

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

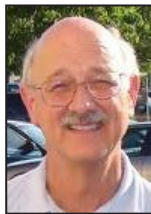
CHARTERED FEBRUARY 25, 1901



NUMBER 7

JULY 2016

at the



Mike:

Let me begin by sharing a letter that we received from NALC Branch 24 President Lawrence Brown. He is also the chairperson of the NALC Board of Trustees.

His letter cites talents shared by two Branch 782 members: Fred Acedo and Mark Ramirez.

Continued on next page...

LAWRENCE "LARRY" BROWN
PRESIDENT
STEVEN E. ABASTA
EXECUTIVE VICE-PRESIDENT
GEORGE RODRIGUEZ
VICE-PRESIDENT



ANITA GUZIK
RECORDING SECRETARY
DARRYL JOHNSON
FINANCIAL SECRETARY
CHARLINE LEWIS
TREASURER

Angel City Branch No. 24

National Association of Letter Carriers AFL-CIO

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(213) 483-7812

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(626) 444-7811

June 7, 2016

Mike Towery, President
NALC Branch 782
2628 F Street
Bakersfield, CA. 93301-1816

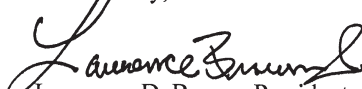
Dear Brother Towery,

Once again, we are expressing our appreciation to you and the Members of NALC Branch 782 for thinking of us.

The Members of Branch 782 have talent! First, a well-known Cartoon Artist Fred Acedo --and now your Poet Mark Ramirez. We thank you for the beautifully framed piece of art we received from you and the Members of Branch 782. The message in the poem was right on point and well received.

Please give our thanks and warmest regards to Brother Mark Ramirez and the Members of Branch 782.

In Solidarity,


Lawrence D. Brown, President
NALC, Branch 24

These two NALC members are only two of many Letter Carriers who skillfully work behind the scenes in many different arenas to protect our hard-won benefits.

The NALC not only fights to insure that you are treated with dignity and respect on the workroom floor. We do more than battle that supervisor over DOIS or your Right to use Sick Leave.

It is important to remember that the struggle to retain our benefits is not only fought with the Postal Service through enforcing Contract compliance. It is also fought in the Congress of the United States.

I would like to thank three individuals who work tirelessly in the legislative area. They try to insure that only those who are supportive of the Letter Carriers are elected to Congress, the Senate and the Presidency.

First, is our National NALC President Fredric Rolando. He is always championing the Letter Carrier cause and combating negative press among all his other duties.

Second, I would like to recognize John Beaumont, the President of the California State Association of Letter Carriers. John is extremely dedicated and represents the Letter Carrier interests every day.

Third, I would like to thank Eric Ellis, our CSALC District 4 Officer. He works with John Beaumont to insure only those politicians who support Letter Carriers are elected.

I feel truly thankful for them!

We are very blessed and fortunate to have such individuals working for *all* Letter Carriers.

The five Letter Carriers I mention have one thing in common. They all work hard to present the best possible arguments and information to us so that we can *all* work together to safeguard the benefits fought for and won by the National Association of Letter Carriers.

The following was taken from the article written by another Letter Carrier. Ron Watson (NALC Director of Retired Members) wrote about certain issues in the June 2016 *Postal Record*. ***You need to be aware of the possible impact...***

Ron presents examples of some legislative proposals that were defeated by the NALC. But, this does not mean they will not surface again if politicians unfriendly to Letter Carriers are elected.

👉 A proposal to increase from 7 percent to 12 percent of basic pay for CSRS employees to pay for their retirement with no increase in benefits. This would have amounted to a 5 percent pay cut.

👉 A proposal to abolish the FERS Special Annuity Supplement. That means that if you were to retire at your Minimum Retirement Age (MRA), and it was before you were 62 years old, you would not receive any supplemental pay.

This would probably force most Carriers to defer their retirement until 62 or later.

👉 A proposal to allow the USPS to bargain to eliminate TSP matching contributions.

👉 A proposal to abolish the FERS annuity altogether.

👉 A proposal to change the formula used to determine retirement benefits from the average of the “High 3 year” earnings to the average of the “High 5 years.”

👉 A proposal to reduce the return of the TSP “G” fund to almost zero.

THE REALITY IS THAT THE FIGHT NEVER ENDS.

Each and every one of the benefits Letter Carriers have — both Active and Retired — can be taken away with a stroke of a pen.

With that in mind, I have to remind every one of you that our Union

“OuT tHeRe”



works best when *each of us* is actively involved in making the Union stronger! Please share your talents as those I've written about have. **Your energy and your skills will make us all stronger!!** *THAT* is Unionism...

I want to wish Les Hill and Alice Hill of Bakersfield's Dole Court station a happy and well deserved retirement. Alice had a month over 31 years and Les was a few months short of 31 years. They will probably find as being true the comments made by other Retirees that they have been so busy that they don't know how they found time to do everything when they were working. Happy Retirement!!!!

I also want to congratulate Rebecca Gomez who (after three years as a City Carrier Assistant) was converted to full-time effective June 25, 2016. Also, I want to say, "Good Luck, Patricia Saeland! You finally got your transfer to Oregon so you can be with family!" Dole Court will miss you!

I hope to see all of you at the next General Meeting.

MIKE TOWERY
NALC Branch 782 President

THE POST OFFICE MUST SURVIVE! AUTHORIZED BY THE U.S. CONSTITUTION OF 1775

Is the U.S. Postal Service, just a cash cow!?
Self-sufficient with no subsidy funds!,
With an excellent delivery network,
Universal cost, to everyone !

The USPS cites the budget,
An issue, for many years!,
Letter Carriers have only one layer,
Postal management, has 17 tiers!

Some in Congress, and large corporations,
Want our service, to "go under!"
Not for the benefit, of our nation,
Just for the \$Billions, they could plunder!

Anti-union, is still, alive and well,
One party claims, "Job Creator!"
With their eye on the Postal Service,
I see a corporate raider !

One key, to stimulate our economy,
Middle class jobs, are what we need!
Those pushing for privatization,
Their motivation, is corporate greed !

Congress is elected, to serve our nation,
Not just spend, and then debate!"
If congress produced, like Letter Carriers,
It would boost their approval rate!"

If pre-funding is required,
We will gladly, pay our share!,
But, mandate one, then mandate all,
Just make pre-funding fair !

COLCPE is our leverage,
We're in the game, we'll get the ball!,
It is "not" a level playing field,
This game, is political!

Letter Carriers, do more than deliver,
We "give back," to our nation!,
Through MDA and our "Food Drive,"
Collected, at every station!

The Postal Service, will micro-manage,
Their agenda, is still the same!,
Money spent, on programs, that often fail,
The Letter Carriers, are who they blame!

Over 240 years, in existence,
We will continue to weather the storm!,
Men, women and veterans are all proud Carriers!,
And we wear, the uniform!

We do have "friends" in congress,
Together, we must all unite!,
With our middle-class, union jobs, at stake,
They are "Damn Well," worth the fight!,"

Letter Carriers "Love" this country,
Union pride, we do instill!,
Will we back down, from our enemies?
"Our answer: The Hell we Will!"

by Mark Ramirez
(5-18-2015)
Golden Empire NALC Branch 782



Welcome New Members!!

Eric Zuniga
Joseph Merino
Darrel Yeager
Bianca Caballero
Jennifer Miller

Christopher Rodriguez
Deidra McMillan
Tyler Young
Bobby Krier
Adriana Chavez

Each and EVERY month, Branch 782 sponsors a drawing to encourage *YOU* to come to our Meeting*. *There was no winner in June 2016!!!*

This month you could win \$150!

*The fine print: *To win the money you have to be present when your name is drawn!*

Think about this: *If you don't know your Rights, you have none...*

Minutes of the June 2016 General Meeting

The regular meeting of Branch 782 was called to order by President Mike Towery at 7:00 p.m. on the 28th day of June, 2016 at the Branch office, Bakersfield. The flag salute was led by Sgt. at Arms, Jerry Patterson. All members of the Executive Board were present except Financial Secretary, Anita Holderman and Trustee, Darryl Holderman. The stewards were present from Arvin, Avenal, Brundage, Camino Media, Delano, Downtown, East Bakersfield, Edwards, Lamont Oildale, Shafter, Stockdale and Taft. Also present was the Newsletter Editor, Basil Zuniga; Assistant Treasurers, Debbie Guillet; Assistant Financial Secretary, Marcie Rodriguez; Assistant Recording Secretary, Norma Hamer; OWCP Rep, Rick Gerdes and Frank Martinez and Paul Greenfield of the Social and Recreation Committee. The minutes of the May 24, 2016 minutes were read and accepted with no additions or corrections.

