



# Tampa Letter Carrier

Volume 7 - Issue 11

A.R. "Tony" Huerta - NALC Branch 599

Tampa, Florida

November 2008

## President's Report

by Jim Good

President - Branch 599



### A Changing Postal Service

It may sound like a pretty worn out statement, but it's never been so true. The Postal Service is in a state of constant change. From the beginnings of postal technology, with the "buttons" placed in collection boxes to track the time of day that they were emptied, to the MSP scan points put in mailboxes and businesses at the beginning and end of streets, changes in the way that mail is delivered and tracked are becoming increasingly more evident. Delivery Point Sequenced letters have reached a goal of 95% (which was supposed to be attained in 1995). Flat mail is counted and sorted directly to carriers and will very soon be sorted by Flat Sequencing Machinery, at which time letter carriers will be working in the office for around 1/2 hour per day and spend the rest of their tour on the street delivering the mail. Compared to the "good old days", when we cased around eight to ten feet of letters and six to eight feet of flats each day, the duties of a letter carrier don't even resemble the job description of those in the past. The union, at both the local and the national level, has been predicting these changes for a number of years. Now these changes are upon us.

What we didn't expect, at least not to the magnitude that has come about, is the tremendous drop in the volume of mail. Especially caseable first class and priority mail. I know that every single letter carrier in Tampa, and the

other Associate Offices represented by Branch 599, has heard the "gloom and doom" stories told at the floor/safety talks given by upper level management. "Your job is in jeopardy, the Postal Service is losing Billions of dollars, we need you to step up and be more productive, etc, etc, etc." Well guess what, they're right. The Postal Service is losing money because volume is down. It only makes sense that if the money coming into the system is shrinking and the number of deliveries is staying the same or growing the profit is going to disappear. And yes, it is rumored that the Postal Service may, for the first time in history, have to lay off a percentage of its workforce. But I don't believe for a minute that any letter carriers will be a victim of these rumored lay offs. Article 12 of the National Agreement was written to protect postal employees from lay offs by withholding positions (residual vacancies; jobs that have been posted for bid and that no one bid on) for excessed employees.

While there may be lay offs in the clerk craft, because of the tremendous effect that automation has had on the processing and sorting of mail, the delivery of mail can only be done by a manual workforce. And there is a limit to the productivity that can be squeezed out of a letter carrier. Management has a laundry list of handbooks and manuals that have been written, developed and updated as guides for the inspection and adjustment of routes, but none have been written that relate directly to the issues at hand; the huge drop in volume of mail. No methods are in place that allows management to adjust routes to a 20-25% drop in the amount of mail to be delivered, when the reduction happens within a period of the previous two to three months.

Because of this the union and manage-

ment in Tampa have agreed to try an alternative minor route adjustment process. This process uses the average actual street and office times of the regular carrier, for the previous five-month period, and adjusts the routes based on these times and the volume of mail during this period. Carrier involvement is the most important factor in this process. The carriers are consulted and asked their opinion as to the times used, the results of the most recent 3999 (when the supervisor rides with the carrier for a full day of street observation), and any other issues that may affect the adjustment.

Management and your union are trying this new process to keep up with the rapid changes that are taking place within the operations of the Postal Service. This process coincides with the process currently being tested by the National Route Inspection Task Force. It has been agreed to by me, as the President of Branch 599, and Tampa Postmaster Nancy Fryrear. The Operations Manager for the Suncoast District has also been involved in the implementation of this agreement, as well as District Manager Tim Healy. I do want to make it clear that this is a pilot program at this time, and either party may withdraw from the process at any time for any reason.

I think that it's clear to all letter carriers that their duties and responsibilities are changing. As Branch President it is my job to ensure that all delivery routes are adjusted to as near eight hours as possible, with as little disruption and stress on the letter carriers as possible. Time will tell whether or not this program will succeed in making this happen.

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**[newsletter@nalc599.com](mailto:newsletter@nalc599.com)**

**RETIREES BREAKFAST**  
**(In Tampa)**  
**First Monday of Every Month**  
**9:00 AM at**  
**The Coffee Cup**  
**4407 N. Hubert**  
**in Drew Park**

**RETIREES BREAKFAST**  
**(In Brandon)**  
**Second Tuesday of Every Month**  
**8:00 AM at**  
**Buddy Freddy's**  
**134 Gornto Lake Rd S.**  
**in Brandon**

**Read the *Tampa Letter Carrier* online at**  
**<http://www.nalc599.com/newsletter.htm>**

## Running With You

### Unprofessional Estimate

**U**nprofessional Estimate: What It Is and Can You Give One Correctly?

Last week, I had the opportunity of sitting in with Management Representatives and Carriers who have met their Maximum Medical Improvement. (M.M.I.) During this first year of their accident this program is called National Reassessment Process. (N.R.P.)

