



Tampa Letter Carrier

VOLUME 14, ISSUE 11

NOVEMBER 2015

Official Notice

of Nominations & Elections of Delegates to the 70th Biennial NALC National Convention in 2016

Nominations for delegates to the 2016 NALC National Convention that will be held in Los Angeles CA, August 15-19, will be taken at regular branch meetings on October 1 and November 5, 2015, at our Branch hall located at 3003 W. Cypress Street, Tampa FL 33609. The meeting is scheduled to begin at 7:30 PM.

Members must be present to accept nominations or have a written notice on file prior to the time and the presiding officer declares nominations closed.

Members must have attended 8 Branch meetings per year for the 2 years prior to the convention to be eligible as paid delegates; others nominated/elected will need to cover all of their own expenses.

Any member having applied for, or served as a supervisor within the last two years, including detail to an acting supervisory position, is ineligible for nomination.

In the event the number of nominations exceed the number of delegates allowed to our Branch, an election will be conducted with the results announced at the regular branch meeting on December 3, 2015.

Around The Horn from The President's Desk

8 More CCAs

converted to regular

Brothers and Sisters, on top of the 21 CCAs converted to regular career carrier on August 22, I am proud to welcome 8 more CCAs to regular as of September 19. For these 8, the long road is also over; they have also en-

dured the rigors, they have also survived multiple supervisors and managers, they have also been the Sunday Amazon Warriors, and they have also wondered if the day would ever arrive. The new regular carriers were converted from CCA on August 22, 2015. The 8 conversions bring the total to

29 CCAs to regular career status within a 4 week period.

The 8 regulars were very surprised to hear the news so quickly



Tony Diaz
President
Branch 599

(Continued on page 3)

Branch 599 Meetings

Thursday
November 5
7:30 PM

Branch 599 Office

3003 W Cypress Street
Tampa FL 33609-1617

813.875.0599

Fax 813.870.0599

www.nalc599.com

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President

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Tuesday & Thursday
8 AM – 4:30 PM

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National Association of Letter Carriers, Branch 599, 3003 W Cypress Street, Tampa FL 33609-1698, publishes the *Tampa Letter Carrier* monthly. The opinions expressed in this publication are those of the writers and do not necessarily reflect the opinions of Branch 599, NALC. It is the policy of this publication that all articles submitted for print must be signed by the writer.

Please submit any and all articles to be published in the *Tampa Letter Carrier* to the Editor via email at editor@nalc599.com and also to the Branch Office at nalc599@verizon.net no later than the 5th of each month in order for us to meet our time limits to the publisher.

Officers

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Presidents Emeritus	Garland Tickle • Orbe Andux Donald Thomas • Michael Anderson James Good • Alan Peacock		

Shop Stewards

Station	ZIP	Steward	Station No.	Steward's No.
Tampa Stations/Branches		Chief Steward, Brian Obst		727.458.0679
Brandon	33510/11	Grant Daniels	813.661.1636	850.210.4906
Carrollwood	33618	Eddie Berroth	813.961.2962	813.493.5224
Commerce	33602	Detlev Aepfel	813.242.4507	813.505.7914
Forest Hills/Annex	33612/13	Nick Cullaro	813.935.2954	813.541.8159
Hilldale/Annex	33614/34	Varick Reeder	813.879.4309	315.491.6234
Hyde Park	33606	Joe Bitz	813.873.7189	813.465.0004
Interbay/Port Tampa	33611/16	Clement Cheung	813.831.2034	813.758.5910
Interbay/Peninsula	33629	Clement Cheung	813.831.2034	813.758.5910
Palm River Annex	33619	Pam Benton	813.663.0048	813.475.0753
Plant City	33564	Christopher Woodside	813.719.6793	813.924.6869
Produce	33610	Elvin Rodriguez	813.239.4084	646.346.3288
Ruskin/Sun City Ctr	33570	Aric Person	813.634.1403	813.545.7779
Seminole Heights	33603	Walt Rhoades	813.237.4569	813.389.1708
Sulphur Springs	33604	Steve Hall	813.237.4569	813.494.4669
TCA/Peninsula	33609	Troy Figueroa	813.873.7189	347.403.1644
TCA/West Tampa	33607	John Lacko	813.873.7189	347.453.4562
Temple Terrace	33617	Warren Sumlin	813.988.0152	813.486.7612
Town 'N Country	33615/35	Brian Obst	813.884.0973	727.458.0679
Ybor City	33605	Detlev Aepfel	813.242.4507	813.505.7914

Around The Horn from The President's Desk

(Continued from page 1)

after the big group of 21. This again has given the current CCAs a boost, all having moved up the seniority (relative standing) list by 29 spots, bringing new optimism and anticipation.

