2010 rate.

Second, determine and compute your length of creditable service. How much federal service do you have and how much longer do you plan to work? This is usually the amount of service that will be used to compute your CSRS or FERS basic retirement benefit. Under CSRS, you also get credit for unused sick leave.

Third, apply the CSRS or FERS formula to compute the basic benefit:

- FERS provides 1 percent of your high-three average salary for your total years and months of service. For example, 30 years of service equals 30 percent of your high-three average salary.
- CSRS provides roughly 2 percent of your high-three average salary for your total years and months of service. For example, 30 years of service equals a little more than 56 percent of your high-three average salary.

What You Can Do

So what can you do right now to estimate your retirement income? Here are a few suggestions:

Do it yourself. The FERS basic benefit and the CSRS retirement benefit are simple calculations that you can figure out with a basic understanding of the concept of "high-three average salary" and "creditable service." The other thing you will need is the computation formula and an understanding of deposits and eligibility. If you've attended a pre-retirement seminar, you should already know about these things. If not, consider signing up for one at your agency if it's offered.

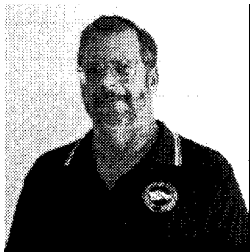
Request an estimate of your basic CSRS or FERS retirement benefit from your benefits office. Even if you know how to do it yourself, this allows the person at your agency who will most likely have to prepare your records for retirement to take a look at them before you actually set a date. But remember that this is only an estimate based on information the specialist will put into the software program from your records. Be sure to review all the information that is shown and ask questions about anything that looks unusual or doesn't reflect the career that you've had.

Go to the Social Security Web site and use one of their calculators to compute your future Social Security benefits. One of the calculators is easy and quick, the other allows you to put in more detailed data.

Use the calculators at the Thrift Savings Plan Web site to compare scenarios for future TSP withdrawals and project your future account balance.

Tammy Flanagan is the senior benefits director for the National Institute of Transition Planning Inc., which conducts federal retirement planning workshops and seminars. She has spent 25 years helping federal employees take charge of their retirement by understanding their benefits.

Thank you to the Santa Barbara, California NALC Branch 290 *Beast of Burden* published in November-December 2012. Great Information!!!



**EXECUTIVE
VICE-PRESIDENT'S
REPORT
PHILLIP DUFEK**

Fact Findings

Last month's Carrier contained an article on our right to the presence and assistance of a steward during a Postal Investigation that could lead to discipline. The article encourages employees to document everything said during the Fact Finding.

Here are some other items to keep in mind during an Interrogation/Fact Finding:

- 1) Generally, employees should not respond to Leading Questions like: "Why did you fail to make a MSP Scan at address?" This presupposes fault leaving the employee with a sense that all they can do is admit to the error. *The steward (or employee) should say:* if you'd like to reword the question to one that's not leading like: "did you make a MSP Scan at address?" that would be acceptable.
- 2) The fact Management has a report of a missed scan(s) is NOT proof the employee failed to make the scan. Data is not always accurate (DOIS, a prime example) and there may be other reasons why a scan didn't download such as the carrier changed zip code but the scanner failed to register this.
- 3) If you don't remember a scan, say "I don't recall." *Don't agree with them simply because they have a report that says so. Remember, under Postal Policy, you're required to be honest. If you don't remember, tell them.*
- 4) If on the other hand you can't explain the missed scan and it's one you do daily, like

scanning the Hot Case, you may say: "As part of my daily routine just before I leave for the street I make that scan. I don't know why your report says it wasn't made."

- 5) As a general rule; keep answers short. More employees get into trouble because they are nervous and feel pressured to give lengthy explanations that may end up contradicting what they just said.
- 6) If you have been having problems with your scanner or barcodes, remind management of telling them about this earlier. Making this a part of the record during the Fact Finding can redirect the error elsewhere. If you haven't reported issues with your scanner before, now is an opportunity to do so and make it part of the record.

Remember, as Letter Carriers our primary duty is to deliver mail. M-01458 says: "MSP data cannot be the sole basis for disciplinary action."