Four Carriers were interviewed and offered jobs in accordance with their restrictions and their CA17. Out of the four carriers, two accepted the jobs offered and signed, one took the 14 days to consider (you do not have to agree or sign the day of the offer, you get a few days to consider and get back to them) and the other would consider but is planning to retire by the end of the year. Two new appointments were made for them to meet to agree or disagree on the job offered. Should they choose not to accept, the Office of Workers Compensation Programs (OWCP) would be notified and it goes on from there to the next step.

Route adjustment was recently completed at TCA Zone 33607 and 33609. According to what this steward heard, no carriers did their route in 8 hours. Many of them did it in less time. Some of the routes had no carriers and had to be cased and given out by trips to other carriers. Running With You would like to see how management will justify adding to those routes which were less than eight hours by using another carrier's casing time and another carrier's delivery time to make up eight hours route time for those carriers whose route were less than 8 hours when inspected. It is reported that on 33607 there would be a loss of 5 routes and on 33609 a total of 6 routes would be lost.

Something else to think about on the 07 side: There is a contract route which would be absorbed along with the 5 routes slated for elimination. That's a total of 6 routes. 33607 at present has 27 routes; that take away 5 routes equals 22 remaining and with the con-

### Health and Welfare

Charles Kelley, father of retired carrier Kit Kelley, passed away.

tract route which would be absorbed leaves, after adjustment, a total of 22 routes. On the 09 at present 26 routes plus an auxiliary leaves a total of 20 routes remaining.

All of us know there is a decrease of mail coming in but for the office to lose 11 routes plus a contract route is pushing work load way above the carrier's ability to complete each day. There were minor adjustments which were done at two offices jointly by the union and management. It would be interesting to see how these two offices respond when the adjustment is completed. Comparing to the adjustment conducted and carried out by management only at the TCA office. Coming up route adjustment slated for Forest Hill Annex Oct. 18<sup>th</sup>, 2008

Carriers, Running For You has written over and over that you should do your route the same each day. Take your AM break for 10 minutes and lunch break 30 minutes, also PM break for 10 minutes. By doing so, you will be able to know exactly how long your route is each day. So, at the time of inspection, you'll have nothing to fear.

Now on to our thoughts on Unprofessional Estimate. Many carriers do not or cannot give a correct estimate hence the result of letters of warning. This is uncalled for if we do our route the same each day and take our lunch and PM break.

Let's say your route is an 8 hour route. You clock in at 7:30 AM B.T. E.T.= 4 PM, which makes a total 8 hours. Now, some simple math: Let's say it takes you 1 hour and 30 minutes in the office B.T. 7:30 Therefore, you should leave for the street at 9 AM. This is including casing, getting your accountable and taking your AM break. Now you took an hour and a half in the office, you have 7 hours of street time. These 7 hours includes delivery of the mail, 30 minutes for lunch, 10 minutes for PM break and another 10 to 15 minutes travel time from your last delivery to unload your truck and check in accountable in office and getting ready to E.T. at 4 PM. Let's break it down:

Office time including break- 1 hour 30 minutes  
Street Time including lunch break- 7 hours. Total - 8 hours 30 minutes

This is a total of 8 hours, 30 minutes due to

## by Dook Ramotar

Executive Vice-President - Branch 599

the fact you do not get paid for lunch, and if you do not get paid for lunch, why do you work through your lunch for free?



Should you want to break it down even further, use this method: case time and pulling down load: 1 hour 20 minutes, A.M. Break 10 minutes = 1 hour 30 minutes. You say, I have this amount of mail to case pull down in 1 hour and 20 minutes. Should you exceed that time, you are going into street time E.G you should leave by 9 AM and you leave at 9:15 AM, you went over 15 minutes into street time. Now, you don't have 7 hours of street time, you have put in 15 minutes extra in office. This day you would need 15 minutes due to the time spent in office. Street time is 7 hours but actually you only have 6 hours and 10 minutes of actual delivery time. Why is that? Well, if we take away 30 minutes lunch, 10 minute break, 10 minutes to return to office, including unload and check in equals a total of 50 minutes taken away from 7 hours= 6 hours 10 minutes. Now if your actual delivery time on the street is 6 hours and 10 minutes, you have an 8 hour route. Say to the Supervisor, I'll be ok today and if you do your route the same each day you will know how long it is on the street. Any time you exceed these times you will need time. It all begins if you make your office time and delivery time. These vary from day to day. E.G. Express mail parcels, service talk etc. it is therefore to your advantage to keep track of your time. Doing so will enable you to give a professional estimate.

As always, Running with You.