APPLICATION FOR MEMBERSHIP: Applications were received from: Eric Zuniga, Hillcrest; Joseph Merino, Camino Media; Christopher Arana, Dole; Darryl Yeager, Ridgecrest; Bianca Caballero, Shafter; Jennifer Miller, Stockdale; Christopher Rodriguez, Dole; Deidra McMillan, Stockdale; Tyler Young, Dole; Bobby Krier, Taft; and Adrianna Chavez, Brundage

REPORTS OF STANDING AND SPECIAL COMMITTEES: Teresa Ortega reported that the picnic will be on October 9th at Jastro Park. Basil Zuniga reported that he couldn't make the folding this month, so he called Rick Gerdes to help, he is amazing, and the folding went smoothly. Basil discussed the web version, there is an article about the new survey "Postal Pulse" that was given to employees. Over 25 million employees in different companies and different countries were given the survey. The Postal Service scored 1 percent in all but three of the questions. Paul Greenfield of the Social and Recreation Committee reported that there will be Dodger tickets available for the July 31 game. Tickets will be \$30. each in the "all you can eat section." Kim Gerdes reported that two books were sold this month, 903 remaining. Mike reported that 80 million pounds of food was collected nationally, with a total of more than 1.5 billion collected since the beginning of the Food Drive.

UNFINISHED BUSINESS: Molly Biggar reported that the balance on the Food Drive cards is \$96.00. Molly also discussed the audit she just completed with State Compensa-

tion Insurance Fund. She was in balance with the State Fund. Mike Towery thanked Molly for all the great work she does.

NEW BUSINESS: Molly Biggar discussed need to put all the items for the Newsletter under one heading. It will be easier to keep track of the costs and to move budget items. Molly Biggar made a motion that all the items regarding the Newsletter be moved under one heading, seconded by Shari Sharpe and the motion passed. Kim Gerdes made a motion that we purchase 290 Color Coded calendars. Seconded by Tami Foshee and passed. Basil Zuniga asked for a point of information, should there have been a discussion before the vote. Mike Towery said yes, and asked for any discussion. Mike Meza asked if the cost of the calendars will be the same. Kim Gerdes reported that the cost of the calendars was the same as last year. Mike Towery, seeing that there was no other discussion, the motion passed.

GOOD OF THE ASSOCIATION: Mike Towery reported that Les and Alice Hill from Dole Ct. will be retiring. Their last day will be Friday.

IMPROVEMENT OF THE ASSOCIATION: Basil Zuniga discussed an article in another branch newsletter in which the "old timers" telling carriers not to run their routes as it would come back to "bite them." Those "old guys" are retiring and the supervisors we have now have about 8 months experience carrying mail. Routes are adjusted to what you show you carry, so if you run, your route will be adjusted to that time.

FINANCIAL SECRETARY'S REPORT: Marcie Rodriguez reported for Anita Holderman:

Collected for May:	\$12,704.08
Collected for June:	\$12,661.88

TREASURER'S REPORT: Molly Biggar reported:

Beginning Balance	\$62,448.30
Dues and Income	\$17,873.79
Total Balance (2/29/16)	\$71,855.85
Total Expenses	\$ 9,407.55
Ending Balance	\$62,448.30

50/50 Food Drive Card Drawing was won by Norma Hamer who donated her winning to the Food Drive card balance. (22.50/22.50)

The Drawing for \$100.00 would have been won by Arnulfo Reyes-Rios if he had been present.

There were 36 members and 3 guests present.

The meeting adjourned at 7:44 p.m.

KIM GERDES
NALC Branch 782 Recording Secretary

Non-Member List May 2016*

Downtown Station

Sarah Kirby
Javier Cruz
Daniel Zuniga

South Station

Mark Andresen

Brundage/East Bakersfield

Vicky Guerrero

Hillcrest

100% UNION!!!

Dole Court

Dana Morris

Stockdale

James Oh
Marty Martinez
Jannet Bobadilla

Camino Media

Christopher Rodriguez
Laura Flad
Daen Daniel

Arvin

100% UNION!!!

Avenal

100% UNION!!!

California City

100% UNION!!!

Delano

Cynthia V. Quebral
Daniela Barreto

Lamont

100% UNION!!!

Ridgecrest

G. D Schatz

Shafter

M. D. Voights
L. M. New

Taft

K. J. Hughes

Tehachapi

B. C. Den Beeman
Christian Rosales

Trona

100% UNION!!!

Wasco

100% UNION!!!

*CCA names are in Italics

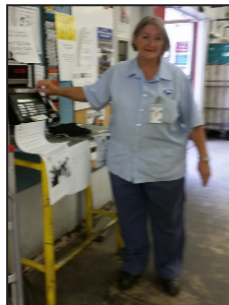
There are 22 non members



Brenda Winch calls it a career! (Part 2)

A seniority date establishes a pecking order for bidding a new assignment or for the order in which we can sign up for Leave. If one were to simply look at Brenda's seniority date, one would think that she retired with about 26 years of service. One would be mistaken.

When she walked out the door of Bakersfield's Stockdale Station, she had accumulated some thirty-nine years "on-the-clock"!



Seniority Date:
August 11, 1990

Brenda's postal journey began in Lake Arthur, LA as a Clerk. During seven years in that facility, she served as a Distribution Clerk and Window Clerk. She also acted as an OIC in Hayes, LA for a three month period and then returned to her normal job.

Interestingly, Hayes was a very small community. There was no bank in town and the Post Office was *THE* hub. Customers used USPS money orders as checks. As OIC,

Brenda was kept busy doing just about anything and everything for everybody!

Her husband, who worked for an oil company, was transferred to the Lafayette, LA area. She followed. And, she was able to continue her postal career as a Clerk-Carrier. In the three years there, her days were broken up by morning clerk functions and afternoon street deliveries.

When her husband was transferred to Denver, CO, she — once again — followed; but, she decided that she was going to be a stay-at-home Mom when she got there.

In time, she grew a little bored and, after a little less than a year, was reinstated as a night time Distribution Clerk in Denver, CO. Because her reinstatement took place in less than a year, she was hired at her old pay scale and only had to lose one Step Increase.

After a short time, her manager told her that Littleton, CO needed a Letter Carrier to deliver Express Mail. She transferred and did that job five days a week.

And then? Four years later, in 1990, her husband was transferred to Bakersfield...

Brenda was assigned to route 903 as a 93309 PTF for about three months until

it was awarded to a successful bidder. She then bid Route 914. She stayed there for a few years until route adjustments were going to radically change the line of travel and she then bid again. After a few more years, faced with the prospect of another round of adjustments, she bid Route 918. After a few years, she became a T-6 for about three years before she bid and won her final assignment Route 937.

However, no one is immune from life's ironic twists...

The husband Brenda had followed? Divorced. And, the day that Brenda retired? Her mother in Louisiana suffered a massive stroke. Within days, Brenda was on the road to be with her mother and family.

Her mother lived for a week after Brenda arrived and passed away on her 86th birthday. Brenda is now in Louisiana until she can help the rest of her family adjust. She shared that, "It's raining buckets right now. But, it is really, really green here!"

When asked if there was anything she wanted to share about her time with the USPS, she paused for a *LONG* time. (Her mother told her, "If you have nothing nice to say, say nothing.") But, she finally said, "I'm just as happy to be leaving as I was the day I heard I was being hired..."

Alice Hill had an amazing journey through quite a gauntlet to achieve her goal!



Seniority Date:
May 13, 1985

“...there was the time that kid had blood spurting out of that torn artery after the dog bite...and then there was a guy in a stolen vehicle who crashed into my LLV after hitting two other cars...oh, there was that stalker I had to deal with...hmmm...some ‘skirt-chasing’ supervisors...and then there was that tall, skinny red-headed guy that I couldn’t stand who offered me a donut...and then there was the day that I carried two routes...and there was that cable that popped on the back door of the LLV that almost hit my face...and, yeah, I loved my job...”

It was a poignant end to the thirty-one year career of Alice Hill that underscores the culture of the Postal Service.

On the day before Alice was scheduled to retire, the cable that holds up the back door to the LLV suddenly broke and, as the door came crashing down, Alice reacted instantly and the cable just missed hitting her face. However, she still had deliveries to make and — as she wrestled some big packages out of the front of the vehicle through a tight squeeze between the seat and the tray — she twisted awkwardly and felt something in her back give a little twang... But she soldiered on and finished the route.

The next day she called in sick because her back was hurting.

When she went into the office to pick up her check, the now-retired Alice Hill was greeted by a group of supervisors who seemed to treat her pretty rudely. She went home and cried because she felt their message was that she was worthless.



Alice never had any problems with any supervisors in her entire career. She would hear other Carriers moaning about how badly they were treated. She just felt that they should do what she did: “Just do whatever your supervisor wants.” She admits that, for the first eighteen years of her career, she was a “runner”. One day she carried two routes. Supervisors would show up to “treat” her to lunch...as they brought her another hour and a half swing to deliver. And? She would deliver it. She was a worker.

