

National Association of Letter Carriers

Branch 782

E.A. Baker Union Update



ARVIN
DELANO
MOJAVE

TEHACHAPI

AVENAL
EDWARDS AFB
RIDGECREST

TRONA

BAKERSFIELD
LAMONT
SHAFTER

WASCO

BORON
McFARLAND
TAFT



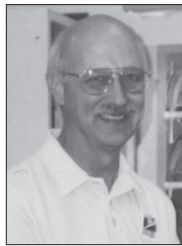
CHARTERED FEBRUARY 25, 1901

VOLUME LXXX NUMBER 1

JANUARY 2008

at the

Mike:



As the year begins,
two members of
Branch 782 are
starting new careers:
Retirement!

Congratulations to
Dole Court's Ben
Arabe and Hillcrest's
Gilbert Ochoa! We all
wish them both long
lives and the best
health possible!

OUT THERE



Contribute to
colcpe
or else...

Minutes of the December 2007 General Meeting

The December 18, 2007 meeting of Branch 782 was called to order by President, Mike Towery, at 7:30 p.m. at the Branch office, Bakersfield. The flag salute was led by Sgt. At Arms, Jerry Patterson. All members of the Executive Board were present. The Stewards from 01, 04, 05, 06, 08, 09, Delano, McFarland, Shafter and Wasco were present. Also present was Newsletter Editor, Basil Zuniga, Asst. Editor, Jason Munoz, OWCP Representative, Rick Gerdes, Safety and Health Rep., Danny Blair and Frank Martinez of the Social and Recreation Committee. The minutes of the November 27, 2007 meeting were read and accepted with no additions or corrections.

APPLICATION FOR MEMBERSHIP: Applications were received from Yuri Garcia, Christopher Mesa, Manuel Ramirez and Jasvir Sangha.

REPORTS OF STANDING AND SPECIAL COMMITTEES: Frank Martinez reported that there are still tickets available for the Holiday Dinner Dance.

UNFINISHED BUSINESS: Jerry Patterson made a motion that the branch spend \$50.00 on the prizes for the Bowling Tournament. Seconded by Anita Holderman and passed.

NEW BUSINESS: Molly Biggar contacted another electrician regarding the lights on the outside of the building. We are waiting for their bid. Molly Biggar made a motion that the branch send 15 delegates to the State Convention and 9 delegates to the National Convention. Seconded by Diana Chavez and passed. Mark Ramirez discussed having a conference desk built to replace the tables the Executive Board is currently using. He explained the cost and that it would be made from oak. Mark made a motion to have the desk built at a cost of \$3476.19 and that the money be transferred from the rental account. The motion was seconded by Jerry Patterson and passed.

GOOD OF THE ASSOCIATION: Darryl Holderman provided a green Christmas tree for the branch. Pam Smith reported that there was a problem with members exceeding the COLCPE donation limit by purchasing tickets to the 50/50 COLCPE drawing. It was suggested that

the drawing be changed to benefit MDA. There was no objection to the change. Mike Towery thanked Mark Ramirez for shampooing the carpets in the office. Mike presented Dan Lujan with a certificate marking his 35 years as a NALC member.

FINANCIAL SECRETARY'S REPORT: Anita Holderman reported that \$13,188.81 was collected for November and December 2007.

FINANCIAL SECRETARY'S REPORT: Molly Biggar reported;

Beginning Balance	\$51,884.11
Dues and Income	\$12,067.58
Interest Income	\$ 10.78
Total Balance	\$63,962.47
Total Expenses	\$28,639.67
Ending Balance	\$35,322.80

The 50/50 MDA Drawing was won by Devin Patterson. The \$500.00 Drawing would have been won by Rick Ragle who was not present.

There were 41 member present.

The meeting adjourned at 7:54 p.m.

Respectfully Submitted,
KIM GERDES
Branch 782 Recording Secretary

OUT THERE



Flexible Spending Account (FSA)

by Jean Faw, Branch 825 Shop Steward
Elmhurst, Illinois

WHY HAVE A FSA?