"Well done is better than well said."  
-Benjamin Franklin (1706-1790)

### Arslan Uniform Drawing

The Arslan Uniform prize for the November Branch 599 meeting will be \$160.00.

If you are in attendance at the meeting on November 6th and your name is drawn, you will win the \$160.00 donated by Bill & Shirley Moran of Arslan Uniforms. Why not come to the meeting, hear what is going on in your union, and maybe win some money?

# ***ARSLAN UNIFORMS***

*Bill & Shirley Moran*

*Retired Letter Carrier Branch 1477 St. Petersburg*

*Honorary Member Branch 599 Tampa*

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*bilmor@tampabay.rr.com*

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## **TAMPA LETTER CARRIERS PRESENT**

# **BINGO**

**COME JOIN THE FUN**

**EVERY WEDNESDAY AND FRIDAY**

**DOORS OPEN AT 5:30  
GAMES START AT 6:30**

**AT THE TAMPA LETTER CARRIERS HALL**

**3003 W. CYPRESS ST.**

**TAMPA, FL. 33609**

**813-877-4785**

## Things You Should Know

### Old Ideas

**F**irst let me congratulate two of my friends from Hilldale who have now retired; Mr. Tom Suri and Mr. Jose Estrada. May they enjoy many years of health and happiness in the new phase of their lives.

It now appears that the Postal Service not only is incapable to create new methods, they will recycle old fail methods to achieve their savings. One such method was the router program that failed in the 1990s. These letter carriers, called *routers*, would case the mail in the early mornings for all the routes. Then the rest of the delivery carriers who started later in the a.m. would pull down the cases in order to start their routes. This program is now being considered again by upper management but will now be called *casers*. So I guess if you change a failed program with a new name, it

can succeed.

This new program includes five letter carriers, grade B, to start early in the morning to case 5 routes and then deliver an auxiliary or trips. This program is designed for the casers to start as early as possible with the rest of the carriers to start at 8:30 or 9:00. This would allow about 7 to 7 ½ hours of street delivery for the delivery carriers. This program can only occur after a full 6 day count because both your office and street time will change. Upper management feel that more street time can be added to about 80% of the carriers, which would also capture the under time and save money. But, what will management do with these casers when they're flat sorters sequence arrives in 2011?

This program is supposed to eliminate the office time with increased street time, only that program was a joined effort agreement. Do we revert the caser carriers at this period of time (2011) and

by **Gilbert Cabanas**

*Vice-President - Branch 599*



then re-bid all the routes under Article 41? With the Postal Service not posting half the vacant routes right now, and through a joint effort for minor adjustments, one would assume that this program would realize real savings. I feel that this current agreed method would result in real and permanent savings. Why chance a failed program of casers that would lead to more lost money and time through our grievance procedures?

The router program didn't work in the 1990s and the caser program won't work today. Here are some of the reasons for that failure:

1. We have less vehicles today than in the 1990s, with no spares at the station.
2. Who cases when our casers call in sick or go on vacation?
3. All the vacants and moved out mails will be cased.

*(continued on page 8)*

## Health Benefits Report

### Dare to Compare

**D**are to compare: that's the challenge Tim O'Malley, Director of Health Benefits, is putting out to all carriers this Open Season. Tim O'Malley, Bill Young and the board of trustees have changed the NALC Health Plan so significantly this year that it matches the plan that has the color in its name for their 2008 benefit year, and may surpass all other plans in 2009.

Here is how you can compare. Go to <http://www.opm.gov/insure> approximately two weeks before open season. You will be able to view every plan from that website. They also have a comparison tool that we strongly urge you to use. I think we will beat any plan out there this year

and this is a great website to check them out. One warning I must issue is to make sure you are comparing oranges to oranges. Our plan is a category II (High Option) and should only be compared to other category II plans. I'm sure you'll see the difference right away as category II plans are much better.

There are over twenty changes to the plan this year and I will list some of the significant ones FYI:

One card this year so no more confusion as to which card to use.

There is an increase in premiums. Here are the changes for your share of the bi-weekly Postal Premium: High Option Self Only was increased by ten cents to \$32.71, and the High Option Self and Family was increased by eight dollars and

by **Lance Jones**

*Health Benefits Representative—Branch 599*



thirty cents. For what you'll be getting, I believe this will be the best rate you'll find.

New: A \$4,000 catastrophic protection, out-of-pocket maximum for retail prescription drugs.

You now pay \$15 for office or outpatient visits rendered by a PPO provider. Previously, you paid \$20.

You now pay \$15 for office or outpatient consultations rendered by a PPO provider. Previously, you paid 15%. This is a huge savings change one example of a \$300 bill is  $300 \times 15\% = \$45$  now it's just \$15 or a savings of \$30.