However, when a carrier blindly accepts the data report as proof positive they missed a scan, they are helping to make a case against themselves. If a carrier responds with: "yeah, so what's the big deal...", they project the appearance of disregard for their duties and potentially provide an additional basis for management's questioning they didn't have before the Fact Finding. Remember too, not only does a carrier and steward have the right to consult prior to the fact finding; after the Fact Finding has begun, the employee or the steward can request time to consult in private.

In Solidarity;

Phillip Dufek,
Executive Vice-President

Best Wishes to All for This Holiday Season and
a Very Happy and Safe New Year!

This article is courtesy of the Phoenix, AZ
NALC Branch 576 December issue of *The Carrier*.

Do You Know about FMLA

The Family Medical Leave Act, known as FMLA, is a law that was passed in 1993 during the Clinton Administration. It is very important that letter carriers understand how extremely valuable this law is for themselves and their loved ones. Essentially, it protects you from management's arbitrary decision-making when you or a family member is ill. For instance, did you know that you cannot be denied time off for qualified medical reasons nor disciplined for excessive absence while you are on FMLA?

This article will primarily cover changes to the rules that have occurred in the last several years, but a brief description of some of the basics may be useful to those of you who are not very familiar with the law. Prior to 2009 there were essentially three medical categories that were covered. These are serious medical condition for oneself, serious medical condition for a family member (parent, spouse, and child), and maternity leave. Generally speaking, a carrier who falls in one of those categories may take up to 12 weeks in the calendar year for unpaid leave or personal sick leave or annual leave upon approval. Carriers must have been in a paid status for 1250 hours – roughly 6-7 months - in the previous 12 months. Definition of a serious medical condition covers both mental and physical disability, pregnancy, and illnesses initially longer than 3 days in length that may be and temporary like bronchitis or chronic in nature like diabetes or cancer.

In January 2009, four days prior to the departure of the previous occupant to the White House, the Final Rule (since revised – we'll get to that) regarding changes in FLMA went into effect. This article will briefly describe some of the changes. The basic idea that you can take leave for various medical conditions remain the same, but rules put into place has expanded coverage in some instances and, also, has made it more of a hassle in other cases.

Let's briefly discuss expanded coverage.

First, there are two specific situations, both covering employee may take up to 26 weeks in a year to take of a relative (spouse, parent, child, or next of kin) who is in a branch of the armed forces, and, while as an active member, he or she becomes seriously ill or injured. The total time allowed is a maximum of 26 weeks in a calendar year and is reduced by up to 12 weeks if the balance of the time is used for other reasons (i.e. maternity leave, or personal serious medical condition). The second case involves members of the Reserves or the National Guard who are called up for

immediate active duty. This is called qualifying exigency (a difficult situation requiring urgent action) leave. Effective this year exigency leave has been expanded to include the Active Regular Military members. The postal employee may take up to 12 weeks of leave to deal with personal issues (like finding child care or housing) that arise and are directly related to the unexpected disruption due to the call up. Other activities involving the Guardsmen or Reservists may also be covered. There are certain restrictions and conditions. Contact the Branch office if you need some assistance to verify eligibility.

Secondly, coverage for children has recently been expanded under the legal principle of *loco parentis* – a phrase that's defined as "in the place of the parent". What that means is that you can now care for a child who is adopted by or born to your domestic partner. You don't have to be married or have any legal, financial, or biological relationship to child to be able to care for the child under the rules of FLMA. At this time, coverage is only for the child and does not apply to the domestic partner.

Now, it's time for the hassles.

The changes involve the qualification of personal serious medical condition for the employee. The employee must be ill (or injured) for more than 3 full consecutive days, must see a physician or qualified medical professional within 7 days, and, with approval of the attending medical professional, return within 30 days for follow-up exam. Two visits per year are required as well. Other than the initial call, the employee is required to tell the supervisor when future sick calls are FMLA covered. Finally, the FMLA form that was designed by the NALC is no longer accepted at this time, pending outcome of a national grievance. Only the forms from the Department of Labor are authorized. These forms must be faxed to the FMLA Coordinator at Shared Services in North Carolina. Links to the required Labor Department forms and the fax number for Shared Services along with a lot of other information can be found at www.nalc.org/depart/cau/fmla.html.

