

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



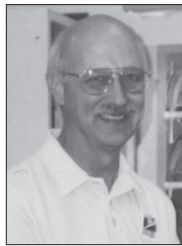
CHARTERED FEBRUARY 25, 1901

VOLUME LXXIX NUMBER 10

OCTOBER 2007

at the

Mike:



This guest article is by Steve Hakias, President of NALC Branch 2008. It is a moving testament in one veterans's personal story.

On Veterans Day we honor those who wore a uniform and served in one of the branches of the armed forces of our country. On Memorial Day we honor those who died while in uniform in defense of their country.

None of our struggles over contractual or pay issues would be possible without having some basic freedoms.

Our ability to improve our lives was made possible by the sacrifice of countless military veterans.

Next month, we will celebrate Veterans Day.

Every Veterans Day is also Memorial Day...

As the war goes on in Iraq there are more and more casualties and Memorial Day takes on a new meaning to some of our younger generation that may have lost the true meaning. For those of us that have been in battle it is more than a day, it has name and a place.

It was the summer of "70" I had just turned 20 and as a gift from Uncle Sam I was assigned to the 199th Light Infantry Brigade. I was a replacement for casualties that were inflicted to my platoon during the Cambodian invasion. A helicopter dropped 5 of us off in elephant grass in the middle of nowhere to join our squad.

That was when I met John Lightsey. The squad leader pointed to John and said, "This FNG is yours. You teach him".

It happened that quickly and so did our friendship. It turned out John was from a place called Odum, Georgia and grew up on a farm. He would tell me about the times he would have drinking moonshine and meeting girls after church and what a happy life he had back

Continued on next page...

home. He chewed tobacco he told me to prevent getting worms.

If there ever was a definition of a good old boy, Lightsey sure fit it. Every night after setting up our "hootches" Lightsey would read from the Bible he carried with him.

We all had an assignment in our squad and mine was to carry ammunition for the 60 caliber machine gun. Johns was to walk point. As point man you walk ahead of everyone and make sure everything is safe before waving everyone else to follow you. It would make anyone nervous. On the other hand carrying this can of ammo around was no picnic. I cannot tell you how many times I felt I could not walk another step carrying around all my gear and that damn can of ammo.

Well, one night after we set up John said to me Steve I've got 10 months in country and I'm getting short. I got a bad feeling. Would you consider switching places with me?

Hell, it was like I hit the Viet Nam lotto! I told him no problem.. He was doing me a great favor.

We had been out in the field for quite awhile when we got orders to come in. We were going to a gravy assignment as security guards at a Fire Support Base. I hit the lotto again!

No more walking through the jungle no more walking point, no more worrying about booby traps. I'd died and gone to heaven.

John was ecstatic. When you get down to 2 months before you go back home all kinds of things go through your brain.

The next 2 nights were great, one of the guys received Jiffy Pop from home and we heated up some C4 and the pop corn was poppin'.

Lightsey and I built ourselves a little hootch with some sandbags and our ponchos.

On the third night it had gotten dark so I went into the hootch and went to sleep. John was going to stay up awhile. At about midnight John had grabbed me by the shirt and was shaking me and screamed, "They are coming in the wire!"

With that, I grabbed my M16 and bandoleers of ammo and ran out. We were 20 steps from the hootch when a mortar round blew it to kingdom come. John had saved my life.

The blast knocked us both on our ass but we were OK. We got up and saw the NVA coming through the wire and ran towards them. That's when the second mortar round hit.

I looked over to see John laying on his back with a stomach wound. It was real bad. He was calling for a medic but we were all pinned down. Nobody could get to him. It

seemed like an eternity as he kept calling for help. I have a real hard time with that even till this day.

John Lightsey went to heaven that night and everyday since has been memorial day for me and the memories of my friend.

I would ask that if you find yourselves saying a prayer for Memorial Day please add John to your prayer, I owe my life to him.

God Bless.

STEVE HAKIAS
President, NALC Branch 2008



**OFFICIAL NOTICE
OF NOMINATION AND ELECTION OF NALC
"GOLDEN EMPIRE" BRANCH 782 DELEGATES
TO THE 2008 NATIONAL AND STATE
CONVENTIONS**

ELECTION



The election will be conducted by secret ballot at the regular meeting on November 27, 2007 at 7:30 P.M. at the Branch 782 Union Office, 2628 "F" Street, Bakersfield, California.

Any member who, for any reason, will be unable to vote on November 27, 2007, may obtain absentee ballots by submitting a signed written request to the Election Committee, Golden Empire Branch 782, 2628 "F" Street, Bakersfield, California 93301-1816, at least two weeks before the election. Absentee ballots must be returned to the election Committee by November 26.

Write-in votes are not permitted.

ELIGIBILITY FOR BRANCH FUNDS

Of the delegates from the Bakersfield local area selected to the State or National Convention, the requirements of eligibility for Conventions funds will be; attendance at ten (10) of the twelve (12) regular General Meetings just prior to the State Convention; and then (10) of the twelve (12) regular General Meetings just prior to the National Convention.