Raised in a family with four brothers, Alice labored hard in the fields to harvest the corn, tomatoes and other crops that they would sell out on Brundage Lane. It was her job to also take the money. She remembers Luther Lane was a mailman that she would often see and her father would give Luther free corn.

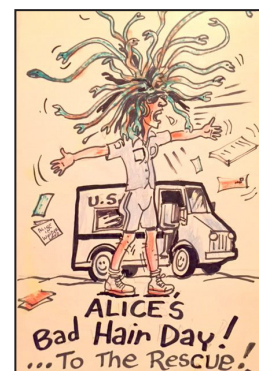
In 1985, as a brand-new PTF assigned to 93301, she found herself working side by side with Luther. He didn’t remember her until she started talking about the corn. “You? *THAT* little girl?!”



When she was on Route 109, a tall skinny red-headed guy named Les was the truck dispatch driver. He came in one day and offered her a donut. She declined with a, “No, thank you. I’m married. I don’t accept gifts from men.” Later, when she was on Route 806 (Ray Scroggins’ old route), that skinny guy had Route 813. This guy and Ray Correa used to have really loud arguments about anything and everything. She couldn’t stand the guy. In fact, she

couldn’t stand him so much that, eventually, she and Les got married. *And she loves the adventure that they are on!*

There are so many memories that she has: There were those lunches with Les, Mike Copeland, Dianne Milligan, Nancy Stewart, Bob Leitko and Carl Nietzel. And, the motorcycle rides in the side car. (Alice even bought a Sportster Screaming Eagle 1200 cc bike which sat in the garage until she sold it for the exact amount that she’d paid to buy it.) She remembers the barber on Route 806 who drew a cartoon for her; Jim Tillett who retired and she got to opt Route 109 as a new PTF; and, those days of delivering in the rain.



Although Alice really didn’t want to retire, she was starting to feel her age. (Of course, surgeries due to work-related wear and tear on her body did take their toll.) When Les told her he was going to go out at the end of June 2016 it seemed like a good idea to her. She was finally able to check this one off her “List”, too.

Les Hill had a goal: A job I can retire from...

Les Hill grew up in Shafter, California and — beginning at age twelve — picked crops like grapes and potatoes and moved irrigation pipe in the fields. Seven days after graduating from high school in 1979 he enlisted in the U.S. Army.



**Seniority Date:
September 28, 1985**

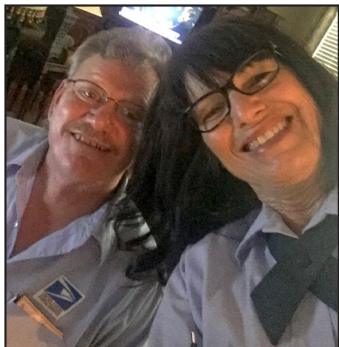


That enlistment lasted five years and eight months. While attached to the 7th Air Cavalry, Les was in Germany (where he did a lot of snow skiing) and then Fort Ord using his

mechanical skills to work on helicopters. His plan was to become a Warrant Officer and pilot; however, after passing all of the other stringent tests, the Army discovered that his hearing wasn't up to the standards that were required. He then realized that he might not want to stay in the Army after all.

After his discharge, he returned to Shafter and got work as a mechanical welder with the Belridge Packing Shed. The job kept him busy, and he enjoyed what he did, but there were no retirement benefits.

Les was trying to decide what he needed to do when he got a yellow letter from the USPS. The letter informed him that, because he was a military veteran, he had



**Les got more than just a job.
He also found Alice!!!**

been scheduled to take a test for employment the following Saturday.

He then recalled that, while

on active duty, he'd seen an article in the *Army Times* which pointed out that a soldier could submit a request — 90 days before discharge — to become a federal employee. He'd turned in the required information and then forgot all about it.

When he arrived to take the test, there were six other Vets in the room. They were told that the USPS was hiring employees in a number of cities and that you had to take a test for *each* city to be placed on "The Rolls". Les took ten tests that day! He saved the Bakersfield test for last. He wanted to use the other tests as practice.

A while later he was called in for an interview on a Thursday. When it was over, he was told that he needed to report for duty the following Saturday. He explained that he needed to give notice to his employer.

Two weeks later, in 1985, Les walked through the door at Oildale's Minner Station. On his first day he had to wonder what he had gotten himself into because he'd been greeted by the sight of Dicie Wilder and Modesto Flores really going at it over a disagreement about how much time it was going to take her to deliver the route. (How much has changed?)

Les wasn't at Minner Station very long. Two weeks after he got there the entire delivery unit was transferred to the GMF.

In addition to being a truck driver who transported mail to stations, Les was assigned to Routes 813 and 801 and spent the last twenty years of his career as a T-6 for some of the 93312 routes.

When asked what he's been doing since retiring, Les says that his many rental units keep him pretty busy and that he also has a lawnmower repair business. Les is also quite a musician who (with his drummer wife, Alice) enjoys playing classic rock music.

He would really like to work out something where he could travel to Utah for a few months



each year. He would like to find a part-time job there working 2-3 days a week and spend the rest of the time snow skiing at, perhaps, the Sundance Ski Resort.



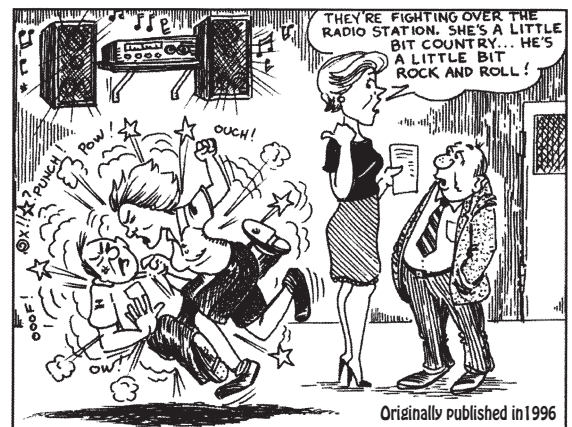
The decision to become a Letter Carrier has turned out to be a good one.

Remember that Les had been looking for a job with

retirement benefits? When he heard that he needed to "buy back" his military time to have it counted toward his eventual total time, he jumped right on it. He had \$50 taken out of his check each pay period and didn't even miss it. He was able to retire with almost 37 years of creditable Federal Service.

Asked for advice that he might want to impart to those who haven't retired yet, there was no hesitation. Les had this to say: "Just remember that you don't work for management. You work for each of the customers! Be friendly and be polite. You can try to appease management, but it's never going to be good enough. Take care of your customers!"

As an observation, it's a good thing Les and Alice like the same kind of music...



Originally published in 1996

Borrowed from Acedo's **Out There** page 41

If you started this job only two weeks ago...
or if you've been around twenty-five years...

Will You Care About Money in the Future???

We have been receiving a lot of calls this year about retirement and it's understandable why. We have a large number of Carriers who have finally reached their retirement age and years of service and want to know how to best be able to maximize their retirement. It's quite possible for two Carriers with the same number of years of service and the same life-time income to have very differently funded retirement outcomes.

I am going to focus my comments on the Federal Employee Retirement System (FERS) because that is where the majority of Letter Carriers are now enrolled.

Let me start out by pointing out something: FERS is a fantastic retirement system.

I once had a conversation with Ernie Kirkland, the former NALC Director of Retirees. He told me that if he had it to do over he would have switched from the CSRS (Civil Servant Retirement System) to FERS which Carriers could do from 1984 to 1987. Why? Because if you knew what you were doing you could have a lot more money in retirement.

Therein lies the rub, you have to know what you're doing.

As I often tell people the two most important times of your life — when it comes to your FERS decisions — are the first five years of your career and the first five years of your retirement.

Many of the calls we get at the union hall are related to the latter. The problem is that the answers to those are not nearly as simple as they are under CSRS.

Believe it or not, you **REALLY** need to read *and* understand this article.

by Matt Pierce, NALC Branch 82
Secretary-Treasurer

Under FERS what may be very good advice for one person would be horrible advice for someone else. It really depends so much on their individual circumstances.

On the other hand, the advice I would give to anyone starting out in the first five years of their career is almost always the same.

Save as much as you can in your appropriate TSP life cycle (Roth or otherwise). Fund until it hurts and then save one dollar less than that.

After that go online and increase your TSP contribution by half of every contractual raise, step increase or yearly increase. If you do this, it will make the choices you get to make in the first five years of your retirement a heck of a lot better and a heck of a lot easier.

This is due to our good friend "compound interest". You are rewarded for saving!!

If you're like most folks, your savings habits could use some improvement. The personal savings rate in the U.S. is just 5.4 percent of disposable income, down from a high of 14.6 percent in 1975. According to a 2013 survey commissioned by America Saves, a group that advocates for better saving habits, only about one-half of Americans (54 percent) say they have a savings plan in place to meet specific goals.