A Flexible Spending Account (FSA) allows employees to set aside pre-tax dollars for health care and dependent care expenses. If you can reasonably estimate your medical expenses, this benefit can mean more money in your pockets.

Many people shy away from using FSA's because they don't understand them. They're actually pretty simple. You estimate how much money you will spend for health care, dependent care, or both. Then, using PostalEase, you indicate the amounts you want withheld from your paycheck. The total amount of funds you set aside will be divided by 26 and that amount will be deducted from your paycheck, prior to any taxes being paid.

There is a financial advantage to setting aside pre-tax dollars for health and dependent care expenses. If you are in the 28% tax bracket, as many of us are, in addition to that 28% of Federal tax, you also pay around 4% of State taxes, and 7.65% of FICA, which adds up to a total tax liability of approximately 40%. If you have \$2000 of combined health and dependent care expenses, contributing to an FSA could mean a savings of \$800 – money that never leaves your pocket.

Here's an example:

No FSA Account - \$2000 Health &/or Dependent Expenses

Income	\$50,000
Total Tax Rate	40%
Medical Expenses	\$2000
Net Income	\$28,000

FSA Account - \$2000 Health &/or Dependent Expenses

Income	\$50,000
Total Tax Rate	40%
Medical Expenses	\$2000
Net Income	\$28,800

Net Savings by using an FSA - \$800

Let's say, instead of utilizing the FSA program, you itemized your deductions on your federal tax return. Under the sce-

nario above, you would likely not have been able to deduct these expenses, because you would not have met the required threshold of 7.5% of Adjusted Gross Income (AGI). Even if you made the threshold, only those expenses over and above the 7.5% of AGI would have been able to be deducted. Unless you pay a lot in mortgage interest, and have deductions that exceed the standard deduction, you can save money with an FSA.

Health Care Expenses

Not all health care expenses are eligible for reimbursement from a FSA. The general rule is, if it is for cosmetic purposes, it's not eligible. However, items such as nicotine gum and patches, aspirin and other over-the-counter pain relievers, and many other over-the-counter drugs are. FSA's can also be used to cover expenses as large as Laser eye surgery/Lasik/Radial Keratotomy, and orthodontia, or things as small as bandages and cold medicines.

The only requirement is that you must provide an itemized register receipt (handwritten receipts are unacceptable). A complete list of FSA eligible expenses is available on their website at www.myuhc.com or you can call 800-842-2026 with questions about eligible items.

Medical FSAs are "pre-funded" by the USPS: The entire amount you set aside is available for your use at the beginning of the plan year, even though you only contribute to the FSA in small increments throughout the year.

Dependent Care Expenses

If you are the parent of a child in daycare, or if you have a parent in elder care, you also can benefit from setting aside money in an FSA. You will need your dependent care provider to give you a signed receipt with their name, address and Social Security (or Tax ID) number, OR, they can provide that information on the FSA claim form. Dependent care FSA's are capped at \$5000 by the Federal Government. This \$5000 limit is per married couple – if you are unmarried, both parents can set aside \$5000. There are a couple of catches if you are married. The first one is that BOTH spouses must earn income to take advantage of the dependent care FSA,

unless the spouse who doesn't earn income is disabled, or a student. And, if one spouse earns less than \$5000, the benefit is limited to what that spouse earns.

Use It or Lose It

According to the IRS's "use it or lose it" rule, if you do not use all the money in your FSA for expenses incurred during the plan year, you will forfeit the unused balance. Your unused balance cannot be carried over into the next year. However, if you are like most FSA plan members, you will use all of the money in your account. And even if you leave some behind, your tax savings may outweigh the loss.

With healthcare FSAs, you can avoid this by making some year-end purchases of over-the-counter medicines, or, if you have quite a bit left, buying new glasses or contact lenses.

Dependent care FSAs are a different animal. If you don't have enough expenses, you most likely will forfeit the excess funds.