Of the delegates selected from the outlying Associate Offices (excess of thirty miles from Bakersfield), the requirements of eligibility for convention funds shall be: attendance at least two (2) meetings (any combination of regular General Meetings and/or Quarterly Area Meetings) in the twelve months just prior to the State and National Conventions

Nominated as delegates to the State Convention were: Darryl Holderman, Basil Zuniga, Brad Smith, Jeff Harrington, Jerry Patterson, Anita Holderman, Pam Smith, Rolando Trevino, Kim Gerdes, Diana Chavez, Debbie Guillet, Molly Biggar, Frank Martinez Sr., Mike Mesa, Teresa Ortega, Paul Salazar, Emma Gonzales, Randy Courson, John Ortega, Bill Curtis, Lynell Howell, Rick Gerdes, Mary Morphis and Jason Munoz.

Nominated as delegates to the National Convention were: Emma Gonzalez, Brad Smith, Darryl Holderman, Basil Zuniga, Anita Holderman, Debbie Guillet, Rolando Trevino, Jeff Harrington, Pam Smith, Jerry Patterson, Lynell Howell, Teresa Ortega, Diana Chavez, Molly Biggar, Frank Martinez Sr., Paul Salazar, Randy Courson, Rick Gerdes, John Ortega and Mike Mesa.

Minutes of the September 2007 General Meeting

The regular meeting of Br. 782 was called to order by President, Mike Towery at 7:30 p.m. on the 25th day of September, 2007 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 were present from 01, 04, 05, 06, 07, 08, 09, Camino Media, Delano, Lamont, McFarland, Shafter and Wasco. Also present was the Newsletter Editor, Basil Zuniga and Emma Gonzales and Frank Martinez of the Social and Recreation Committee. The minutes of the August 21, 2007 meeting were read and accepted with no additions or corrections.

APPLICATION FOR MEMBERSHIP: Applications were received from Kyle Blocker and Jeffrey Honor.

REPORTS OF STANDING AND SPECIAL COMMITTEES: Frank Martinez of the Social and Recreation Committee reported that there are still tickets for the Holiday Dinner Dance on December 29th. Tickets sell for \$25.00 per person with a limit of 2 per employee. Jeff Harrington reported that there are 350 tickets remaining. A carrier from South Station asked the the Committee look into putting juice machines in the break rooms. With the upcoming cold and flu season juice would be a benefit to all employees. Teresa Ortega reported on the picnic. The "cookie lady" will be out of town, she asked for ideas for dessert for the picnic. Teresa Ortega made a motion that the Branch purchase a banner to be used each year for the picnic. The motion was seconded by Basil Zuniga. A discussion was held. Diana Chavez called for the question. A vote was taken and the motion passed. Teresa reminded everyone that the picnic is October 7th from 10 - 6 at Saunders Park.

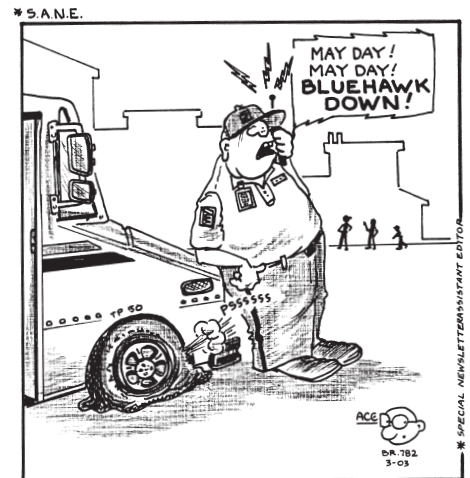


NEW BUSINESS: Mike Towery reported that there will be a Training regarding the new contract Nov. 16 -18 in Las Vegas. Nov 28 - Dec 2 there will be a Rap Session in Los Angeles. Mike Towery opened the nominations for the State Convention. Nominated as delegates to the State Convention were:

Darryl Holderman, Basil Zuniga, Brad-Smith, Jeff Harrington, Jerry Patterson, Anita Holderman, Pam Smith, Rolando Trevino, Kim Gerdes, Diana Chavez, Debbie Guillet, Molly Biggar, Frank Martinez Sr., Mike Mesa, Teresa Ortega, Paul Salazar, Emma Gonzales, Randy Courson, John Ortega, Bill Curtis, Lynell Howell, Rick Gerdes, Mary Morphis and Jason Munoz.

Nominated as delegates to the National Convention were: Emma Gonzalez, Brad Smith, Darryl Holderman, Basil Zuniga, Anita Holderman, Debbie Guillet, Rolando Trevino, Jeff Harrington, Pam Smith, Jerry Patterson, Lynell Howell, Teresa Ortega, Diana Chavez, Molly Biggar, Frank Martinez Sr., Paul Salazar, Randy Courson, Rick Gerdes, John Ortega and Mike Mesa.