It's easy to focus on the present, the bills you have to pay, the things you want to buy and assume you'll have time in the future to start saving for retirement. As my grandfather used to say, "The easiest time to save money is when you're earning it."

The longer you wait, the tougher it will be to amass a sufficiently large nest egg.

For example, if you wait until you are 35 to start saving for retirement, you'll have to set aside \$671 a month to reach one million dollars (**\$1,000,000**) by age 65 (assuming an 8 percent annual return after fees). But if you start at age 25, you'll need to save just \$286 a month to hit \$1 million, by the time you're 65.

It's estimated that every dollar you put in to your TSP thirty years before you retire is worth the equivalent of 6 dollars, in today's money, when you retire.

It's also important to look on the bright side. One of the many good things about being a unionized Letter Carrier is that you're a lot better off than the average worker.

The current number of American workers with a **defined benefit plan** (like CSRS) is quite small.

According to the Social Security Administration, the percentage of employees covered by a traditional defined benefit pension plan has been steadily declining. From 1980 through 2008, the proportion of private wage and salary workers participating in defined benefit plans fell from 38 percent to 20 percent.

At the same time, the percentage of workers covered by a **defined contribution pension plan** (which is an investment account established and often subsidized by

employers, but which is owned and controlled by employees) has been increasing.

FERS is a defined contribution pension plan.

From 1980 through 2008, the proportion of private wage and salary workers participating in Defined Contribution pension plans increased from 8 percent to 31 percent.

Letter Carriers enjoy both at a significantly higher than average career wage.

As of January 2016 (the most recent date of full data), the average balance by Thrift Savings Plan (TSP) investors in the FERS system was \$118,602 and \$6,423 in Roth accounts. That is an increase since the end of December 2014 when the average TSP balance by those under FERS was \$115,046 and with \$5,774 in Roth accounts. (I suggest that you do a little research about what a Roth account is...)

But balances alone don't tell the real story. The truth is in how long it took the average federal employee to get there...

The most important thing in investing is not how much money you have, it's how long you've been consistently saving as much as you can.

There are now almost 5 million participants in the TSP. Of those with balances less than \$50,000, the average time in the program is 9.3 years. \$50,000 to \$250,000 is 19.1 years. \$250,000 to \$500,000 is 24 years and \$500,000 to \$999,999 is 28 years.

If your accounts are greater than these amounts, congratulations! You are above average in your TSP investment amounts. To the ambitious among you, there were 3792 TSP millionaires — which took them on average 28.5 years to amass.

Is what you have enough? It depends.

It is to your benefit to know whether you are on track to reach your retirement goals. Do yourself a favor by figuring out exactly how much you should be contributing to your TSP, and other retirement accounts, on a monthly basis in order to reach those goals.

Too often, I see people concentrating on their rate of return instead of concentrating on things that are totally within their control such as how much to put away each month and the time frame in which they invest.

So do yourself a favor and answer a couple of questions:

How long do you think you will be in retirement?

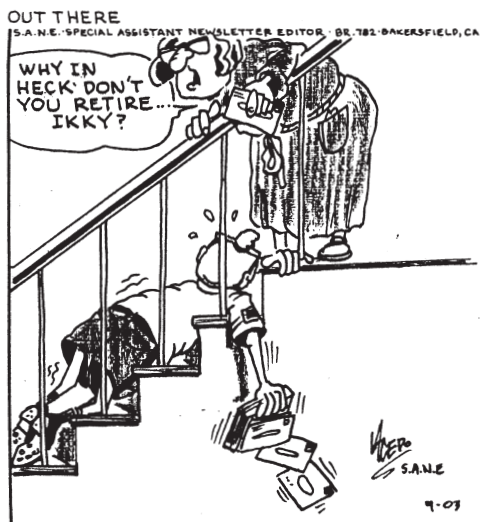
Do you intend to have a job for pay in retirement?

What type of life style are you looking to have?

What type of bills (e.g. auto loans, mortgage, personal loans, etc) will you still be paying?

What impact will taxes have in those years?

What is your investment strategy to keep pace with inflation?

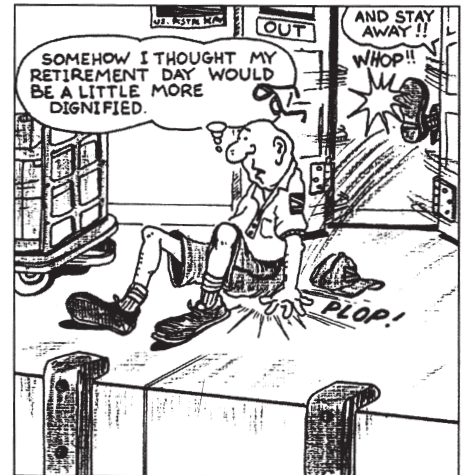


Originally published December 2003

Once you have reviewed these questions, adjust your savings appropriately. If you aren't comfortable answering these questions on your own, consult a financial planner.

As a federal employee, you can either have the retirement that you dream of and plan for or the retirement that happens by default.

I guarantee you'll like it better if you get to make the decision.



Originally published in 2000 and borrowed from **Out there** page 94

We all work hard in the hopes of retiring someday. For some of us it will come sooner than we think, but a little thought and planning now will go a long way to making choices easier when we all swipe our time-cards for that last time.

You're all invited to my retirement party in 2035. Depending on how things go it may or may not be a potluck and open bar.

This article is courtesy of the Portland, Oregon NALC Branch 82 B-Mike published in July 2016.

Because this is such an important topic, you can find more TSP info on pages 16 - 17.

Is the rule for real or is it made up?

by David Norton
NALC Branch 82 Chief Steward

“YOU HAVE TO MAKE FIVE O’CLOCK!”

“YOU HAVE TO BE OUT OF THE OFFICE IN 40 MINUTES OR LESS!”

Are any of these actual rules? No, they’re not. But I’m sure the vast majority of Letter Carriers have heard something like this. It has become common; upper management creates some new, arbitrary rule and your supervisor issues it to you like it was some sort of royal decree that must be followed at all costs!

This is rarely the case. A lot of these seemingly ironclad rules are just management’s goals, or expectations and your supervisor is trying to follow them. This is usually for them to avoid being yelled at by their bosses and explaining why they failed, or in many cases, to make themselves look good in order to get a better position that makes more money. That’s it. You are pressured by your supervisor so they can avoid being chewed out and so they can manage their career.

I’m not saying having goals is bad. Quite the contrary. Goals are good, and I consider myself a goal oriented person (most of those goals revolve around just getting through the day). But management cannot violate the Contract or create a hostile work environment to meet these goals. At Branch 82 we are seeing this.

If management wants to restrict CCA Carriers to 46 hours, they can absolutely do this. ***They just can’t violate their opting rights to do so.***

Often, we have seen it happen where a CCA on an opt is told to go home early on Friday because they are up against 46 hours. We have also seen opted CCAs being scheduled later in the day, so management can use that Carrier extra on the street instead of letting them case their opted route. Both of these are contractual violations. If this is happening at your station, talk to your Shop Steward.

We have also seen Contractual violations in order to make 5 p.m. Management cannot go off assignment for the goal of

getting Carriers off the street by 5. They can’t send an ODLer to carry your work assignment overtime to make 5.

Believe me, I want every Letter Carrier off the street by 5 as well. However, our Contractual rights cannot be violated to do it.

With the recent change in leadership with our new District Manager, there have been all kinds of new policies/ideas/goals swimming around. That’s fine, but your management team at your station must implement those in the correct way. And if you ever think that what your supervisor is doing or telling you may be incorrect, ask someone about it.

Remember, you are obligated to follow management’s instructions (unless that instruction is unsafe, illegal, or immoral); but, that doesn’t mean that the instruction is correct.

In the U.S. Postal Service, there is a handbook and manual and rule (a real rule) for just about everything. No one knows all of them, but if you hear something that doesn’t seem quite right, let us know. We will provide the correct information.

This article is courtesy of the Portland, Oregon NALC Branch 82 *B-Mike* published in July 2016



Purchase “Job Insurance” Today!

The Letter Carrier Political Fund

is one way to help secure your future.

As a member of the NALC, there are several easy ways to give to the Letter Carriers Political Fund:

- 1. Payroll Deduction:** Contribute automatically, using PostalEase (either online or by phone) to set up an allotment deduction from your USPS paycheck.
- 2. Direct Bank Withdrawal:** You can authorize the fund to withdraw a monthly electronic contribution direction from your personal checking account.
- 3. Annuity Deduction:** Retired Letter Carriers can elect to give monthly via an automatic deduction from your monthly annuity.

“Each and every one of the benefits Letter Carriers have — both Active and Retired — can be taken away with a stroke of a pen.”