Grace Period

Both healthcare and dependent care FSAs have a "grace period" extending into the next year, to prevent you from having to forfeit monies in your FSA account. Currently the Postal Service has negotiated a three month extension for filing the previous year's benefits. This means, if you had an FSA in 2007, you could submit claims for 2007 expenses until March 31st, 2008. In addition, if you had funds left over from 2007, but had expenses from 2008, you could submit those until March 31st, 2008, and use your 2007 funds to cover them. The grace period for 2008 FSAs will expire on March 31, 2009.

The deadline for signing up for a 2008 FSA is December 29, 2007. You can access the FSA sign up through PostalEase at the LiteBlue website (www.liteblue.usps.gov) or by calling 1-877-477-3273. You will need your employee ID number and PIN. If you have any questions about FSAs, call United Healthcare at 1-800-842-2026 or the branch office.

With a little planning, FSAs can save you money. All it takes is a little time and effort to estimate your expenses.

2008 NALC HBP Info

NALC Health Benefit Plan	1-888-636-6252
*Hospital Pre-Certification	1-877-220-6252
*** Mental & Substance Precert.	1-877-468-1016
Drug Prescription Retail	1-800-933-6252
CareMark Hearing Impaired	1-800-238-1217
*** CareMark Specialty Pharmacy	1-800-237-2767
*** Durable Medical Eqpt.	1-888-636-6252
CareMark Specialty Pharmacy	1-800-237-2767
Durable Medical Equipment	1-888-636-6252
Nurse Assistant (24/7)	1-877-220-6252
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
Quest Diagnostics (Lab Services)	1-877-220-6252
Quit Power (Smoking Cessation)	1-877-784-8797
CIGNA Health Rewards (Discounts)	1-800-870-3470
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	1-800-7721213

* Failure to pre-certify will result in a \$500 reduction in benefits paid by the Plan. Must notify the Plan prior to hospital admission with doctor name and dates. ** Mail order drug prescription program long term (maintenance drugs) 60 day supply: \$8 generic, \$24 name brand; 90 day supply: \$12 generic, \$35 name brand. Retail Pharmacy, you pay 25% . MEDICARE 60 day supply: \$7 generic, \$20 name brand; 90 day supply: \$10 generic, \$30 name brand. Network Retail Pharmacy you pay 15% of the cost of the prescription. Prior approval required for some drugs. Must call the Plan. *** **Prior Approval Required.** **** Asthma and Diabetes.



**Branch 782
Health Benefit
Representative**

**Mark
Ramirez**

**(661)
834-5011**

NALC Prescription Drug Program
P.O. Box 94465
Palatine, IL 60094-4465

Out of Network Pharmacy Claim
NALC Drug Prescription Program
P.O. Box 52196
Phoenix, AZ 85012-2196

United Behavioral Health
P.O. Box 30755
Salt Lake City, UT 84130-0755
1-877-468-1016

NALC Health Benefit Plan
20547 Waverly Court
Ashburn, VA 20149

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

Preferred Provider (PPO)
Deductible
\$250 Individual
\$500 Self & Family
Per Calendar Year

Contact Information

Center for Disease Control	http://www.cdc.gov
National Library of Medicine	http://www.nlm.nih.gov
American Public Health Assoc.	http://www.alpha.org
American Cancer Society	http://www.cancer.org
American Heart Association	http://www.americanheart.org
American Lung Association	http://www.lunusa.org
Diabetes Foundation	http://www.diabetis.org
Muscular Dystrophy Association	http://www.mdausa.org
JAMA Asthma Information Center	http://www.ama.assn.org/special/asthma
Your Personal Health Record	http://www.nalc.org/depart/hbp
National Patient Safety	http://www.npsf.org