GOOD OF THE ASSOCIATION: Mike Towery thanked Anita Holderman and Diana Chavez for the good job they did on the Retirement Dinner. They researched the length of membership for members and presented the members at the dinner with a certificate. Anita reported that there was a good turnout for the dinner, she and Mike Towery presented certificates to members in attendance at the meeting for 25 years of membership. Receiving certificates were Mark Ramirez, Rolando Trevino, Randy Courson, Basil Zuniga, Bill Curtis, Molly Biggar, Jerry Patterson and Frank Martinez. Mike Towery received a certificate for 30 years of membership. Mike Towery reported that Mark Hutchinson is no longer Assistant Newsletter Editor or steward at Downtown Station. He has gone into management. Kim Gerdes will be steward at Downtown Station. He reported that 11 branch members attended a training on the Local Memorandum of Understanding in Chatsworth. Local Negotiations will begin on October 1. Mike reported on the Route Count and Inspections at South and East Bakersfield Stations. South had one route that had an 11 hour street time. Management feels that 1 1-1/2 routes will be taken from South. East Bakersfield only had one route check out to 8



Need Help Fast???

President Mike Towery
Cell Phone: (661) 331-9171

hours and they project 2-3 routes from EB. Route Counts are tentatively set for next spring at Hillcrest and Brundage.

IMPROVEMENT OF THE ASSOCIATION: Mike reported that the Postmaster has agreed to allow station photos. The Branch photographer will go to each station and take the photos. Mike asked each station to make a report. Brundage reported that they will be getting some territory back for the rural routes. East Bakersfield: "It sucks". Dole Court reports that there is a new 204B at the station. Camino Media reported that due to a mistake at Santa Clarita the route adjustments will not go into effect until Oct. 14. Hillcrest reported that Patty Arimendez has returned from Washington DC. Stockdale reports things are pretty quiet, supervisors are trying to capture office time, carriers are taking shortcuts. South reports that they will be getting a new station manager, the route counts are finished and they actually had a decent amount of mail. Mike Towery reported that the contract was ratified. Mike reported that there have been 11 removals in the branch this year. He was in Ridgecrest on a removal. Lynell Howell did an excellent job interviewing witnesses and getting all the information he requested.

FINANCIAL SECRETARY'S REPORT: Anita Holderman reported money collected for August 2007 was \$5,731.69. Money collected for September 2007 was \$6,567.19,

TREASURER'S REPORT: Molly Biggar reported:

Beginning Balance	\$62,079.44
Dues and Income	11,511.09
Interest Income	18.86
Balance	73,609.39
Expenses	10,512.08
Ending Balance	63,097.31

The COLCPE Drawing was won by Al Sikes. The Drawing for \$500.00 would have been won by Gail Grasse Sprague if she had been present. There were 30 members present. The meeting adjourned at 8:27 p.m.

Respectfully Submitted,
KIM GERDES

“ The trade union movement represents the organized economic power of the workers... It is in reality the most potent and the most direct social insurance the workers can establish.



Samuel Gompers

NON-MEMBER LIST May 2007

DOWNTOWN STATION

J. Cruz
D. Pearce
L.M. Lewis

SOUTH STATION *100% Union!!*

EAST BAKERSFIELD *100% Union!!*

HILLCREST R.A. Lister

BRUNDAGE D. Kinglee A. Shultz U. Singh

DOLE COURT S. Webb

STOCKDALE R. Huston

CAMINO MEDIA F. Medina, Jr. D.C. Lopez

ARVIN *100% Union!!*

AVENAL

100% Union!!

BORON

100% Union!!

CALIFORNIA CITY *100% Union!!*

DELANO

C. V. Quebral

EDWARDS

100% Union!!

LAMONT

100% Union!!

McFARLAND

MOJAVE

100% Union!!

RIDGECREST

H. Blanco
G.E. Burgwald
Stan Pierce

SHAFTER

Lori New
May Voights

TAFT

B. W. Krier
A. C. Ramirez

TEHACHAPI *100% Union!!*

TRONA

B. R. Dame
K. K. Treat

WASCO

100% Union!!

Do you know where these carriers work? They are not paying dues!

D. A. Vezasquez,
K.J. Ibarra,
R.G. Campos,
R.L. Rector,
R.A. Day,
J.G. Gonzales,
T.M. Phillips,
K.A. Blocker,
J. E. Fleming,
I. Cedillos Jr.,
K.J. Hughes

Lump-Sum COLA Payment In Checks of October 19 Paychecks to Reflect 1.4 % Wage Boost; Back Pay for Increase Due November 30

NALC President William H. Young announced on September 26 the implementation dates of first-year wage provisions of the 2006-2011 National Agreement, including a 1.4 percent wage increase and lump-sum cost-of-living adjustment cash payment.

The lump sum payment of \$686 for the COLA from November 2006 through May 2007 will be paid in Pay Period 21 and included in Carriers' October 19 paychecks. The 1.4% general wage increase, effective November 25, 2006 will also be implemented in Pay Period 21 and be reflected in active Carriers' paychecks on October 19.