Mike Towery, NALC Branch 782 President

The Weiner Warden

by Don Nokes, NALC Branch 79

On Saturday, May 14, 2016 letter carriers went out of their way to #StampOutHunger. It's a day of self-sacrifice and selflessness that letter carriers across the nation participated in wholeheartedly. It's a demonstration of man's humanity to man, a 24th annual event, and the nation's largest one-day food collection effort. Who could not get behind that? I'll give you one guess. Yes. Management! Leave it to postal management to take a day dedicated to compassion for the poor and turn it into a means to torture their workforce. These screwballs missed their era – they should have been born during the Inquisition.

Management at Westwood Station decided that the best way to exercise the soul of their generosity was to hold the hotdogs hostage. No one was allowed to touch their weiners or grab their buns without first receiving clearance from the Weiner Warden. Whether this 204B had made this executive decision on his own (highly unlikely), or whether the order to guard the barbeque was handed down from on high – whatever – anyone wishing to approach the food outlay had to be inspected by the 204B first. Was he channeling June Cleaver, making sure the carriers had “washed up for dinner”? No. If they had not pulled down and weren't ready for the street they were not allowed to eat. Yes, this 204B was doing his best MC Hammer impersonation - scuttling crab-like, back and forth in front of the food - screaming at

the carriers, “Can't touch this!” All that was missing was a pair of silk parachute pants. You may think I'm making this up, but Seinfeld and the Soup Nazi have nothing on this “Newman”.

For whatever reason - it was left to this eager beaver to bring the hammer down on carriers seeking sustenance without proper clearance. This 204B, this supervisory stalwart, this man amongst men, this clear-eyed nincompoop, had determined that the best way for management to



get the biggest bang for its buck, was to demand that before being allowed access to the feed fest the carriers had to demonstrate their worthiness to get forked first.

This involved a process where a worker would approach the barbeque pit, and instead of getting a plate, he was given a hard time. “Are you pulled down?” Excuse

me? The 204B, not one to be easily hoodwinked, would trot off to inspect the Carrier's route, then race back to the pit to reward the worker - or not. I kid you not. It was like Scott Baio and MC Hammer had had a baby, and out of this sordid union was hatched this 204B guard dog. At break time when workers came out to enjoy some of the 204B's fresh cooked comestibles, if they were not street ready – they were not food worthy. “Can't touch this!”

Postal supervisory personnel are not the most useless people on the planet. I'm sure there may be others, Snooki comes to mind, like people that provide pet wigs and jewelry for Fido (I take that one back, there may be some meaning in that.).

But USPS supervisory personnel – when their only purpose is to think up ways to tighten the screws, to badger, berate, and belittle – sicken me. (FYI - I never ate their food. When management would put on a feed for us.....I never ate it. It's tainted. I wouldn't touch that food with their forked tongues.) Management never provides anything for free - you may quote me.

Sad to say, but they can't even do something nice for people without dropping into their draconian posture, hiking up their *mawashi* loincloths, and adopting a sumo wrestler's stance

in front of the foodstuffs for cry sakes. “Can't touch this!” Yes, the post office has finally found a use for supervisory personnel – Weiner Wardens - keeping all those hungry carriers at bay and away from those hotdogs. “Have you pulled your route down? Let me check. No weiners for you. Next!” Welcome to the world of the absurd.

Article courtesy of the Seattle, Washington NALC Branch 79 July 2016 *Seventy-Niner*.

2016 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
Prescription Drug Program	1-800-933-6252
CVS/Caremark Specialty Pharmacy	1-800-237-2767
Durable Medical Equipment	1-888-636-6252
"24/7 Nurse Hotline"	1-877-220-6252
CVS/CareMark Pharmacist	1-888-636-6252
Solutions for Caregivers (24/7)	1-877-468-1016
CIGNA PPO Locator Line	1-877-220-6252
CIGNA Organ Transplant Approval	1-800-668-9682
Quit for Life (Tobacco Cessation)	1-866-784-8454
CIGNA Health Rewards (Discounts)	1-800-558-9443
CIGNA Plus (Dental Discount)	1-877-521-0244
Disease Management Program	1-800-227-3728
OPM Retirement Info Center	1-888-767-6738
Federal Information Center	1-800-333-4636
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 Bakersfield	(661) 631-9258
Shared Services Option 5 live person	1-877-477-3273

NALC Health Benefit Plan
 20547 Waverly Court
 Ashburn, Virginia 20149

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

NALC Drug Prescription "Claims" Filing
 P.O. Box 521926
 Phoenix, Arizona 85072-2192

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

NALC Consumer Driven Health Plan and Value Option
 P.O. Box 18223
 Chattanooga, TN 37422-7223
 Phone: 1-855-511-1893

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

PPO Deductible: Per Calendar Year
\$300 "Individual"
\$600 "Self & Family" or "Self Plus One"

NALC Health Benefit Plan Members:

All members High Option, Consumer Driven Plan, and Value Option Plan members can go to our NALC website located at www.nalchbp.org "click on" High Option, Consumer Driven, or Value Option then under your health plan choice "click on" Member Resources...then choose Health Risk Assessment... then click to register. You will need to create a user name, and password. The program will ask you to choose "one" of three valuable incentive gifts before completing health assessment survey:

1. \$40.00 CVS gift card (LIMIT: Two \$40 CVS gift cards per family)
2. Family CignaPlus discount dental program (one calendar year)
3. Wearable activity tracking device (one calendar year)
Two wearable tracking devices per family

The assessment takes about 25 minutes, and is very simple to complete.

"This is a summary of some of the features of the NALC Health Benefit Plan High Option. Detailed information on the benefits for the 2016 NALC Health Benefit Plan can be found in the official brochure (RI 71-009). All benefits are subject to the definitions, limitations, and exclusions set forth in the official brochure."

Many immunizations are Free (Adult/Child) when administered at a PPO pharmacy/facility. Some will require a prescription from the Doctor.

URGENT CARE

Sendas Urgent Care: 9450 Ming Ave., Bakersfield (661) 587-2500
 M-S 8 a.m. - 9 p.m. Saturday/Sunday 8 a.m. - 8 p.m.
 ASK FOR OTHER LOCATIONS

Accelerated Urgent Care: 9710 Brimhall, (661) 829-6747
 9500 Stockdale Hwy, (661) 735-3943 8 a.m. - 9:30 p.m. daily
 ASK FOR OTHER LOCATIONS

Our PPO doctors and facilities—through (OAP Network) 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!!!

MARK RAMIREZ
NALC Branch 782 Health Benefit Plan Representative
(661) 398-6075



Health Prescription: Humor from Mark Ramirez!

“In politics, stupidity is not a handicap”

Napoleon Bonaparte

“A nation of sheep will beget a government of wolves.”

Edward R. Murrow

“Remember, remember always, that all of us, and you and I especially, are descendants from immigrants and revolutionists”.

Franklin D. Roosevelt

“We in America do not have a government by the majority. We have government by the majority who participate”.

Thomas Jefferson

“Absolute power does not corrupt absolutely, absolute power attracts the corruptible.”

Frank Herbert

“He knows nothing, and he thinks he knows everything. That points clearly to a political career.”

George Bernard Shaw

“For the powerful, crimes are those that others commit.”

Noam Chomsky

“Politicians and diapers must be changed often, and for the same reason.”

Mark Twain

“No mans life, liberty or property are safe while the legislature is in session.”

Mark Twain

“The short memories of the American voters is what keeps our politicians in office.”

Will Rogers

“The basic idea which runs right through modern history and modern liberalism is that the public has got to be marginalized. The general public are viewed as no more than ignorant and meddlesome outsiders, a bewildered herd. “

Noam Chomsky

The enemy isn't Conservatism, the enemy isn't Liberalism. The enemy is BULL**IT.

Lars-Erik Nelson

People are taking their comedians seriously and their politicians as a joke.

Will Rogers

A Conservative is a man with two perfectly good legs who, however, has never learned how to walk forward.

President Franklin Roosevelt

“He can compress the most words into the smallest ideas better than any man I ever met.”

Abraham Lincoln

(referring to an attorney)

Reader, suppose you are an idiot. And suppose you are a member of Congress. But, I repeat myself.

Mark Twain

One year ago today Donald Trump announced he was running for president

as he rode down the escalator. And our country has been going down that escalator ever since.

Conan O'Brien

All of us who are concerned for peace and triumph of reason and justice must be keenly aware how small an influence, reason and honest good will exert upon events in the political field.

Albert Einstein

In order to become a master, the politician poses as the servant.

Charles de Gaulle

Liberalism is trust of the people tempered by prudence. Conservatism is distrust of the people tempered by fear.

William E. Gladstone (1866)

George Washington is the only U.S. president who didn't blame the previous administration for his troubles.

author unknown

The hardest thing about any political campaign is how to win without proving that you are unworthy of winning.

Adlai Stevenson

Well, What do YOU think about all of this?

MARK RAMIREZ
NALC HBP Representative.
Golden Empire Branch 782

"Political Correctness" should be framed by thinking about what these folks thought...

Continued from back cover...