*(continued on page 10)*

## Around The Horn

by Tony Diaz

**Changes At Work**

**B**rothers and Sisters, as we all witness the many changes currently taking place in the daily operations of our jobs, the same can be said about the manner we go about enforcing Article 8 of our National Agreement. More specifically Article 8, section G, which reads, “*Full-time employees not on the “Overtime Desired” list may be required to work overtime only if all available employees on the “Overtime Desired” list have worked up to twelve (12) hours in a day or (60) hours in a service week.*”

This language seems clear-cut, black and white, very understandable, but is it? No it is not. In fact, Article 8 it has become a real concern. It has become frustrating, and has become a gray area of uncertainty. Article 8 Section G has evolved into an issue in which we must pick our battles, and be certain a good case is prepared and supported with sufficient data and information. We must avoid a decision at the B Level that could impact future cases negatively by filing grievances just to file them. Each case must be dealt with individually and must be investigated thoroughly before proceeding.

One obstacle confronting us is the *17:00 Window of Operation*, and as everyone should be aware of, it has presented us problems. Make no mistake about it, decisions at the B Level are made based on the 17:00 window and that must be taken into consideration whenever an article 8 grievance is filed. The exception would be if carriers are scheduled out past 17:00, then the window for that day could be established at the time the last carrier returns.

The 17:00 Window of Operation was negotiated in our Local Agreement years ago (when carriers were working excessive hours 12 hours a day) in an attempt to get carriers back before dark. Now it is biting us in the a\*s. While it is an item that can be renegotiated at the Local Level, both parties must agree to open an Item. In the past there were ways to deal with the 17:00 window and be successful. We were winning grievances and, at one

time, getting ODL carriers paid up to 12 hours for violations. As time passed, decisions at the B Level were being settled at 10 hours for violations. However, with the decreasing mail volumes and zero curtailed mail, it has become difficult in some cases to even ask for the 10 hours when seeking a resolve for a grievance. Instead, the safe question is, *what is the appropriate remedy?* There have been resolves for 9.5 hours and rulings that management was within their rights to force. Based on the calculations of the workload and mail volume availability, there have been decisions rejecting a reward to the ODL carriers not maxed out.

Declining mail volumes are now affecting opportunities for early starts. Once commonplace, early starting times are not automatic on an everyday basis. In fact, many stations are experiencing later starting times. Declining mail volumes have also affected work available in the P.M., when previously ODL carriers had the opportunity to case up curtailed bulk mail after their return from delivery at 17:00. At that time mail was cased on his or her own routes, or wherever mail was available, in an effort to maximize the list. Again, with zero mail being curtailed, there simply isn't any (or very limited amounts) of that P.M. work available. Low volume Stations such as Palm River, Ybor and Seminole Heights. are affected more as opportunities to maximize are less. In speaking to two veteran shop stewards at those stations, we are experiencing similar problems with Article 8. The declining mail volumes, which are the lowest that I have ever seen in my 28 years, appears to be permanent. It is an area we will need to combat and be resourceful as it relates to Article 8.

I wanted to share with you a recent situation at Seminole Heights. Two non-ODL carriers were forced in on a holiday weekend. While one of the carriers forced was needed to cover the workload for the day, the second carrier forced was questionable. Was it necessary to force the second carrier? Could the route have been split among the ODL carriers available? Should the ODL carriers have been notified to begin tour at 07:00? I began fact finding and formulating these types of questions, first, figuring the total time the regular carrier used, his actual office time, and then his street time, to determine how much time it would take to

cover the route. Travel time must be added should trips have been issued. Since no ODL carriers were brought in early, my calculations to find available hours would begin at 07:00 (half hour early) until 17:00.



For this individual case. 9.5 hours would be the maxing out of the ODL carriers, taking into account the workload and mail availability. On this particular day there was not a full compliment of ODL carriers present and the ones that were available already had trips. Still, I was hoping to find enough hours needed to cover the route. Again I was using the 9.5 hours instead of 10 hours, based on the fact the mail volume was very low and there wasn't going to be any curtailed mail to provide casing opportunities at the end of the day (after 17:00). I took the hours the available ODL carriers actually worked and subtracted that figure from the 9.5 hours. For example, 9.5 hours minus 8.5 hours equals 1 hour still available to carry trips. That morning there were three ODL carriers in the break room available to begin tour at 07:00. Reminding my supervisor that non-ODL carriers were being forced, I questioned why he would not at least start these ODL carriers early. Two obstacles came into play: 1. The truck was late and there was no mail available to be cased, and with the handful of letters existing, carriers would have been waiting around for the mail to be distributed once the truck did arrive. 2. We have a modified carrier in our office that begins at 5:00AM (cases only) and he already had that handful of letters cased on more than half of our 19 routes.