Back pay for active Carriers related to the 1.4% general wage increase, covering the period between November 25, 2006 and the end of Pay Period 20 (September 28), will be paid in regular paychecks on November 30, the pay date for Pay Period 24.

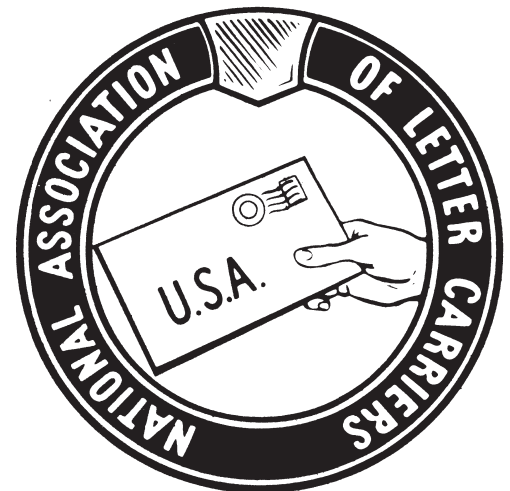
Carriers who retired after November 25, 2006 will be entitled to back pay and a recalculation of their annuity benefits. These payments and adjustments will be made as soon as practicable, but no dates have been set at this time.

Non-probationary Carriers who are in a pay status during Pay Period 20 (September 15-28, 2007) are eligible to receive the lump sum COLA payments.

Active part-time carriers (hourly rate employees) with fewer than 2,000 paid hours over the 26 pay periods ending with Pay Period 20 will receive pro-rata shares of the \$686 lump sum according to the following schedule:

Number of Paid Hours Percent of Lump Sum

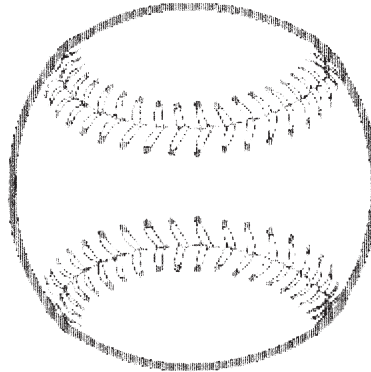
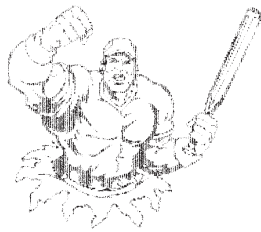
Less than 500	25 percent
500 – Under 1,000	50 percent
1,000 to Under 1,500	75 percent
1,500 or Over	100 percent



The cash payment will not become part of Carriers' basic salaries and no deductions will be made for CSRS or FERS benefits. The cash payments will be subject to federal FICA tax withholding.

President Young also announced that the additional allotment for payroll deductions called for by the contract will become available in Pay Period 24 (November 10-23). The third allotment should make it easier for Carriers to make payroll contributions to COLCPE and boost the NALC's "Gimme 5" campaign.

2nd Annual Double D Tournament Co-Ed



November 9-11
\$300 Fee
\$20 Homerun Derby

Hosted by the Rosales Family

Games Will Be Played In Lamont/Arvin
For Registration Call Roy Rosales 854-5664 & Joaquin Hernandez 213-7635

The Double D Memorial Scholarship Softball Tournament is being held for the second year in memory of Daniella and Diana Rosales—the daughters and only children of fellow NALC brother Roy Rosales, who were tragically killed in a car accident in November of 2005.

The proceeds will go to fund “D & D Rosales Scholarship” which is also available for donations at the Bank of America in Arvin.

So get together and enter a co-ed team or just show your support and come out to cheer and enjoy some good food and family fun. The Rosales family thanks you for your prayers and support as God continues to heal.

MIKE MUNOZ
Branch 782 member and
Double D Softball Tournament “Commish”

2007 NALC HBP Info

NALC Health Benefit Plan	1-888-636-6252
HBP Claims Representative	1-703-729-4677
PPO Claims Payment Inquiry	1-800-548-8454
Nominate Physician for PPO	1-800-622-6252
* Hospital Precertification	1-800-622-6252
** Drug Prescription Program	1-800-933-6252
CareMark Hearing Impaired	1-800-238-1217
CareMark Specialty Pharmacy	1-800-237-2767
Durable Medical Equipment	1-888-636-6252
Flexible Service Option	1-703-729-4677
Double Coverage	1-703-729-4677
Drug Double Coverage	1-800-933-6252
Customer Service Hot Line	1-888-933-6252
Nurse Information Line	1-800-622-6252
CareMark Pharmacist	1-800-282-2229
Federal Information Center	1-800-688-9889
* National Organ Transplants	1-800-622-6252
* Mental Health/Substance Abuse	1-877-468-1016
MEDICARE Phone Option #1	1-800-633-4227
MEDICARE Phone Option #2	1-888-636-6252
MEDICARE Managed Care Plan	1-800-633-4277
OPM Retirement Info Center	1-888-767-6738
*** OPM Specialty Drugs	1-800-237-2767
**** Enhanced Eldercare Services	1-877-468-1016



Branch 782 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 686005
San Antonio, TX 78268-6005

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

* 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. **** Registered Nurse Care Advocate 24 hours, 7 days a week.