A north-of-the-river neighborhood mourns the death of Dirty Harry*

only minutes after the accident. What she saw there broke her heart.

“I got down on my knees and held him,” she said.

“I tried to reassure him and let him know I loved him. He took his last breath in my arms.”

On Wednesday morning, like thousands of mornings before, Agregano walked her well-worn path through a pleasant, tree-lined neighborhood between Manor Street and North Chester Avenue. Her pace was brisk, and a hat shielded her from the sun. But something was missing, and everyone in the neighborhood knew it.

“It breaks my heart,” said Lois Mundorf, who has lived on Bristol Avenue for more than four decades.

“We watched Dirty Harry follow her every day.” she said. “It was almost as if he was our dog, the neighborhood’s dog. It was amazing.”



Courtesy of FELIX ADAMO / The Bakersfield Californian

Letter Carrier Yolanda Agregano, on her route in Oildale, befriended a homeless dog in the same neighborhood over the past three years. The dog — Agregano named Dirty Harry — was struck and killed by a car.



Dirty Harry

“Poor Yolanda. I feel so bad for her,” Mundorf said, her voice cracking. “Ah, darn it. It’s too bad we lost Harry.”

In a strange way, Harry brought people together in this north-of-the-river community. Friendships and acquaintances were formed, with Harry being the common denominator.

Volunteer animal rescuer Michelle Waggoner said she would never have met Agregano had it not been for Dirty Harry. Now she believes she and Agregano will share a friendship for life.

“I tried to catch him for two years,” Waggoner said. “Yolanda would come on her days off and we would try to capture Harry, to no avail. That’s why I called him the elusive Dirty Harry”

When Harry died in Agregano’s arms, she wanted to stay with him, but she knew she had a postal route to finish. So she called Waggoner, who arrived just minutes after the grief-stricken mail carrier.

“When I got there, I saw Yolanda holding Harry. She looked at me over her shoulder and just shook her head — and I knew he was gone.”

Agregano returned to her route and Waggoner carried Harry to a local veterinary hospital for cremation. Philippe and Christie Herrera, also customers on Agregano’s route, donated the money to cover the cost.

“Harry was a little neighborhood icon,” Philippe Herrera said Wednesday. “Everyone recognized that little mutt.”

People left food and water out for him. When he developed an eye infection, Agregano dosed his water with antibiotics. As pitiful as he looked at times, Harry never wanted for anything —except maybe a warm bed and a welcoming lap.

As far as Herrera and many others are concerned, the beloved pooch lived the life he wanted. Or the only life he could.



“Harry had the heart of a gypsy,” Herrera said. “He had a neighborhood full of people who loved him. The whole neighborhood was his home.”*

It's not often people get together to mourn, remember and honor a scruffy, stray dog following its untimely death. But Dirty Harry was not your average homeless pooch.



On July 9, about one hundred neighbors and customers on Letter Carrier Yolanda Agregano's Oildale route gathered for a potluck fundraiser at Day Park to share stories about Harry and raise money for other homeless pets at the Kern County Animal Services (KCAS) shelter and Cathey's K-9 Rescue in Lake Isabella. In addition to more than 185 pounds of dog food, numerous boxes of treats and toys for stray animals, over \$700 in cash and checks were donated to KCAS, Friends of KCAS and Cathey's K-9 Rescue.

Michelle Waggoner is an animal rescuer and an unapologetically vocal “Voice for the Voiceless”. Encouraged by others, she took it upon herself to coordinate the event. It was her piercing whistle which cut through the low conversational roar to initiate a group discussion joined by many in attendance.



Yolanda initially told Michelle that she could change her lunch time to be at the memorial. Michelle explained that people would be there longer than her 30 minute lunch and convinced “Yolo Cholo” (as she refers to her) they would schedule it later in the day because, “Your community wants to mourn with you.”



But, it was also a celebration of a life. And, punctuated by Mindy Redelberger-Bowler's paw-print cupcakes, it was a time for a community and their Letter Carrier to gather, laugh and remember...

* This article was originally published in the July 7, 2016 *Bakersfield Californian*. The author is Steven Mayer. The additional information was derived from a conversation with Michelle Waggoner on July 14 about her friend, Yolanda, and that elusive Dirty Harry.

from the editor-guy:

I received a phone call from our Branch 782 S.A.N.E. (Special Assistant Newsletter Editor) Fred Acedo. He was calling to let me know that he had dropped off some cartoons at the Branch 782 office. He also asked me if I was a subscriber to the *Bakersfield Californian*.

He wanted to point out that one of the cartoons he had left for me was not done in color. He said that he'd attached an article from the *Californian* and that — if I read the article — it would become obvious why he felt his drawing was best done just in black-and-white.

As I skimmed the article and saw the cartoon, I started thinking about how I might be able to use them in our newsletter. I then carefully re-read the article and asked my daughter, Genevieve, if she would like to go to Dirty Harry's memorial service. After she read the article, she told me that she would.

When we arrived with our bag of Beneful dog food to donate, there was already quite a group of people. As I looked around, I saw three folks in Letter Carrier uniforms. Hey, “my people” are here! Then I watched Yolanda Agregano (the uniform pants below the white shirt were a hint) getting hugs from and talking to what seemed to be every single person there.

And, as I looked around, I started to recognize some faces. Hey, that's another Retired Carrier...and *another* one...and *another* one...and...!

After Michelle Waggoner's whistle got the attention of everyone, it became very interesting for me. Person after person shared story after story about Dirty Harry AND Yolanda. It must have been quite a sight to look out the window and see the pair on their daily journey through multiple neighborhoods!

And, listening through the ears of a Letter Carrier, I heard another theme running through all of the things people shared.

All of these folks love Yolanda! They know her by name. She knows all of them by name. She *knows* them!

In a very real sense, Yolanda does what each Letter Carrier can do as she ties together parts of neighborhoods and makes them more whole. I had the opportunity to hear about the great service that Yolanda provides to all of her customers and I found myself inspired.

BASIL ZUNIGA



Some Retired and Not-Yet-Retired Carriers
Thank you, Greg Barraza, for the pix!!!



THRIFT SAVINGS PLAN

HIGHLIGHTS

Your Plan ★ Your Future

July 2016

How the TSP Fits Into FERS



Retirement planning experts advise that you'll need about 70-80% of your pre-retirement income to continue your current quality of life during retirement.¹ The federal retirement system can be complex, so be sure you know what applies to you. If you're not certain what your retirement system is, check with your personnel or benefits office.

If you're covered by the Federal Employees Retirement System (FERS), you'll receive benefits from three different sources:

- 1) First is your **basic pension** (also known as the FERS Basic Benefit). A pension is a fixed amount of money paid to you after retirement, typically for the rest of your life. You'll receive a pension based on how long you worked for the federal government and what is generally known as your "high-3" average pay. High-3 is the highest average basic pay you earned during any three consecutive years of service.

Your agency covers most of the cost of your basic pension, but you

pay your share too. Essentially, a percentage is withheld from your paycheck. Upon retirement, you will receive a payment each month.

- 2) Next, like most workers, you'll be eligible for **Social Security** benefits. Social Security replaces about 40% of an average wage earner's income after retiring, and those benefits are paid monthly. The earliest age you can start receiving retirement benefits is age 62, but your benefits are reduced a fraction of a percent for each month before your full retirement age (generally between ages 66 and 67).² If you retire when you reach full retirement age, you'll receive full Social Security retirement benefits.

While you're working, both you and your federal agency pay a percentage of your earnings toward your Social

Security benefits through payroll deductions. There are many factors at play when it comes to calculating your Social Security benefits. You can learn more by visiting ssa.gov.

- 3) Lastly, you have the **Thrift Savings Plan** (TSP), the largest 401(k)-type plan in the world. Your TSP account is the one piece that is almost entirely up to you. Generally, you can only make your basic pension and Social Security benefits higher by working longer or earning more money. But the TSP is different:

- Saving consistently and making smart investment choices may mean the difference between a comfortable retirement and a difficult one.

¹ Isaacs, Katelin. "Federal Employees' Retirement System: Benefits and Financing." Congressional Research Service, 2015.

² "Social Security: Understanding the Benefits," ssa.gov. Last modified March 2016, <https://www.ssa.gov/pubs/EN-05-10024.pdf>.

TSP Website: tsp.gov
ThriftLine: 1-TSP-YOU-FIRST
(1-877-968-3778)
Outside the U.S. and Canada
(1-404-233-4400)
TDD: 1-TSP-THRIFTS (1-877-477-4385)

YouTube [youtube.com/tsp4gov](https://www.youtube.com/tsp4gov) Twitter [@tsp4gov](https://twitter.com/tsp4gov)

- Plus, the TSP includes “free” money since your agency will match up to 5% of your salary. And our Lifecycle funds help you balance risk and reward over time.
- Finally, when you retire, you decide how you’d like to receive payments from your account.