Breaking News

At press time of this newsletter I was notified of 6 more CCAs to be converted to regular on October 17. Updated figures reflect 35 conversions in an 8 week span. Stay Tuned!!!!

Stress

With the daily changes in the climate on the workroom floor, the huge change in parcel delivery, the focus on scanning seemingly every parcel, MSP scans, CDRAAP (route adjustments), the lack of clerks to distribute the carriers' mail, case equipment changes, from 3 pieces to 2, from 4 shelves to 5, the continued rumors on closures and consolidating of facilities, and the non-stop rumors of the uncertainty with the future of the Postal Service.

With all this, I felt compelled this month to discuss **stress**, a normal physical response to events that make you feel threatened or upset your balance in some way. Change alone may create stress by being out of a certain comfort zone. The stress response is actually the body's way of protecting you. When working properly, it helps you stay focused, energetic, and alert. The stress response also helps you rise to meet challenges. Outside of work, hassles, demands, deadlines and frustrations can become stressful. Balancing our jobs while rearing kids and maintaining a marriage can be challenging. Stress with many people is so commonplace that it has become a way of life. Everyone handles stress or a stressful situation differently. You can see it in the work place, something you think is minor or not an issue may actually be viewed as stressful by a coworker. The body does not

distinguish between physical and psychological threats. When you are stressed over a busy schedule, an argument with a friend or family member, a traffic jam or a mountain of bills, your body reacts just as strongly as a life or death situation. If you have a lot of responsibilities and worries, your emergency stress response may be on most of the time. Long-term exposure to stress can lead to serious health problems.

So how do you handle stress?

Am I in control of stress or stress controlling me?

- When I feel agitated, do I know how to quickly calm and soothe myself?
- Can I easily let go of my anger?
- Can I turn to others at work to help me calm down and feel better?
- When I come home at night, do I walk in the door feeling alert and relaxed?
- Am I seldom distracted or moody?
- Am I able to recognize upsets that others seem to be experiencing?
- Do I easily turn to friends or family members for a calming influence?
- When my energy is low, do I know how to boost it?

Positive events such as getting married, buying a house, going to college or receiving a promotion can cause stress just as negative events do. Both put high demands on you and force you to adjust.

The following is a list the top ten stressful life events:

1. Spouse's death
2. Divorce
3. Marriage separation
4. Jail term
5. Death of a close relative
6. Injury or illness
7. Marriage
8. Fired from job
9. Marriage reconciliation
10. Retirement

Do you agree? How many of these does your top ten include?

Here are some Postal terms I thought of that may cause you stress, not found on the list:

1. Arguing with supervisor/manager
2. Morning overtime Estimates
3. Being asked for under time
4. Supervisors using DOIS
5. Non ODL carriers being forced to work overtime
6. Investigative Interviews/Discipline
7. Being questioned on your productivity
8. 1700 window of operation
9. Unfamiliar trips/pieces
10. CDRAAP
11. Case changes, reducing pieces and adding shelves
12. Working Amazon Sunday (CCAs)
13. Contract negotiations
14. Having an LLV that constantly breaks down

Can you add more?

Not all stress is caused by external factors. Stress can be self-generated.

The following are common causes:

- Inability to accept uncertainty
- Pessimism
- Negative self-talk
- Unrealistic expectations
- Perfectionism and Lack of assertiveness

One question you must ask yourself is how much stress is too much? Because of the widespread damage stress can cause, it is important to know your own limit. This differs from person to person. Some people roll with the punches while others crumble with the slightest hint of frustration. Some people seem to thrive on the excitement and challenge of the high stress lifestyle.

Where do you fit in? It is important for you to know this.

Stress can wear down and tear apart

(Continued on page 4)



Please bring an unwrapped TOY to our Branch's December meeting!

Around The Horn from The President's Desk

(Continued from page 3)

your body leaving you feeling tired, drained, and empty inside. Stress can damage your relationships, hurt family and friends, and make it tough to succeed. It's hard to feel better when your mood is constantly bringing you down. Every day can be a struggle.

Exercise and diet can help manage stress, and a good laugh is very healthy. Do not allow stress to reach an unmanageable stage. Reach out to your family and friends; motivate yourself to fight off stress. If these steps are unsuccessful and you find no escape from your stress, seek a professional. Do not allow stress to ruin your life.