HEALTH BENEFIT PLAN



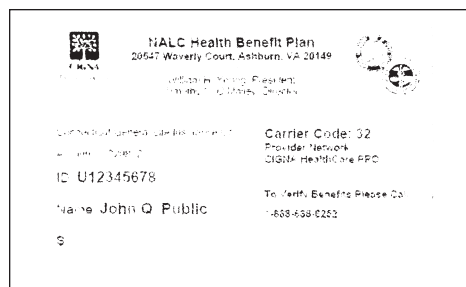
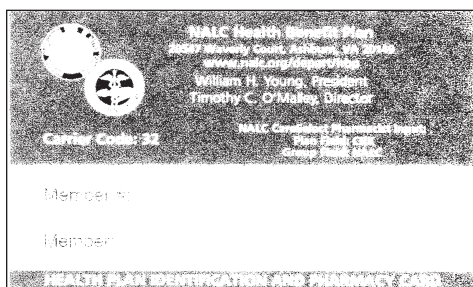
20547 Waverly Court, Ashburn, Virginia 20149 • (703)729-4677 or 1-888-636-NALC (6252)
 William H. Young, President • Timothy C. O'Malley, Director



Dear Plan Member:

Effective January 1, 2008, the NALC Health Benefit Plan has expanded its nationwide PPO provider network and improved provider discounts by selecting the CIGNA HealthCare Shared Administration PPO Network for our members. CIGNA HealthCare replaces the current Coventry Healthcare Hospital and Medical Provider PPO Network.

As a result of our relationship with CIGNA, you will receive two (2) new ID cards. The cards will come in separate mailings. We are also providing a clear wallet size holder you can use to insert both cards and carry with you. Please allow two weeks to receive both sets of your new cards. You should discard your current NALC Health Benefit Plan identification cards on December 31, 2007.



New Cards - New Look! Present your new burgundy NALC Health Benefit Plan identification card along with your new blue CIGNA PPO access card each time you seek medical treatment. Using both cards allows your medical providers to easily identify the Plan's association with the CIGNA PPO network. You will also use your burgundy NALC HBP ID card at all NALC CareSelect pharmacies, and when you seek treatment from mental health/substance abuse providers.

Your blue card is to be used for all medical providers. You have a unique 8-digit identification number that begins with the letter "U".

Under the new CIGNA HealthCare program, you have the same freedom of provider choice that our current PPO program has. The good news is that your provider probably already participates in the CIGNA HealthCare Network. If you do not have Medicare Part A and Part B you should discuss this PPO network change with your current healthcare provider and request they become part of the CIGNA HealthCare PPO network in 2008. This will enable you to be eligible for the Plan's higher PPO benefit.

Sincerely,

Timothy C. O'Malley
 Director



*Celebrate
at a special
Retirement
Party!!*

**Amigos on
District Blvd.**

January 19, 2008

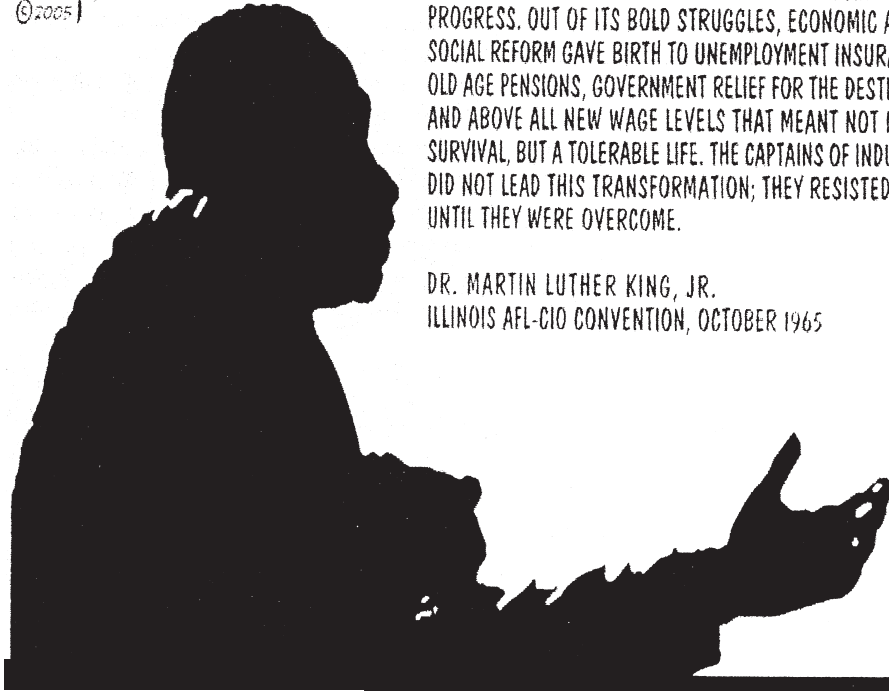
Contact Teresa
at Dole Court
by January 19