Feel the frustration: These are dilemmas we must deal with, each case being a separate entity. Continuing, with no work available, the carriers were not started early, the opportunities to capture that time now is much more difficult. There ended up being about 5.75 hours remaining to cover the route. The total street time alone used on the route was 5 hours and 37 minutes, with no travel time yet included. I withdrew my grievance at the Informal A Level since I could not capture enough time to even cover the street time used on the route. If I could have at least covered the street time, the modified carrier  
(continued on page 8)

AN IMPORTANT MESSAGE FROM BRANCH 599

# CRISIS

## Who's on Our Side?

JOHN McCAIN	BARACK OBAMA
Still thinks the "fundamentals of the economy are strong" (9/15/08)	Understands this economy is devastating working families
Built his campaign on lobbyists and Wall Street special interests	Turned down a lucrative job on Wall Street to help his community
Promises tax breaks to the rich and Big Oil	Promises tax relief to middle class families
Supports job-killing trade deals	Opposes bad trade deals and wants to block tax breaks for companies that ship jobs overseas
Wants to gamble Social Security funds in the stock market	Will strengthen Social Security, not privatize it
Wants to tax our health care benefits	Will fight for high-quality health care for all
Opposes workers' freedom to form unions and bargain for better wages, benefits and working conditions	Supports our freedom to form unions and bargain for a better life to restore the middle class
<b>John McCain: Just Doesn't Get It</b>	<b>Barack Obama: Is On Our Side</b>



For more information, contact Branch 599 at 813-875-0599 or go to [www.WorkingFamiliesVote08.org](http://www.WorkingFamiliesVote08.org).

**SOURCES: John McCain:** *New York Times*, 2/21/08; *The Washington Post*, 2/22/08; *Fortune*, 2/19/08; McCain Campaign Press Release; *Politico*, 3/28/08; MSNBC, 5/27/08; *The Washington Post*, 4/2/08; 5/7/08; McCain remarks, Jacksonville, Fla., 9/15/08; Reuters, 3/10/08; Center for American Progress Action Fund, 3/27/08; Vote 395, 11/20/03; Vote 251, 9/19/00; Vote 190, 6/29/06; Vote 170, 6/30/05; Vote 318, 7/31/03; Vote 319, 7/31/03; Vote 353, 11/3/99; Vote 115, 5/16/02; Vote 117, 5/21/02; Vote 207, 8/1/02; Vote 292, 11/4/97; *Wall Street Journal*, 3/3/08; Health08.org, Forum, 10/31/07; Vote 8, 2/6/08; Associated Press, 2/6/08; AFL-CIO Congressional Voting Record, [www.aflcio.org/issues/legislativealert/votes/vr\\_memb.cfm](http://www.aflcio.org/issues/legislativealert/votes/vr_memb.cfm); Vote 227, 6/26/07.

**Barack Obama:** Obama for America website; [my.barackobama.com/page/content/newenergy](http://my.barackobama.com/page/content/newenergy); [www.barackobama.com/issues/economy/Obama\\_Keeping\\_Americas\\_Promise.pdf](http://www.barackobama.com/issues/economy/Obama_Keeping_Americas_Promise.pdf); [www.barackobama.com/issues/economy/#tax-relief](http://www.barackobama.com/issues/economy/#tax-relief); [www.aflcio.org/issues/politics/obama\\_retirement.cfm](http://www.aflcio.org/issues/politics/obama_retirement.cfm); [www.aflcio.org/issues/politics/obama\\_healthcare.cfm](http://www.aflcio.org/issues/politics/obama_healthcare.cfm); S.Amdt. 3983 to H.R. 5140, Vote 8, 2/6/08; [www.aflcio.org/issues/politics/obama\\_wrights.cfm](http://www.aflcio.org/issues/politics/obama_wrights.cfm).

LT1-128176

## And The Beat Goes On

### Odds and Ends

There were a lot of very good articles in last month's newsletter. The one I'm going to mention is John Gebo's on the amount of carriers we send to the National Conventions. I agree that we should change the bylaws to have only officers and/or shop stewards go. In a lot of branches only a few go. One is St. Petersburg, which is a very large branch but they only send a few. As it is, you make X amount of meetings in a 2 year period of time and you can go. To have people come to the union meetings with the sole purpose of going to a National Convention is not right. If this change was passed we would have fewer at the union meeting but in the long run would save money for the branch. As we all know, in today's world we all need to bite the bullet and save, and Branch 599 is no exception.