Sources:

The Language of Emotional Intelligence by Jeanne Segal, Ph.D.

helpguide.org

Holmes-Rahe Life Stress Inventory

With the pressures and stress that accompany working for the United States Postal Service, EAP is a great avenue to receive assistance with personal and family issues. The USPS Employee Assistance Program (EAP) is available to any postal employee or to family members living in the employee's household, to help with life's challenges. It's a free, voluntary and confidential program that offers assessment, counseling, consultation, life coaching, critical response, and training to postal employees and their families. Any contact with EAP or counselors is confidential. The

confidentiality of conversations with EAP counselors is protected by federal and state laws as well as by professional ethical standards. EAP may not release information without the prior written consent of the client.

Next work party will be November 8

Quick Hits:

Information you should know

*) **6th contract COLA: \$0**

Based on the August 19 release of the July 2015 Consumer Price Index (CPI), the sixth cost-of-living adjustment (COLA) for career letter carriers under the 2011-2016 National Agreement will be \$0.

*) **Combined Federal Campaign**

As federal employees, letter carriers can participate in the world's largest annual workplace charitable giving program, the Combined Federal Campaign (CFC). Pledges made by federal civilian, postal and military donors during the campaign season (**Sept. 1 to Dec. 15**) support eligible non-profit organizations through donations deducted voluntarily from their paychecks each pay period.

The CFC is a wonderful way to help make the world a better place, a few dollars at a time, NALC President Fredric Rolando said. Carriers can choose a charity, or several, to support, and an amount they choose will be deducted from their paychecks and automatically sent to each charity. By giving automati-

cally, a little each pay period, you probably won't even notice the money coming out of your check, Rolando added. But the charities notice, because the steady support of millions of participants makes a big impact on their ability to help people and do good throughout the year. All letter carriers can participate in the CFC, and Rolando recently sent his annual reminder asking NALC members to contribute through the CFC in addition to the other ways they support the community.

Each day, many of us encounter people enduring real life problems within the communities where we live and deliver the mail, Rolando wrote. Throughout the year, we help by collecting food, providing clothing, mentoring children and looking after those who are vulnerable. We must continue to be good citizens by involving ourselves in these and other community efforts. However, it does not end there. The Combined Federal Campaign allows us easy access to contribute to charities that we care about through payroll deductions.

Rolando asked letter carriers to consider donating to three charities in particular: the Postal Employees' Relief Fund (PERF), the Muscular Dystrophy Association (MDA) and United Way Worldwide.

Look forward to talking to you again on the next *Around The Horn from the President's Desk*

The Birdseye View

New fiscal year...same old way of treating employees, especially when it comes to discipline imposed from upper management. The great number crunchers that elevate to higher level management positions have no desire for allowing managers and supervisors to actually have a working relationship with their employees and resolve issues at the lowest level. In today's climate that involves multiple daily telecoms designed for micro managing every aspect of the postal operation there is no allowance for a communication that is not top down only. In other words, forget listening to the person doing the job that might have knowledge from the hands-on experience and dealing with the employee or customer directly who might know a better way to get the job done. In this kind of environment you have to be educated to protect yourself mentally from the tyrant that has no concern or knowledge of your life or family circumstances and only looks at your production in numerical sense that is produced from a computer-driven report. Another example of putting you in their crosshairs is setting you up to fail by having service talks, then have you sign training documents that are not directly related to the service talk itself. Then there is the *challenge the employee mentality* that is so inspiring to get you to agree that their magic numbers are so awesomely accurate and you are too ignorant to know how long it takes to deliver your route or make an estimate if it is more than eight hours long. There are manuals and handbooks and something known as a *National Agreement* that overrides their challenging mentality and the thought that they are perfect and we have to follow their lead with baited breath. This style of cloning management with top down instruction is one of the major failures of today's postal service; it isn't rocket science so use the KISS plan...Keep It Simple Stupid. If you could start by

even treating your subordinate managers and supervisors with dignity and respect and allowing them to do the same with their employees it could change the harmonious atmosphere that they are required to promote according to the M-39 handbook and the Joint Statement of Expectations. If you find yourself in this kind of workplace, gain the knowledge to protect yourself from their abuse.

The Employee Assistance Program (EAP) is a program to assist employees that deal with circumstances they or a family member may have and all information is confidential and these are licensed professional counselors that are there for you and your family to help guide you in the right direction. Another important process is the Family Medical Leave Act and the coverage is for you as well as family dependents in FMLA coverage under a physician's care. I cannot emphasize enough how important it is when you go through something that is very stressful for you and your family, how important it is to get assistance; no matter how small you think it may be, it is one less burden you may have.