If you would like to respond to this article with questions or comments, please send them by email to me at bobk.sjca@gmail.com, and identify the subject matter as "FMLA comment".

This article is courtesy of the San Jose, California
NALC BRANCH 193 BULLETIN published
in November-December 2012.

2 + 2 = 5

Shamar D. Hill, Writer

06:00 hrs: The alarm clock buzzes. My eyelids flutter, my brow furrows and even in a state of prolapsed sleep, I already feel pissed off. I sit up in bed, mumbling numbers and sputtering out postal acronyms in routine fashion. I have unwittingly dragged my subconscious from a comfortable inebriation to coiled spring mode in less than six hours of sleep. Time to get up and prepare to bring my battered, depleted carcass to work. This is more of a mental engagement than a physical one.

06:45 hrs: After dropping the kids off at daycare, I spin around in the cul-de-sac like Bo Duke and race toward the mouth of the street. As I pull up to the PO, I see my 4 dollar double espresso laden vanilla bean coffee slide down the windshield of my truck. Damn, I knew I forgot something.

07:50 hrs: After punching in and surveying the stacked full hods of mail at my case, I notice that one boss is handing out OT assignments and pivots before the clerks (and the other boss) have even begun to throw mail. How is this possible? No matter. I've just begun to write up my form 3996.

09:15 hrs: After pulling down my route and loading up two hampers full of mail – three trays of flats, eight solid trays of DPS, thirty nine parcels, eighteen bundles of deteriorating marriage mail - here comes the rain and there goes my day. Then I realize; it's *not just the paycheck* that keeps me here... I am a USPS federal employee. As a letter carrier, I'm supposed to feel strong, proud and secure about what we do everyday.

Segue: You'd have to be some kinda nut to do this gig for a living and guess what... I think we are! Carriers are a great, sorted bunch. Most times we run on automatic so it ain't doing the job or weathering the storms or feeling the weight of the mail that gets to us. It's the morale, the arrogance of malevolent management and the petty high school antics of folks that seem to intentionally want to turn this place insolvent and run it into the ground. They think if they control all the little details, from your time down to your pee break, they control you.

And their secret is simple – make the projected lie look real and keep selling it to you until it seems like truth. Squeeze your time to cut your money. How hard you press and how much mail you deliver in your workload doesn't change and it doesn't matter. Not anymore.

The most important, viable commodity that any of us has to trade or offer is our time. It is irreplaceable. It is an absolute. Time is Money training is but one of the several programs that management inputs into the supposed analytical mainframe of they - the supervisor. Their training seems to deject reason and impose gaps in logic that defy good business practices but this is where some ambitious suit watched Wall Street too many times and distorted the "Greed Is Good" epitaph. They aim to manipulate my time and money away from my grasp. But wait a minute; I work here, just like they do. We are in this thing together. Right?

Wrong! I'm kinda stupid; I was thinking too small and too individual, so allow me to adjust. The OIG conducts audits on everything under the USPS umbrella and street delivery accounts for hundreds of millions of workhours. The buzzword of the year is CUT. Cut those hours in half. Then cut some more. Cut the routes. Cut the time off the routes after that. Cut the mail. Cut the jobs. The suits project and expect to shrink any "inefficient" time they can from a route – be it office time or street time – until the numbers project undertime. The big bosses make moves to make that operating plan a reality. Managers "stage" mail, hide time, and mask hardships to make it look like the plan is working. Nobody wants to say "This ain't working!" Give it a year or so for more pivots and more cuts that will follow and trust - every lunch you skip, every break you miss and all the OT you run off helps them to help us - right out of a job. Union or not.

We often fuss and commiserate about the physical ails of this gig but not our basic gauge of fear. Fear of the numbers. Fear of they. Fear of discipline for not trusting your own evil boss after you've caught him or her stealing time and money out of your pocket! It's there. It's etched, ingrained into your core now just as much as it is in theirs and please understand that none of this response plan is based on the people or the work that we actually do.