Contact Information

Reading the fine print...

This is serious stuff... Beer contains female hormones!
Last month, National University of Lesotho scientists released the results of a recent analysis that revealed the presence of female hormones in beer.

Men should take a concerned look at their beer consumption. The theory is that beer contains female hormones (hops contain phytoestrogens) and that by drinking enough beer, men turn into women.

To test the theory, 100 men drank 8 pints of beer each within a 1-hour period. It was then observed that 100% of the test subjects: 1.. Argued over nothing; 2.. Refused to apologize when obviously wrong; 3.. Gained weight; 4.. Talked excessively without making sense; 5.. Became overly emotional; 6.. Couldn't drive; 7.. Failed to think rationally; 8.. Had to sit down while urinating.

No further testing was considered necessary.

CareMark	1-800-238-1217
First Health	1-800-259-8179
United Behavioral Health	1-800-842-2479
Disease Management Program	1-866-447-6393
Health Care Fraud Hotline	1-202-418-3300
Center for Disease Control	http://www.cdc.gov
NALC/CareMark Site	http://www.HealthTalk.com
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

2008 Open Season: NALC Health Benefits

Tentatively Nov 12th thru Dec 10th

Premiums for our Health Benefit Plan for the 2008 season will reflect a reduction, as many plans will see an increase. Effective January 1, 2008, our former PPO network provider First Health will be changed to CIGNA as our PPO medical network provider for hospitals and physicians for our members.

CIGNA's PPO network will double our members provider choices. CIGNA will consider our members nomination of their present physician to be included in the CIGNA PPO network.



Other changes to the NALC Health Plan's coverage will show a lower out of pocket cost for surgical and anesthesia procedures; No cost for inpatient room and board at a PPO facility; and lower cost for emergency care at a NON-PPO hospital due to an auto accident, concussion or heart attack, and improved catastrophic protection. Another new benefit includes coverage for custom functional foot orthotics.

	Self Only	Self and Family
Active Carriers (biweekly)	\$32.61 (-\$6.19)	\$54.54 (-6.31)
Annuitants (monthly)	\$127.40 (-12.18)	\$247.00 (-10.77)

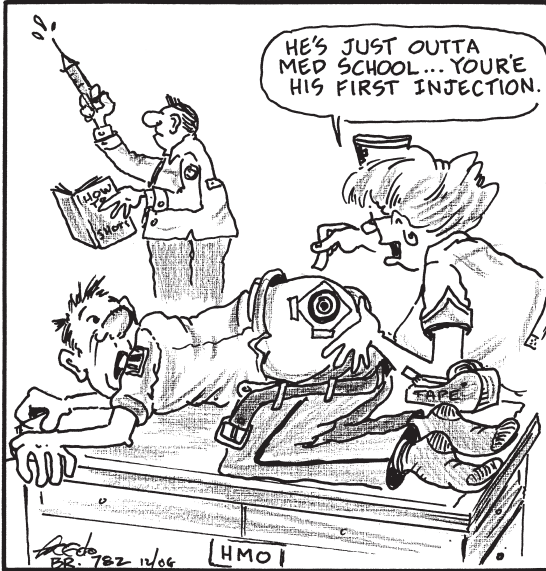
Our NALC Health Plan is owned and administered by our union, and union members, but it's only as **STRONG** as its **MEMBERSHIP**.

Please take an informative look at YOUR Union's Health Plan during Open Season, and make the choice that provides the best coverage for you and your family.

MARK RAMIREZ
Branch 782 NALC Health Benefit Plan Representative

"OUT THERE"

OUT THERE



* S.A.N.E.



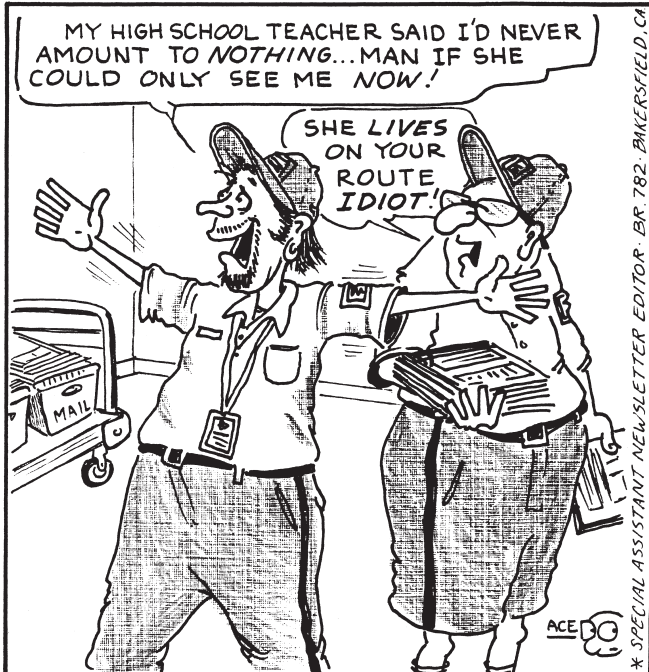
* SPECIAL ASST. NEWSLETTER EDITOR

OUT THERE



IN FRED ACEDO'S WORLD, WE'RE THE STARS...