Combined, these three FERS retirement benefits need to provide enough income for you to live your ideal retirement when you no longer get a paycheck.

There are many exceptions, special provisions, and exclusions, so it can be difficult to keep up with your benefits. Talk to your personnel or benefits office if you have questions. Visit tsp.gov to use the “How Much Should I Save? (Ballpark Estimate)” calculator to see if you’re on track for a strong financial retirement. It’s up to you to take control of your retirement years by learning more about your FERS benefits.

What If I’m CSRS or Military?

If you’re covered by the Civil Service Retirement System (CSRS) or are a member of the uniformed services, the TSP is a supplement to your CSRS annuity or military retired pay. Even though you may receive a pension from your agency or service when you retire, it might not be enough.

That’s where the TSP comes in. Although you generally don’t receive matching or automatic contributions, you’re still able to take advantage of the benefits of contributing to the TSP such as our

low fees, easy-to-understand investment options, and the freedom to keep your money right where it is when you leave federal service.

Plus, for uniformed services, changes are on the horizon. A new system called “blended retirement” is currently scheduled to go into effect in 2018. With changes such as automatic enrollment and matching contributions, the new system will make the TSP a much larger component of uniformed services members’ retirement.

Rates of Return and Expenses

	L 2050	L 2040	L 2030	L 2020	L Income	G Fund	F Fund	C Fund	S Fund	I Fund
Rates of Return as of April 30, 2016										
Year-to-Date	1.10%	1.15%	1.14%	1.05%	0.96%	0.63%	3.55%	1.77%	1.02%	-0.39%
1-Year	-2.49	-1.73	-1.10	-0.31	1.40	2.05	3.05	1.29	-5.53	-9.94
3-Year	7.19	6.79	6.23	5.39	3.55	2.12	2.77	11.34	8.72	1.43
5-Year	7.30	6.92	6.36	5.49	3.54	1.96	3.94	11.08	8.55	1.81
2015 Administrative Expenses										
Gross	.043%	.043%	.043%	.043%	.043%	.043%	.043%	.043%	.043%	.043%
Net¹	.029%	.029%	.029%	.029%	.029%	.029%	.029%	.029%	.029%	.029%
Other Expenses										
	.013%	.012%	.010%	.007%	.003%	.000%	.016%	.004%	.038%	.015%

The returns for the TSP funds represent net earnings after the deduction of administrative expenses and, in the cases of the F, C, S, I, and L Funds, after deduction of trading costs and investment management fees as of April 30, 2016. (For more recent returns, visit “Fund Performance” at tsp.gov.) Additional information about the TSP funds; their related indexes; and their respective monthly, annual, and 10-year returns can be found in the TSP Fund Information sheets or by visiting “Fund Performance” at tsp.gov.

With the exception of L 2050, the Lifecycle funds, which are invested in the individual TSP funds—G, F, C, S, and I³—were implemented on August 1, 2005. Therefore, their first annual returns are for 2006. Since L 2050 was implemented on January 31, 2011, its first annual returns are for 2012.

¹ Net administrative expenses are the expenses charged to TSP participants per dollar invested in the respective funds after offsetting gross administrative expenses with account forfeitures and loan fees.

² Fees associated with securities lending are not included in 2015 administrative expenses. Consistent with standard practice in the industry, they are charged in addition to administrative expenses. The other expenses represent fees paid to the investment manager for administering securities lending programs. Income earned from these programs improved the returns of the funds.

³ The Government Securities Investment (G) Fund contains government securities; the Fixed Income Index Investment (F) Fund contains government, corporate, and asset-backed bonds; the Common Stock Index Investment (C) Fund contains stocks of large and medium-sized U.S. companies; the Small Capitalization Stock Index Investment (S) Fund contains stocks of small to medium-sized U.S. companies; and the International Stock Index Investment (I) Fund contains stocks from more than 20 developed countries.

Another Day in Paradise

by Paul Bustos, Shop Steward
NALC Branch 231

Sometimes you have to be blunt with the supervisors who are asking for undertime every day like a broken record. Make them understand that their DOIS numbers don't mean anything to you. **YOUR** estimate is the only one that counts!

Recently, I've noticed that scanning is once again the "flavor of the month". Remember to always scan every scan every day. Also, remember you can only scan what you have in your possession.

Every day, I note on my phone how many parcels were in my hamper that weren't mine. The point being that, after we leave, we have no control over what parcels are thrown at our case or what happens to late parcels that end up as failures for whatever reason.

It is management's burden to prove that you had possession of that parcel — and with as many misthrown parcels I have every day — that would be almost impossible to prove.

I've been dealing with a lot of complaints lately about the unreal expectations management has for our new CCAs. It's bad enough that these poor Carriers are brand new to the Postal Service, but then to get a two hour pivot (or swing) that is really three hours or more? Come on, man, that's ridiculous!

If you are a Regular pulling down those swings, shame on you for not speaking up for these new Carriers or for not alerting the CCAs that what they have should take more time so that they can plan accordingly.

A lot of these new employees want to stick around and become Regulars one day. Don't hurt our future Letter Carriers by not teaching them how to protect themselves. Help educate them so they can protect themselves against all the crooked things management tries to pull over them.

Remember, we were all new once and the struggle to learn how to do our job the correct way is a learning process. Lend a little help or advice to the newbies. It can go a long way. It might even make the difference whether they make it or not. It's always a good feeling to know you helped a fellow Letter Carrier succeed...

This abridged/edited article is courtesy of the July 2016 *Postman's View* published by Fresno, California NALC Branch 231

"Downtime" (to the tune of "Downtown" by Petula Clark)

by David Craft, Toms River Carrier



Your VOLUME's low and THERE's no NEED to go slowly
You can ALWAYS WORK...downtime
NO NEED to WORRY, just GET into a HURRY
You can HELP out HERE...downtime



Just listen to instructions FROM Your FRIENDLY SUPERVISOR,
Pack that EXTRA bundle, don't FORGET to take a RISER
You can do MORE...
HERE take MORE mail, take a BUNCH
You can FORGET all Your BREAK TIME, FORGET about lunch
And work downtime
You'll get it done, 'cause it's downtime
It'll take EIGHT FOR SURE, downtime
All that work's waiting FOR You,
(Downtime...downtime)

Pivot ONE MORE route, split up DPS LETTERS,
THERE ARE flats to THROW...downtime
Room on Your DECK THERE FOR a COUPLE MORE TRAYS
And stick a FEW below...downtime
Just get into a RHYTHM and the BOXES will FLY BY You,
It takes a FEW minutes THEN another route will TRY You,
Almost enough
HERE take MORE mail, take a BUNCH
You can FORGET all Your BREAK TIME, FORGET about lunch
And work downtime
You can do MORE, it's just downtime
Don't NEED OT, You'VE got downtime
All that work's waiting FOR You,
(Downtime...downtime, downtime)
(Downtime...downtime)

WE SUPERVISORS know Full well that DOIS can PREDICT You,
Don't FILE that old '96 'cause we'll just CONTRADICT You
And turn You down
LET's take MORE mail, take a BUNCH
WE can FORGET all Your BREAK TIME, FORGET about lunch

And work downtime
Things'll be GREAT with Your downtime
Just a FEW minutes MORE downtime
All that work's waiting FOR You.



Downtime (downtime)
Downtime (downtime)
Downtime (downtime)
Downtime (downtime)



Courtesy of the Summer 2016 *Union Vision* published by
Toms River, Massachusetts NALC Branch XXXX

Postal Pulse Survey



Everyone always says we have such a great and easy job right? We all hear it. But? We all know the truth. Well, now thanks to the great Postal Pulse survey, the rest of the country is seeing what we are living each day!

The USPS paid Gallup \$1,790,724 to conduct the survey and I am pretty sure that the top USPS managers were hoping the results showed a better outcome than they received. The survey consisted of questions regarding work satisfaction at different levels/employee groups in the organization. There were sixteen “percentiles” with the first percentile ranking lowest. The USPS scored in the first percentile (which is the very bottom) in nine of thirteen questions. For each of those nine questions, about 396 companies scored better than the USPS and only three, at most, scored the same. The results were “stunningly awful”.

The results from the questions submitted in surveys to 270,000 postal employees nationwide indicate the following:

- USPS workers rarely receive any recognition for good work.
- USPS workers say their supervisors do not care for them as people.
- USPS workers do not feel their job is important.
- USPS workers feel that they lack opportunities to learn and grow.
- USPS workers feel that their fellow employees are not committed to doing quality work.