*Jovencio
“Ben” Arabe
Retires!!!*



KONOPACKI
©2005



THE LABOR MOVEMENT WAS THE PRINCIPAL FORCE THAT TRANSFORMED MISERY AND DESPAIR INTO HOPE AND PROGRESS. OUT OF ITS BOLD STRUGGLES, ECONOMIC AND SOCIAL REFORM GAVE BIRTH TO UNEMPLOYMENT INSURANCE, OLD AGE PENSIONS, GOVERNMENT RELIEF FOR THE DESTITUTE, AND ABOVE ALL NEW WAGE LEVELS THAT MEANT NOT MERE SURVIVAL, BUT A TOLERABLE LIFE. THE CAPTAINS OF INDUSTRY DID NOT LEAD THIS TRANSFORMATION; THEY RESISTED IT UNTIL THEY WERE OVERCOME.

DR. MARTIN LUTHER KING, JR.
ILLINOIS AFL-CIO CONVENTION, OCTOBER 1965

from the
editor-guy

Become an E-Activist

Sometimes, when I think about my life, I realize that—like every other person—everything I experience boils down to a series of joys and struggles. Professional athletes deal with this every time they compete. Accountants, teachers, doctors, plumbers, mothers and fathers...whatever we do in our daily lives, our lives bounce from event to event. Some things make us smile, others make us cry. We just live our lives and anticipate that one day, we'll get to "that better place" somewhere.

Two people highlighted in this newsletter have recently retired. At the end of this month, Paul Hernandez who works at Hillcrest will also retire. In the future, many others will also decide to hang up those satchels and move on to another phase.

For those of you who might not realize the significance of this, let me give you a little context.

"Retirement" is a relatively recent development for the majority of people who are like me. Unless people had wealth or status (or the ability to take the wealth and status of others), Thoreau alluded to his perception that "The mass of men lead lives of quiet desperation." Essentially, most people worked from dawn to dusk, seven days a week for their whole lives until they couldn't do it anymore. There was no sick leave. There was no annual leave. That's just the way it was. You worked until you couldn't do it anymore and you hoped to God that you had family to take care of you.

The labor movement was an essential part of the dynamic which led to changing this reality. Martin Luther King—who we honor this month—continued this and changed the reality for African-Americans. But it didn't just happen without struggle.

Ultimately, each of us also has an opportunity to do something to make lives better for those who will follow us. As Letter Carriers, we know the type of world that we have to work in. We can each cite instances where people have been abused and have been taken advantage of in our postal system. As we pull into the parking lot driving that new car; or as we complain about the taxes on that new home; or as we daydream about what we're going to do when we "finally" retire from the Postal Service, remember that a big part of your dreams were bought by others... Do your part to help those who will follow you.

BASIL ZUNIGA

GILBERT OCHOA HAS RETIRED!

On December 20th the Hillcrest Station celebrated Gilbert's retirement by having a retirement/Christmas pot luck fit for a king. I'm sure every one at the Hillcrest station will agree the pot luck was one of our very best pot lucks. Our union President, Mike Towery, and our Postmaster J.B. came to say their good bye's to Gilbert and to thank him for his 37 plus years of service. Gilbert started his postal career in 1973 after serving two and one half years in the military. He was a class E5 in the Army, and served our country in Vietnam.