This is how delayed tours and that damned "Five o'clock window of operations" is supposed to kill the overtime operating costs. And henceforth -

17:00 hrs: After banging through almost 600 single home deliveries, I'm racing the clock to get back to the PO. I pull into the stall, empty out my LLV with breakneck speed, spilling collection mail and almost locking the keys in the vehicle as I run through the doors, drop all my gear and spin around to hit the timeclock. Oh God no, I'm late.

Continued on page 23...

17:05 hrs: Here they come, on fast approach, asking questions and demanding answers all while I'm trying to remember my vehicle mileage and if I hit that last scanpoint. Any PM office duty takes a backseat when they feel the need to get the angst off their chest and I'm too tired to debate so I just stand there and take it all in like a good dumb schmuck. I forgot to hit a 1699 move too. Oh well.

17:15 hrs: Punching out becomes more of a mental engagement than a physical one; agitated but happy the day is over and preoccupied with what I'm cooking for dinner all at once, the instant I hit the time clock and head out the door. I want to turn around and spit science to fend off their venomous monologue but why bother. There is no convincing them, the numbers are always right and they believe in their cause and self-appointed self-righteousness. In fact, I'm still trying to learn how *not* to retort and let the 3996 do the work. That's what it's there for.

If you know for a fact that you've done an honest days' work for an honest days' pay... stand firm and tall. Take pride in what you've done with your effort. Hey, I did the best I could, safely and effectively, I just couldn't run it off as fast as DOIS guessed... um, projected that I would.

What's that Mr. Post Office? You question my resolve and work ethic? Fine, let me see you do my job. Oh, wait a minute, that's right... that's why you sit in that chair all day... because you can't.

[Editor's note: Shamar actually wrote this for the November edition, but our signals got crossed about the deadline. We thank him for the article.]

Humor

I have several friends who feel it's their job to forward humorous emails to me. Many of them include some fairly disgusting photos and content that shouldn't really be allowed on the internet, let alone being completely un-publishable here. But recently I received a couple that I really got a good laugh out of; and, since it's been missing from recent newsletters, I thought they'd make a couple of good...

Top Ten Lists

The first came under the heading "Paraprosdokians" which the email says are figures of speech in which the latter part of a sentence or phrase is surprising or unexpected. An example (or bonus #11) would be: "If I agreed with you, we'd both be wrong." So, here are the top ten paraprosdokians:

10. Where there's a will, I want to be in it.
9. To steal ideas from one person is plagiarism, to steal from many is research.
8. War does not determine who is right – only who is left
7. We never really grow up, we only learn how to act in public.
6. I didn't say it was your fault; I said I was blaming you.
5. Going to church doesn't make you a Christian any more than standing in a garage makes you a car.
4. The last thing I want to do is hurt you, but it's still on my list.
3. Knowledge is knowing a tomato is a fruit. Wisdom is not putting it in a fruit salad.
2. You do not need a parachute to skydive. You only need a parachute to skydive twice.

And, the number one paraprosdokian: Since light travels faster than sound, some people appear to be bright until you hear them speak.

The second email featured actual newspaper headlines, which I think Leno features from time to time. Here are the top ten actual newspaper headlines (some have a little explanation, others speak for themselves):

10. "Federal Agents Raid Gun Shop, Find Weapons."
9. "Homicide Victims Rarely Talk to Police."
8. (Sports page headline) "A-Rod Goes deep; Wang Hurt."
7. "Diana Was Still Alive Hours Before She Died."
6. "Lady Jacks Off to a Good Start in Conference." (Northern Arizona University Lumberjacks ladies basketball team).
5. "Statistic Show That Teen Pregnancy Drops Off Considerably After Age 25."
4. "Marijuana Issue Sent to a Joint Committee."
3. "17 Remain Dead in Morgue Shooting Spree."
2. "Mississippi Literacy Program Shows Improvement."

And, the number one actual newspaper headline: "Republicans Turned Off by the Size of Obama's Package."

This article is courtesy of the Pittsburgh, PA January edition of the NALC Branch84 Newsletter.

Branch 782 Editor-guy Note: This is an excerpt from the final article written by Ken Nunn in his role as the Fresno, California Branch 231 President. I share it because Ken is my friend and because I found it interesting...