The following are the results to the actual questions. **Remember the 1st percentile is the absolute worst...**

Question 0: How satisfied are you with the Postal Service as a place to work? — **2nd Percentile**

Question 1: I know what is expected of me at work. — **16th Percentile**

Question 2: I have the materials and equipment I need to do my work right. — **3rd Percentile**

Question 3: At work, I have the opportunity to do what I do best every day. — **7th Percentile**

Question 4: In the last seven days, I have received recognition or praise for doing good work. — **1st Percentile**

Question 5: My supervisor, or someone at work, seems to care about me as a person. — **1st Percentile**

Question 6: There is someone at work who encourages my development. — **1st Percentile**

Question 7: At work, my opinions seem to count. — **1st Percentile**

Question 8: The mission or purpose of my company makes me feel my job is important. — **1st Percentile**

Question 9: My fellow employees are committed to doing quality work. — **1st Percentile**

Question 10: I have a best friend at work. — **1st Percentile**

Question 11: In the last six months, someone at work has talked to me about my progress. — **1st Percentile**

Question 12: This last year, I have had opportunities at work to learn and grow. — **1st Percentile**

A spokesperson for USPS stated, “Clearly, there is much room for improvement.” **You think????**

Adapted from an article courtesy of the Oklahoma City, Oklahoma June 2016 NALC Branch 458 *Sooner Script*

“OuT tHeRe”





from

Kim Gerdes

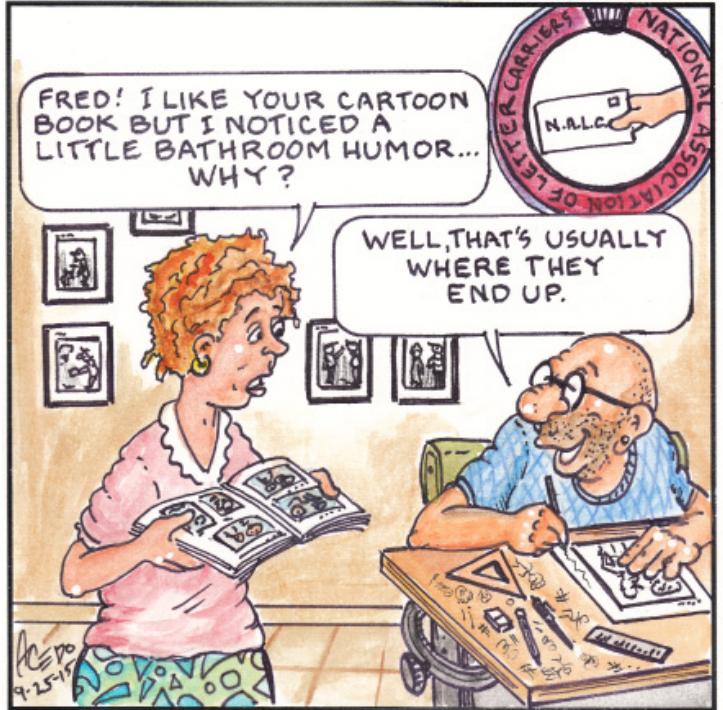
Recording Secretary

We hope you consider ordering a Fred Acedo **Out tHeRe** cartoon book!!

Over 130 pages of cartoons featuring our Letter Carrier world can now be yours for an amazingly low cost!!

To make life simple, request as many copies as you want by clipping the form at the bottom of the page and returning it & payment via USPS mail to Branch 782.

"OuT tHeRe"



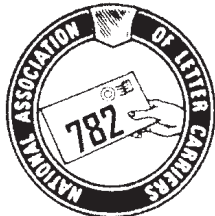
You can also order by contacting me via e-mail at "krgerdes91@hotmail.com". Or, you can call me at the phone number on the bottom of this page. The book and projected shipping costs are provided below. You can even share *your* work life with family and friends with this book as a Christmas gift...

Finally, I want to present you with another example of Fred's work. Enjoy!

Dear Kim Gerdes, NALC Branch 782 Recording Secretary

Please send me _____ **Out tHeRe** book (s)! I know people who will love them!

Name and address for shipping: _____



One book is **\$7**. Two books cost **\$10**. (Postage 1 - 4 books is \$6.45. 4 - 7 books cost \$6.80..) We ship via USPS Priority Mail Flat Rate box. (For larger orders, these are still the best rates.)

NALC Branch 782 ● 2628 F Street ● Bakersfield, California ● 93301 ● (661) 834-2059

We think that the dogs inhabit our world. Actually, we are in their world. And? We ALL live in Fred Acedo's world...

Out tHeRe

OUT THERE



Out tHeRe



"Out tHeRe"



"Out tHeRe"



"Out tHeRe"



"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”



DO NOT put yourself in danger from excessive heat and sun

NALC urges Letter Carriers to learn about heat safety and pay close attention to the warning signs of overexposure to the sun and heat. Here are key pieces of advice:

☞ Hydrate before, during and after work. Prevention is important, so make sure to maintain good hydration by drinking at least 8 ounces of water every 20 minutes.

- ☞ Utilize shade to stay cool. When possible, use shaded areas to stay out of direct sunlight.
- ☞ Know the signs of heat stress. You should understand what heat stress is, and how it can affect your health and safety.

Here are some things to look out for:

- ☞ Hot, dry skin or profuse sweating
- ☞ Headache
- ☞ Confusion or dizziness
- ☞ Nausea
- ☞ Muscle cramps
- ☞ Weakness or fatigue
- ☞ Rash

Finally, it's important to notify your supervisor or call 911 if you're experiencing signs of heat-related illnesses.

Go to the Safety and Health page on the NALC website (<https://www.nalc.org/workplace-issues/safety>) for more on how to prepare for extreme heat and sun.

“Letter Carriers need to remember to respond appropriately to the weather and immediately notify their supervisor if you feel that you are experiencing heat-stress symptoms or other weather-related issues,” NALC President Fredric Rolando said.

Please contact Director Peralta if you have ideas, questions or concerns related to Letter Carrier safety and health:

NALC Director of Safety and Health
Manuel L. Peralta Jr.
 100 Indiana Ave. NW
 Washington, DC 20001
 202-662-2831 | peralta@nalc.org

Source: NALC Website NALC.ORG



National Association of Letter Carriers

July 2, 2015

Fredric V. Rolando
President

To: NBA Offices

100 Indiana Ave., NW
Washington, DC
20001-2144
202.393.4695
www.nalc.org

Subject: Heat Safety and M#1860

In the last few weeks the NALC has been asked a number of questions relating to M#01860 and its application outside of the Independence, MO Post Office. The following background information is relevant to addressing the questions as posed. Further, at the conclusion of this document you will find our recommendations as to how to handle any issue you confront where management is not protecting our letter carriers from dangers of extreme heat.

Death of John Watzlawick

On July 24, 2012, John Watzlawick, a letter carrier employed at the Independence, MO Post Office died on duty. The Medical Examiner determined that the death was caused by Hyperthermia, noting that his body temperature was 108° at the time he was admitted into the hospital.

OSHA Issues a Citation

On December 12, 2012, the Occupational Safety and Health Administration (OSHA) issued Citation# 538158 to the USPS labeled as Willful, finding that the USPS violated the “General Duty Clause” of the Occupational Safety and Health Act of 1970 (OSH Act), which requires an employer to furnish employment and a place of employment which are free from recognized hazards that cause or are likely to cause death or serious physical harm to employees.

The Citation listed hazard abatement recommendations and issued a \$70,000.00 proposed penalty for the employer’s failure to protect John Watzlawick and others from the known hazard of heat.

from the
editor-guy:

There are five more pages in this letter which deal with the how the USPS disputed this ruling and how it was ultimately deemed enforceable. Go to <https://www.nalc.org/workplace-issues/body/2015-07-02-MLP-to-NBAs-on-Heat-Safety.pdf>

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The opinions expressed in this publication are those of the writer and are not necessarily those of the publication staff or of the Officers of the Branch.

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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www.782nalc.com**

Rick Plummer, Webmaster



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 Bakersfield, California

FORWARDING SERVICE REQUESTED

A north-of-the-river neighborhood mourns the death of Dirty Harry*

It was three years ago when veteran Letter Carrier Yolanda Agregano met a scruffy little homeless dog on her U.S. Postal Service delivery route in Oildale.

She quickly named him Dirty Harry — for obvious reasons — and her new, four-legged friend began walking Agregano's route with her. *From the first house to the last.*

Over the years, she and friends in the animal rescue community tried to capture Harry so she could take him home to live with her, to give him a bath, a haircut and a lifetime of love. But it was not to be.

Harry, she said, had likely been abused, and capturing him proved to be nearly impossible. Nevertheless the little, tangle-haired dog loved Agregano and every day without fail he met her at the beginning of her route, and stayed with her to the last.

Eventually the pair became something of an Oildale legend, bringing smiles to the faces of countless residents.

Despite their friendship, Harry never let Agregano touch him — until last Thursday when he was hit by a car while trying to cross North Chester Avenue. Agregano, who had stopped

by Steven Mayer
The Bakersfield Californian

for lunch, heard about it through a phone call from a fellow Carrier, and in a panic, reached the scene

Continued on pages 14 - 15...

"OuT tHeRe"