When he started at the Post Office, he was a truck driver for four years at the old Annex. He then was assigned to the 08's, as a PTF Carrier, for two years. Then he found a home at Hillcrest. He had route 615 for nine years, then route 6011 for one year, then route 619 for over twenty-two years. He then ended up on route 621 for about one and a half years—the "peanut route" as we call it.

Gilbert and his wife, Diane, have three daughters: Michele, Jennifer and Noel. Michele has given them four grandchildren (three girls and one boy). Gilbert plans on spending a lot of time with his grandkids and go to all of their sporting events.

When he was on route 619 he knew every one on his route so well after being on it for 22 years. It was a shock to his customers when he left the route because they knew him by name and they also thought of him as part of their family the way we do.

It has only been a few weeks since he left us, and we have all noticed how quiet his side of the room is now. There is no one saying "Where did they get all of this PINCHE MAIL?" And there wasn't a day that went by when he didn't talk about getting his NAL-GAS out of here. Even with all his griping and moaning, I know he had mixed feelings about retiring. We didn't believe he would really retire, because he had put it off for several years, but we all miss him and we wish him the best.



Gilbert Ochoa in the 1970's

Please join us on January 26th at Don Perico's on Oswell for Gilbert's Retirement Dinner. Please contact me at Hillcrest for tickets.

DEBBIE WILLIAMS
Hillcrest Annex

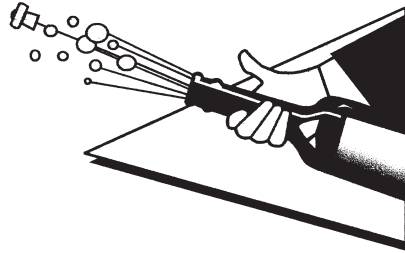


“Where did they get all of this PINCHE MAIL?”



***HAPPY RETIREMENT
GILBERT OCHOA***

***COME JOIN THE CELEBRATION WITH US
ON SAT. JAN. 26TH AT DON PERICO ON OSWELL
PARTY STARTS AT 6:00 DINNER AT 7:00
\$20.00 PER PERSON
AND HALF PRICE DRINK TICKETS AT THE DOOR***



***PLEASE CONTACT DEBBIE AT THE HILLCREST ANNEX
BY JAN. 23RD***

WHY IS DATED MAIL LATE?

Dear Mr. Benavides,

I was reading the October issue of your newsletter, dated October 1, and was pleased to see the article about the charity golf tournament. It sounded like a great event with a nice location, reasonable entry fee and a good cause. Then I realized that the event, scheduled for October 13 had already taken place. I received my newsletter on October 13. I thought how ironic it was that the Postal Service could not even get a newsletter delivered to our own employees in a timely manner. Two weeks late. Hmmm...

Then on October 30, we had a very important standup session about the new security regulations regarding stamped parcels weighing over 13 ounces. I paid great attention, as this was deemed extremely important, and I picked up the required form DDD2 to carry in my satchel at all times. I noticed that the form was dated July 2007, and was told that the regulations went into effect in July. It was of such dire importance, that there was a delay of three months between implementing the program and informing those employees who are most likely to encounter these parcels and customers. Three months...

Today, we had a lengthy stand-up session about the new Voluntary Protection Program (VPP), our state-of-the-art safety program. This program, in conjunction with OSHA, will enable employees to become directly involved in the safety process and will lead to a reduction in accidents and give us an all-around better environment in which to work. Excited about this new opportunity, and eager to see what great new ideas were being developed, I opened the available pamphlet to be dazzled. In the very first sentence I found out that the program was created by OSHA in 1982, twenty-five years ago.

The Postal Service is just now getting on board with this innovative new plan. Twenty-five years...

Two weeks. Three months. Twenty-five years. This explains why a supervisor doesn't even flinch at the practice of delaying mail four or five days beyond the requested delivery date, and makes CFS taking 3 to 10 days to forward first class mail within the same zip code seem like an over-achievement.