Hope you all know the union does rent out the hall for just about any occasion. The bathrooms have been remodeled and made wheelchair accessible and the interior walls have been painted blue. If you're having a large gathering, party or anything, call Mike Anderson at 877-4785 to get more information on renting our hall. The union also has bingo every Wednesday and Friday night with proceeds going to local charities. Come on and spend some of that money you're saving.

Well, I'm sure you all read about the three carriers and one clerk that were caught

stealing mail. I don't understand why anyone could steal anything at any time, but with the big money postal employees make, why? One had many years of service. Stealing mail brings disgrace to your family, your neighbors, and your life is ruined, and for what? The sad part is it hurts all of the good hard working postal employees that are out on the street every day. For all we know, right now someone reading this is doing the same thing. Stop! Nothing is worth your job, your future, and your life. It has happened more than once where a manager will jump on the carrier for being late off the street every day. Some carriers can not take the pressure of being talked down to when they know they are going as fast as they can and no matter what they do, the manager won't leave them alone. These managers are at heart sadistic and enjoy and get a kick out of harassing people. So the carrier starts to hide the mail and then he/she is told, "Hey, that's more like it! Be on time." Don't let a manager intimidate you. But in the other three incidents, this was not the case. It was greed and only greed.

November is *Open Season* and time to review your union Health Plan. I must tell you from my own experience of having been in both Blue Cross and the NALC, I think the NALC is the better of the two plans, plus it is our union plan. From what I've been told, not too many Branch 599 members belong. Why, I do not know, but now is the time to compare prices and benefits. My wife has had a lot of health problems in the past few years, hospital stays, doctor visits, you name it, and the NALC Health Benefit Plan has been more than helpful throughout, even to the point of having

a nurse call and say she was assigned to her and they want to keep her alive as long as possible. Not many unions have their own Health Plan. But the more members in the health plan, the lower the cost to us all. So look out for your family and yourself and get the best health plan around: the NALC Health Benefit Plan.



by Ray Wallace

After years of hearing that overtime is a thing of the past, now I hear it is true. When I was working I would hear it from management constantly and the OT never ended. The only time I got a 40 hours week was when I was on Annual Leave. From what I see, it's some of your own fault. How many of you buy stamps and pay your bills by the USPS? I see on envelopes, "DON'T SEND BY MAIL, have it deducted electronically or do so by e-mail". Well, I'm trying to keep you guys busy, as I'm off to the P.O. every month buying two books of stamps and sending by mail. Carriers with less than six years may be terminated due to a lack of mail. What a damn shame.

Unlike the union, I'm not going to tell you who to vote for. Just get out and vote for the person who you think will look out for the U.S.A. Read the facts of each person, don't listen to their bull. Read the facts and go from there.

Have a nice Thanksgiving and be thankful you are at least working, which is more than a lot of others can say.

### Around The Horn (from page 6)

would have absorbed the office time needed. This case would have been a disaster sending it up for a B Level decision.

I am hopeful you have a better understanding of the obstacles that are presenting themselves when defending what was at one time, the easiest to enforce, Article 8. Frustrating? You bet; a challenge to overcome even more so. For those who wish to continue to recognize Article 8 as it once was, you need to really pay attention to the content of this *Around The Horn* article. This is reality. We can still prevail. However we must be diligent in our efforts.

### Quick Hits: Information You Should Know

- The third cost-of-living we just received amounted to \$1,497.00. The COLA is equivalent to .72 cents per hour or \$57.57 per pay period.
- "Early Out" for eligible carriers is voluntary. The Postal Service has set February 28, 2009, as the retirement date. Nothing is being offered as of yet financially to enhance the offer.
- It is reported that the Postal Service is likely to lose \$2.5 billion in fiscal year 2008.

Look forward to talking to you again in the next *Around The Horn*.

### Things You Should Know (from page 5)

4. Can the street carrier make a real assessment of the mail already cased?

If any of those reasons fail, the street carriers will now be delivering mail after 5 p.m. The router and the caser programs don't allow any leeway to the street carriers who will start at 8:30. So I guess the Postal Service's new motto is, "If at first you don't succeed, re-name the program in order to confuse our carriers with their wasted methods."

AN IMPORTANT MESSAGE FROM BRANCH 599

# Are We **BETTER OFF**

## Than We Were 8 Years Ago?



**605,000 Jobs Lost in 2008**  
(CNNMoney.com, 9/5/08; Associated Press, 9/5/08)

**Unemployment Rate at 5-Year High**  
(CNNMoney.com, 9/5/08)

**2 Million Home Foreclosures**  
(Brookings Institution, 3/7/08)

**46 Million Without Health Care**  
(Census Bureau, 8/07)

**\$4-a-Gallon Gas Energy Crisis**  
(CNNMoney.com, 6/8/08)

**A Global Financial Meltdown With No End in Sight**  
(Associated Press, 9/16/08)

## John McCain Thinks So

“I think we are better off overall if you look at the entire eight-year period, when you look at the millions of jobs that have been created, the improvement in the economy, etc.”