A final “Shot Across the Bow”

The following is my opinion and my opinion only, I am not asking you to agree with me, you are very capable of reaching your own conclusion. The Fresno Postmaster is by far the worst USPS Representative I have ever seen in my career. She is the most unqualified, incompetent and inept person I have ever witnessed as a Postmaster. I was recently told the postmaster and her favorite girl, Lysa Hart, were overheard laughing and giggling that I would soon be gone and they would be in control. Maybe they just haven't met Richard and Rachael. I suspect in most instances nothing will change in the way the NALC conducts business. Of course there will be changes, but probably not in the way these two knuckleheads think.

Here is just a couple of examples of the Postmaster's ignorance. Remember the honk three times program that she put into place and how I told her it was a violation of the California Vehicle Code, well guess what, we recently received a step B decision stating they contacted the Highway Patrol and the NALC was correct. This program is in violation of our California

laws regarding the use of horns. They ruled you **do not** have to honk your horn upon parking your postal vehicle. Of course they will never tell you they were wrong and you do not have to honk your horn. The other ignorant decision she made was when she boasted to the managers at a manager's meeting about finding a loophole in the contract allowing her to have clerks detailed into our craft and do our work. As I wrote last month, this is costing the USPS tens of thousands of dollars because again she was wrong in her assessment. Big surprise there. The MPOO, Rodney Romero, listened to Eve and its costing Madera and Clovis thousands of dollars as well. The tens of thousands I am speaking of will be the total for Fresno, Madera and Clovis. Well you know what they say, “You just can't fix stupid”

Thank all of you for your support over the years and I hope you continue to support your branch and branch officers. Please bring along someone in your office to a branch meeting and listen to the business of your branch. We now need to stand together and be stronger than ever before. If you have never attended a branch meeting before, you need to start now. You need to get involved in our fight and your future, don't sit back and stick your head in the sand and assume someone else will do it for you.

This article is courtesy of the Fresno, California NALC BRANCH 231 *Postman's View* published in January 2013..



This is a Branch 782 editor-guy note directed at: other NALC Branch editors!

This cartoon appeared in the Jan/Feb 2013 issue of the Los Angeles, California NALC Branch 24 *Angel City Carrier*. It is a pretty cool cartoon!

However...the work originated out of the mind and pen of NALC Branch 782 S.A.N.E. Fred Acedo's creativity, was published in the Branch 782 newsletter and was reprinted somewhere along the line by Cincinnati, Oh Branch 43. With no attribution to Branch 782, the subsequent reprint appeared to have originated in Ohio.

I know things like this can happen; however, we—as a group of editors need to stay on top giving proper credit. It's the right thing to do.

BASIL ZUNIGA
NALC Branch 7823 editor-guy

The Worst Case Of Mistreatment Of A Letter Carrier I've Ever Seen

By President Scott Dulas

About a month ago we had a letter carrier retire at the Duluth Main Post Office who I couldn't have been happier for. I spoke about his treatment in the last few years because he hadn't been around very much, and when he was around, he was sequestered in the back room. There were some carriers who had probably never seen him. According to our Customer Service Manager, several people complained about what I said during a safety talk. I told the Customer Service manager that I spoke during a retirement ceremony and that nobody had complained to me, in fact several people complimented me. Here is a brief synopsis:

In 2010 the National Headquarters of the USPS decided they were going to change the way they dealt with on-the-job injured carriers. In Duluth we had at least five carriers who were affected. This certain carrier was sent home in July 2010, because the work he had been doing for the previous ten years had disappeared overnight according to the Postal Service. Even though nothing by law had changed. The Postal Service was supposed to make every effort to find work for limited duty employees, instead they were doing everything they could to not find work for these employees.

This employee was sent home without pay, because the Postal Service said that the Office of Workers Compensation (OWCP) should pay the employee. OWCP said they wouldn't pay because nothing had changed and the employee should be working. A grievance was filed and after working through the process up to the point where it was coming up for arbitration, four months later, the NALC and management of the USPS decided it was not done correctly and the carrier should be returned to work. It took at least another month before this carrier received the back pay for the four months he was out. Imagine trying to go four to nine months without pay. I know I couldn't do it.