* S.A.N.E.



OUT THERE



California State Association of Letter Carriers 2008 CARL J. SAXSENMEIER SCHOLARSHIP PROGRAM

The California State Association of Letter Carriers (CSALC) is now accepting applications for the 2008 Carl J. Saxsenmeier Scholarship Program. All applications must be sent to the scholarship committee chair by January 12, 2008. The Chair will send scholarship packets to all applicants by the end of January 2008. Completed packets (no missing items) must be returned to the Chair by April 6, 2008. The scholarships are available to the dependent children or grandchildren of members of NALC Branches within the State of California who have not served in a supervisory capacity in the previous two (2) years from the date of 2008 award announcement. Applicant's parent / grandparent must be a member in good standing of the NALC for at least one year prior to making application. Applicant must be a high school senior when making application. Saxsenmeier Scholarship awards issued in the year of graduation and are not renewable.

All requested information must be received by the Scholarship Chair by April 6, 2008.

Walter Johnson – Saxsenmeier Scholarship Chair
913 E Willow Cr - Hanford, CA 93230
559-583-0534

Saxsenmeier Scholarship Application (Please Print)

Applicant's Name _____

NALC Member Name _____

Home Address _____

City / State / Zip _____

Home Telephone _____

Cell / Fax _____

Email Address _____

Applicant's Signature _____

NALC Member Signature _____ Relationship to Applicant _____

Local NALC Branch Officer Signature required for verification of member in good standing:

NALC Branch Officer Signature _____ Title _____

Branch Officer Printed Name _____

Branch Number _____ Branch City _____ Date _____

On the Road

by Brian Dupuis,
NALC Branch 825

As I am approaching my retirement from the Postal Service, I am becoming aware of some of the misconceptions and pitfalls of the path I have traveled; and, I hope to inform you so that—hopefully— you may travel a smoother path.

I also wish at the onset to issue a disclaimer to please not hold me or Branch #825 liable for the facts and opinions which I will write. Please take them for what they are worth and verify or confirm them. Make well-informed decisions. I do not want your path to financial security more difficult.

First: the wisest advice I have given as a steward and branch officer during my 34 years of service was to participate as much as possible in the Thrift Savings Plan. I originally gave that advice to the new FERS employees. Eventually I came around to the realization of what a great investment vehicle it was for Civil Service people too. In fact, had I participated ten years earlier I would have given us (Carol & I) a viable option to have already retired.

It may be wise for Civil Service employees to contribute but it is absolutely foolish for FERS employees to not at least get all matching funds. I would ask that if you don't want the \$1,000+ available each year than find a way to accept it and give it to someone who will appreciate it (my cell phone is available through the branch office!). Or give it to a charitable organization.

Any well managed Individual Retirement Account is great idea and many will offer options not available through the TSP but at approx. \$4 per year for each \$10,000 in your account I feel very safe in saying the TSP gives you an unbeatable bang for your bucks.

As of 2007, the only limits as to how much you can contribute into the TSP are those set by the Internal Revenue Service which is \$15,500 maximum in total taxdeferred accounts for year 2007. If you will be 50 or older during 2007 you can contribute a total up to \$20,500. For those of us fortunate (or thrifty) enough not to be living paycheck to paycheck, being able to put a good size chunk of money into our 401k's will likely reduce our overall taxation since it reduces and trades our "top" rate now for the rate of tax we will be paying on income in our withdrawal years (usually less). The same goes for us "smaller chunk" people but to a lesser degree.

Second: the most foolish thing I did was to take out two loans from my TSP account. I was fooled by thinking that the low APR interest late made it a good loan.

Without understanding that ***I was paying back the loan in after-tax dollars***, it also cost us the % of our actual tax rate (for most Letter Carriers it is between 10% - 20% federal and 3% state). Adding that to even a 5% APR loan makes for an unwise source of borrowing—notwithstanding that I also gave up whatever earnings (or losses) the borrowed amount would have earned (or less likely - lost).

I would reread what I just explained several times to fully grasp the concept of paying back in after-tax dollars if you are or may be considering a TSP loan. I had read such a warning myself but didn't "get it"...

Third: A wise thing I did was to utilize every year the Flexible Spending Account was available. The saving of several hundred \$ each year was worth the time involved. I will leave the explanation of the use of the account to others.

Credit that the Civil Service Retirement System gives for unused sick leave is interesting when you compare the benefit.