When my customers ask why the *New Yorker* magazine, slated for delivery on Thursday, doesn't arrive until Saturday, or why the *Economist*, expected on Saturday, doesn't come until Tuesday, I will apologize and quietly repeat the Postal Service's "new" mantra "Better Late than Never."

Thank you for your time,

A concerned Carrier

This article is courtesy of
Albuquerque, New Mexico
NALC Branch's *El Sol*.

OUT THERE





Branch Officers

E.A. BAKER UNION UPDATE is published monthly by Merged Branch 782 of the National Association of Letter Carriers, AFL-CIO.

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.

Basil Zuniga, Editor-guy
(661) 397-4330
brziii@aol.com

J. Munoz, Assistant Editor
(661) 325-5526

The "S.A.N.E."*
Fred Acedo, Cartoonist
*(Special Assistant Newsletter Editor)
P.O. Box 6532
Bakersfield, CA 93386-6532

Branch Photographer
Jay Eclarinal

**Branch 782
Website**

www.782nalc.com

Rick Plummer

webmaster@www.782nalc.com

President	Mike Towery	(661) 331-9171
Vice-President	Diana Chavez	(661) 872-7345
Recording Secretary	Kim Gerdes	(661) 834-2059
Treasurer	Molly Biggar	(661) 832-0393
Financial Secretary	Anita Holderman	(661) 589-1683
HBP & MBA	Mark Ramirez	(661) 834-5011
Sargeant-at-Arms	Jerry Patterson	(661) 203-9718
Chief Trustee	Darryl Holderman	(661) 589-1683
Trustee	Danny Blair	(661) 397-8107
Trustee	Bill Curtis	(661) 323-1107

NALC Branch 782 Shop Stewards

Avenal (93203)	Vacant	
Arvin (93209)	Vacant	
Delano (93215)	Jerry Patterson	(661) 599-6859
Lamont (93241)	Vacant	
McFarland (93250)	Steve Carter	(661) 325-5526
Shafter (93263)	Jerry Patterson	(661) 599-6859
Taft (93268)	Vacant	
Wasco (93280)	Jerry Patterson	(661) 599-6859
Downtown Station (93301)	Kim Gerdes	(661) 834-2059
Downtown Station Alternate	Vacant	
South Station (93304)	Darryl Holderman	(661) 589-1683
East Bakersfield (93305)	Teresa Ortega	(661) 201-3086
East Bakersfield Alternate	Paul Salazar	(661) 325-5526
Hillcrest Station (93306)	Pam Smith	(661) 325-5526
Brundage Station (93307)	Emma Gonzalez	(661) 325-5526
Dole Court (93308)	Mike Towery	(661) 862-8033
Dole Court Alternate	Debbie Guillet	(661) 325-5526
Stockdale Station (93309)	Randy Courson	(661) 325-5526
Stockdale Station Alternate	John Ortega	(661) 325-5526
Camino Media (93311/13)	Mike Meza	(661) 325-5526
Mojave (93501)	Vacant	
California City (93504)	Paula Hogg	(760) 373-8963
Tehachapi (93561)	Mary Morphis	(661) 822-6614
Trona (93562)	Vacant	
Boron (93516)	Paula Hogg	(760) 373-8963
Ridgecrest (93555)	Lynnell Howell	(760) 371-1039



Brookfield Uniforms

UNION MADE

Featuring Thorogood and Rocky Shoes

JUDE BARNARD

Sales Representative

CALIFORNIA CITY CA

PHONE: (760) 373-3281

National Association of Letter Carriers
"Golden Empire" Merged Branch 782
2628 "F" Street
Bakersfield, California 93301
(661) 325-5526

Non-Profit Organization
U.S. Postage
PAID
Bakersfield, California
Permit Number 32

ADDRESS SERVICE REQUESTED

**General Meeting
Tuesday
January 22, 2008
7:30 p.m.**

**Branch 782 Office
2628 F Street
Bakersfield, CA**

TIME-VALUE MAIL—PLEASE EXPEDITE

"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...