This happened not once, or twice, but four times, sometimes for up to nine months. I am in contact with NALC Branches throughout the United States. I know of no carrier who has been subjected to this process this many times. The Duluth Postmaster once complained to me that he kept sending this carrier home and somebody higher up in management kept sending him back to work with back pay. You would think that may have been a clue that this was wrong, and that maybe, after the second time or third time he would stop doing it. But, no, not here in Duluth. God only knows how many times this would have happened if he didn't retire when he was eligible. Maybe they could have just let him go back to doing the job he had done for the ten previous years until he retired. Can you imagine how this messed with his high three years for his retirement calculations?

Have a good retirement Steve.

The lesson to be learned here is: that you need to be safe at all times on the job. Don't take short cuts to make some imaginary numbers spit out by some computer that doesn't know anything about weather or traffic conditions, vehicle problems, or full coverages, or any of hundreds of things on your route. Because when you get injured trying to make those numbers or help your supervisor, management will then tell you that the work for limited duty carriers that people used to do is now gone, but you can sit home without pay. What a deal, huh?

This article is courtesy of the Duluth, Minnesota NALC Branch 114 *ZENITH BRANCH NEWS* published in January 2013..

7th Annual Battle of the Stations

Where:

Southwest Lanes
3610 Wible Rd.
Bakersfield, CA 93309
661.834.2695

When:

February 17, 2012
Sunday • 11:30 pm - 3 pm
(Check-in 10:30 am)

Cost:

\$80 per team
(\$20 per person)
Includes 3 games and shoes

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**A Big Thank You To The
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2009 EB Kentucky St. Kids
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2011 EB Kentucky St. Kids
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**Will EB Kentucky St. Kids
Remain Undefeated?**

Team up with your co-workers at your station to get a shot at having bragging rights on what station truly has the best employees. Remember to pick a name for your team! You will need a 4 person team. (men, women, or mixed - postal employees only) with at least 3 members of your team from your station to qualify for the championship. Retired employees welcomed.

Deadline: February 14th

I will need teams who want to participate on sending the money, check, money order and the names of each player to me by this date to reserve the lanes. I only have so many lanes reserved.

First to pay, first to play.

**POSTAL EMPLOYEES
ONLY**



Contact:

Ralph Ramirez

For more info: 661-847-9006 after 4 pm

Send everything to

9008 Rockhampton Dr, 93313

Att: Ralph Ramirez

Music by





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The information contained in this publication is true and complete to our best knowledge. All recommendations, on equipment and procedures are made without guarantees on the part of the authors or of the organization. Because the quality of equipment, services and methods are beyond our control, the organization and its publication authors disclaim all liability incurred in connection with use of this information.

Information in this publication may not be used for illegal purposes.

We invite all members to contribute articles for publication. Copy, if possible, should be double-spaced (but doesn't have to be) but **MUST** be signed by the contributor.

The Editor retains the right to edit, delete, or reject the article for the good of the Branch (and even this is subject to persuasion).

In the hope that material contained herein may be of benefit to the goals of the National Association of Letter Carriers, permission is hereby granted to other NALC Branches to copy or use material and/or cartoons promulgated in this publication with our best wishes...but remember to cite/give us some credit.

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Rick Plummer, Webmaster



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(661) 325-5526

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Permit Number 32

General Meeting Tuesday January 22, 2013 7:00 p.m.

Branch 782 Office
2628 "F" Street
Bakersfield, California

FORWARDING SERVICE REQUESTED

\$400?

*YOU have a
chance to win.
What do you
have to do?*

*Attend the
NALC Branch
782 meeting on
January 22, 2013.*

Retiree Bill Diffie was not at the November Branch Meeting. He could have won \$300. Rick Cartier from Hillcrest was not at the December Branch meeting. He could have won \$350.

Will your name be called at the January meeting?

**IF YOU ARE NOT
PRESENT...**

rest assured somebody **WILL** let you know that you didn't win the \$400...

OUT THERE



2ND. CARTOON 2013

Don't forget to check out the web version of this newsletter! More is better... Go to out WWW.782NALC.COM