Six months of sick leave used while unable to work currently translates to 1/2 year of annual salary - an immediate benefit of approximately \$24,500 for top seniority Carriers. The 1% increase in the same Carrier's annual annuity who retired with an additional six months of sick leave translates into approximately \$40 difference in the Carrier's monthly annuity check.

At \$480 a year, the Carrier would need to live to collect approximately 51 years of annuity checks (at today's value) to equal the benefit of using the sick leave...

So, as the adage goes "use it - don't abuse it".

Conversely, 13 weeks of saved annual leave provides a 1/4 year lump sum payment (about \$12,250 gross) upon retirement; whereas, using the leave to expand the Carrier's term of service translates into .5% extra for their annual annuity or approximately \$20 each month—again taking some 51 years of annuity checks to obtain an equal benefit...

Each Carrier nearing retirement will do well to determine their future health and life (FEGLI) insurance needs well before their actual retirement date. Many of us are not aware of our present & future insurance benefits available as well as its present and future cost. The term life insurance that began as an inexpensive benefit becomes more costly as we age - a rough rule of thumb is that it will double in cost every 5 years at your 5 year age anniversary. (40; 45; 50; 55; 60).

The prudent ways to reduce your coverage so that you get the best level and value of coverage appears to be an art in itself. I recommend both outside and inside (Postal Service Benefit Reps) advice. But, fully digest both before

making what may be an irreversible decision. This may well be the most nuanced decision for many of us retirees. Some of the life insurance is provided at no cost during the period in which it is under reduction. Understanding the reductions options would be challenging to a college math major.

And are you aware that the Basic Benefit allows for "living benefits" if you become terminally ill? How about assignment of your benefits or conversion to an individual policy rights?

I think I'm going to lie down for a while—it's pretty overwhelming (and my dad sold insurance for Prudential so I may be more acquainted with the ins & outs than most).

If this sounds complicated it's because it is.

So it's not too early to start getting acquainted with your future benefits and areas of concern and join your Union Brothers & Sisters in working for fairness and equity in an area such as insurance premium conversion—which currently makes the dollars you spend on health insurance premiums not taxable—until you retire (what the hell is that all about?).

(Editors Note: Brian Dupuis is a member of Branch 825's legislative committee & delegate to Northeastern Illinois Federation of Labor (NIFL) AFL-CIO)

This article is courtesy of *The Branch 825 Newsletter*. Branch 825 represents 74 merged cities in Illinois. This particular article originally appeared in the July/August 2007 issue.



...the most foolish thing I did was to take out two loans from my TSP account. I was fooled by thinking that the low APR interest rate made it a good loan.

from the
editor-guy

“Howyohmomnem?”

Sam Walker retired recently. Many of you didn't know Sam because (dealing with an injured knee) he had been unable to carry for quite some time. He had worked in a variety of administrative positions at the GMF and finally decided to retire for a second time.

A retired military veteran Sam had many stories that he could have told.

But, Sam was also a veteran of America's "Silent Service"—he was a Submariner. Details of many of the missions he was involved in are still classified...and probably will be for many, many years to come

But, he could tell you about a Shell-back, a Bluenose, a Plank Owner, Georgia Street and Magsaysay drive and the Horse & Crow.

His vivid first hand memories might not make it into a Martha Stewart travelogue, but he doesn't really care because he also knew about places like Fremantle, Rota, LaMadd, Chinae, Mattaya, Sasebo and Subic.

In fact, Sam used to often say that his last bad day was the day before he enlisted in the U.S. Navy.

Those of you who were in the military might appreciate this next fact about Sam. He is a retired E-9.

I was e-mailed some pictures of Sam's last day in the Postal Service. Unfortunately, I wasn't able to do much to improve the quality of what I could print in this newsletter.

Maybe you've heard that a picture is worth a thousand words? Well, what I've written isn't close to even being a picture. But, hopefully, you've gotten a little insight into Sam.

I hope that he will enjoy this second retirement. (In fact, one of the first things that he did after retirement was go on a cruise with a few friends of his from the USPS.)

The picture below was submitted by a friend of Branch 782 Trustee Danny Blair. She had recently been in Washington, DC and had made a visit to the Post Office museum.

We are all a part of a bigger picture in this country of ours. When we begin this job, most of us have no idea of the context of what went on before. We deal with our daily tasks and try to survive to come back the next day.

Sam did that until he finally retired.

Reflecting on Sam made me realize just how many different personalities and histories make up the workforce in the Postal Service.

Think about those folks that you stand next to each and every day you are at work.

Many have military experience. Many are married. Others are looking for a spouse... and if you look around, some of those who are married actually married a co-worker after they started working here.

Many are second and even third generation

postal employees. Some have degrees (I even know one veteran Carrier who is trying to pass the Bar Exam) and others barely graduated from high school. There are few ex-cops and people who used to work in banks, or auto dealerships.

And, for a few, this is the first job that they have ever had.

Generally speaking, most of us who work at our units pretty much grew up locally; however, that isn't always the case.