—Republican Presidential Debate, CNN, 1/30/08



John McCain, **FUNDAMENTALLY WRONG**

# VOTE Nov. 4

For more information, contact Branch 599 at 813-875-0599 or visit [www.WorkingFamiliesVote08.org](http://www.WorkingFamiliesVote08.org).

LT1-128173

## Health Benefits Report *(from page 5)*

You now pay 10% for covered services rendered by PPO physicians and other health care professionals. You previously paid 15%.

You now pay 25% for covered services rendered by a non-PPO physicians and other health care professionals. Previously, you paid 30%.

We no longer apply the PPO calendar year deductible to covered adult preventive care services rendered by a PPO provider. Previously, the calendar year deductible applied.

You now pay nothing for adult preventive immunizations and screenings rendered by PPO physician. Previously, you paid 10% or 15%.

We now cover a routine general health panel blood test, basic or comprehensive metabolic panel blood test, complete blood count (CBC), urinalysis, electrocardiogram (ECG/EKG), and chest x-ray for adults, one annually.

We now cover an annual pneumococcal vaccine for adults with a medical indications as recommended by the CDC.

We now cover a routine annual mammogram for women ages 65 and older. Previously, we covered one every two consecutive calendar years.

We now cover a annual routine physical (including camp, school, and sports physicals) for children ages 3 through 21.

You now pay a \$15 co-payment for each physical, occupational, or speech therapy visit rendered by a PPO provider. Previously, you paid 15%. Another huge savings for members. *Anytime a percentage is changed to a fixed dollar amount you can bet it's a big savings for the little guy.*

We now cover a hearing aid and related examination for neurosensory hearing loss, with a maximum payment of \$1,000 *per lifetime*.

You now pay only a \$100 co-payment *per admission* for non-maternity inpatient room and board and other hospital services and supplies in a PPO hospital. Previously, you paid 10% for other hospital services and supplies in a PPO hospital.

You now pay *nothing* for immobilization by casting of a sprain, strain or fracture and simple repair of a laceration (stitches) when you receive care within 72 hours of an accidental injury. Previously, when you used a PPO provider, you paid 10% of the Plan allowance for the surgery and 15% of the Plan allowance for the outpatient facility. If you used a non-PPO provider then you previously paid 30%.

We now cover prescription medication for smoking cessation.

We now cover dental care necessary to repair sound natural teeth resulting from an accidental injury when treatment is obtained within 72 hours.

We now offer a Weight Management Program that offers guidance and information to create an individual living plan that will lead to a healthy weight for life.

You can now purchase up to a 90-day supply of covered drugs and supplies at a local CVS/Caremark pharmacy and you pay our applicable mail order co-payment. Previously, you had to utilize our mail order Prescription Drug Program to receive the Plan's maximum prescription benefit.

Well, that's more than the 20 changes I mentioned and I could go on. Don't forget the orthopedic benefit that's still

there and hasn't changed.

Before closing this article I would be remiss if I did not mention some the discount programs offered through the plan, like it's dental discount plan for under \$4 a month for single coverage and under \$6 a month for family with discounts up to 35%. Then there are optical discounts including laser surgery, weight management clubs, gym memberships and more. Don't forget Caremark's vitamin discount plan either.

Please take note many of you have asked in the past for more preventive care provisions. If you read this carefully they listened and delivered at least four of the new additions address just that, and boy does this plan take care of young family's just one example is the children's physicals for camp, school and sports.

So in closing, I dare you to compare our plan, a *union administered plan*, to any plan out there. And one more challenge: try calling the director of those other plans. I'll bet you won't get them. But you can with the NALC Health Plan. Mr. O'Malley will answer your calls and respond to you via mail or email (your choice). Just think of what we could do if every carrier were a member of our plan and what a bargaining tool it would be to insure a raise in 2011 when we go to the tables again to negotiate our contract.

So come on home to the *NALC Health Benefit Plan*.

In unity,  
Lance Jones

Health Benefits Representative  
Branch 599

## How to Avoid Losing Your Home to Foreclosure

Over the past year, we've been inundated with daily headlines about the growing foreclosure crisis. Hundreds of thousands of homeowners have lost their homes to foreclosure, with speculation among housing industry experts that an additional 1 million may lose their homes within the coming year.

Herculean efforts are being made on the part of federal and state governments, mortgage lenders and nonprofit organizations to prevent foreclosures, culminating in the bailout package recently passed by Congress.