A lot of folks have transferred in.

It's always interesting to listen to them tell about how they used to do things at their old units.

Sometimes, we think that the Post Office is the same all over the place. There are differences.

In the "smaller" sense this is evident even in one city like Bakersfield.

Think about the types of deliveries made by Carriers in different zip codes. Some units are primarily park-and-loop. Other stations are high-volume NDCBU deliveries. Some units deliver to older, established areas where there is no "growth" whereas others are in an ever expanding construction area.

In the "larger" sense, it is especially true. Where I work I never have to anticipate blizzards, hurricanes, cyclones. I don't have the type of humidity that Carriers deal with in Florida or Puerto Rico.

Although everyone that I work with drives to work, that isn't the case everywhere. In some cities, no one drives to work. Public transportation (bus, subway, metro, etc.) is what gets everyone to that line to get ready to "swipe on the clock".

And that leads me to the title of this article. One of my five sons was in Taladega, AL recently. This is how they say "What's Up?" in Alabama.

BASIL ZUNIGA





Branch Officers

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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).

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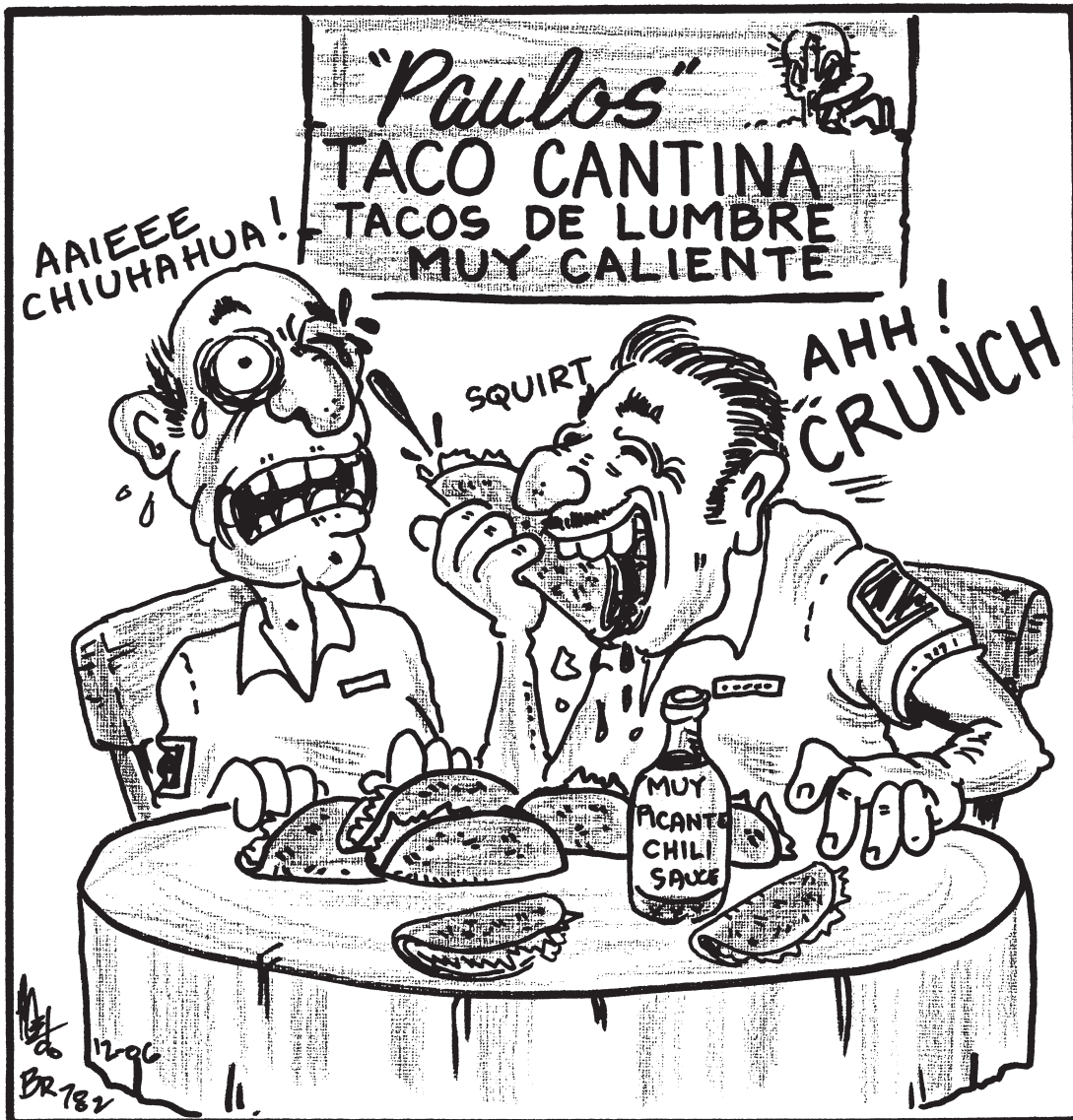
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