What exactly is a foreclosure? According to the legal experts at FindLaw.com, the Web's most popular source for legal information, foreclosure is the legal process that a lender, often a bank or a mortgage company, uses to recover a piece of real estate property.

"When a homeowner receives a notice of foreclosure, it means the homeowner has failed to comply with the terms of the mortgage," says Stephanie Rahlfs, an attorney editor with FindLaw.com. "Essentially, the mortgage has gone into default, and the lender has decided to begin the legal process of repossessing the property."

Even if a homeowner receives a notice of foreclosure, it's not too late. Contrary to what many people may think, most mortgage companies would prefer that a homeowner continue to pay their mortgage, because that's where lenders make their money -- on the interest and fees associated with the mortgage process.

Because of the large number of homeowners who are facing foreclosure, many mortgage companies are willing to work with a borrower to find a solution that will allow a homeowner to stay in his or her home. In fact, there are a number of alternatives to foreclosure. A homeowner may qualify for a special forbearance, in which the lender may be able to arrange a repayment plan based on a homeowner's situation, or a lender may temporarily or permanently suspend or reduce the monthly payments (by reducing the interest rate on the home). Other foreclosure alternatives include mortgage modification and a "deed-in-lieu" of foreclosure.

Ignoring the problem will only make things worse. A foreclosure on a person's credit history can have devastating effects -- dra-

matically reducing a person's ability to obtain and use credit to purchase many items and services. Unfortunately, many homeowners facing foreclosure don't believe their lender is willing to help. In a 2005 Freddie Mac/Roper study, one in five homeowners facing foreclosure didn't contact their lender because they didn't think their lender would help them. The Homeownership Preservation Foundation ([www.995hope.org](http://www.995hope.org)), says that the sooner a homeowner picks up the phone and calls their lender or a U.S. Department of Housing and Urban Development-certified counseling agency for assistance, the more options they have to avoid foreclosure.

Here are some additional tips offered by the legal experts at FindLaw.com for homeowners who are behind in paying their mortgage and are worried about foreclosure.

- \* Pull out your mortgage documents. Find and read through your mortgage contract. It spells out the terms by which a homeowner (borrower) must repay their lender. Many homeowners, especially those with adjustable rate mortgages, are often surprised when their mortgage payment adjusts. The mortgage contract, which the homeowner signed to obtain the loan, spells out all of the terms in black and white.

- \* Don't ignore letters from your lenders. Or phone calls or e-mails, either. If a homeowner is having problems making their payments, they should call or write to their lender's loss mitigation department as soon as possible and explain their situation. The sooner a homeowner contacts their lender, the more options a lender has in working with the homeowner to avoid a foreclosure. Be prepared with financial information, such as your monthly income, monthly expenses and debt. For example, if your monthly income suddenly drops, due to a job loss or to illness, the lender may be able to make a temporary adjustment to your mortgage until your monthly income increases again.

- \* Get counseling. If you believe you may have trouble paying your mortgage, contact a HUD-certified mortgage counseling service, such as the Homeownership Preservation Foundation's Homeowner's HOPE

hotline at (888) 995-HOPE, which offers free counseling 24 hours a day.

- \* Seek legal assistance. Mortgage contracts can be difficult to understand. It's always wise to involve an attorney, even if you don't need an attorney present when signing a mortgage in the state you live. Likewise, if you're behind in your mortgage payments and believe foreclosure may be imminent, seek an attorney to help represent your interests in dealing with a mortgage company.

- \* Take advantage of escrowing for property taxes. Some homeowners choose not to escrow for property taxes and property insurance. In other words, they choose to pay these expenses separately instead of incorporating them into their monthly mortgage payment. What many homeowners don't realize is that in many states, the city, county and state governments take priority over lenders in repossessing a property if the property taxes are not paid. In this case, a homeowner may be current on their mortgage payment but still be in danger of losing their home if the property taxes are not paid.

- \* Be prepared to move. When a homeowner receives a notice, it does not mean the homeowner needs to move out immediately from their home. But, it does put a homeowner on notice that the lender intends to repossess the property by a certain date. The foreclosure process varies from state to state. Some states allow a lender to begin the foreclosure process if a homeowner is only one month behind in their mortgage payments. If there is no way to avoid foreclosure, you will need to seek a new residence.

- \* Beware of scams. Because a foreclosure filing is a public record, anyone can review that public document, and that's often when many homeowners are contacted by scam artists who offer the hope of taking away a homeowner's problem. However, solutions that seem too good to be true often are. Never sign a document you don't understand.

To learn more about your legal rights in the event of a foreclosure, or to explore other legal questions, visit the FindLaw Foreclosure section, <http://realestate.findlaw.com/foreclosure>.

*Courtesy of ARAcontent.com*

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