Legislative

Latest legislative action has more than enough cosponsors to continue six-day delivery and we are within sight of being successful in restoring overnight service standards with another 12 cosponsors in the House of Representatives.

The other bill on continuing support for door delivery is gaining in numbers, but still lacks a majority to pass. The door delivery issue is important for residents that already have door delivery as well as businesses that rely on it, especially small businesses that don't have large staffs that deal with shipping and receiving. With the increase in parcel delivery it is a feudal effort to end door delivery when you

are making more deliveries to the door than ever. Doesn't our government have much larger problems to deal with other than trying to run the best delivery company in the world out of business? Why don't they start by creating safer computer technology for all the government agencies that are being hacked and losing citizens' personal data? The government should be working on ending the longest protracted war in our national history. Also, while on the topic, since we have been in the longest war in our history; the number one civilian employment for veterans returning from that war are employed by the US Postal Service, so let's destroy that opportunity to support our veterans as well.

Senator Tom Carper, ranking member of the Senate Homeland Security and Governmental Affairs Committee, has introduced Improving Postal operations, Service and Transparency (iPost) Act of 2015. Senate bill (S. 2051) is targeting the way pre-funding is projected along with method for reducing future cost of future retirees cost of health-care to the Postal Service. The main way this bill plans to reduce that cost is by mandatory enrollment in Medicare part A (hospital insurance) and part B (medical insurance) and providing indirectly to postal FEHBP low-cost prescription drugs by Medicare part D. This is a way of forcing every retiree to enroll in Medicare coverage only waived penalty for failure to enroll with a one-time open season. This bill also looks at allowing the Postal Service to invest a portion of its contribution to Retiree Health Benefit FUND into a Thrift Savings Plan (TSP) style account, rather than in low-interest Treasury bonds, as now required by



Alan Peacock
Vice President
Branch 599

(Continued on page 8)



2nd Annual

NALC Branch 599
MDA Charity Golf Tournament

at
Heritage Isles Golf & Country Club

Help Letter Carriers support the Muscular Dystrophy Association
Sponsor a hole at NALC Branch 599 MDA Charity Golf Tournament

Sponsor includes hole sign at tee box or

Putting and chipping contest

Hole Sponsor: \$100

Putting Contest: \$150

Chipping Contest: \$150

Business name or Individual name:

Address:

Phone:

Email:

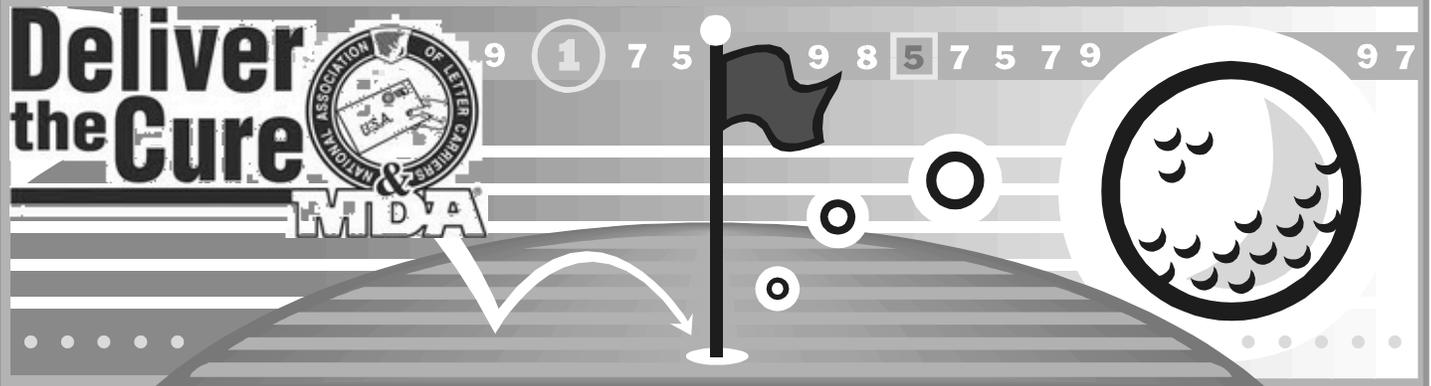
Message on sign or attach business card:

Make checks payable to NALC Branch 599/MDA

Mail to: 3003 W. Cypress Street, Tampa FL 33609

Contact info:

Tony Diaz, President 813-875-0599 office | 813-598-9635 cell | Alan Robinson 813-843-9762



2nd Annual NALC Branch 599 Golf Tournament

Help Letter Carriers support MDA

Heritage Isles Golf & Country Club
10630 Plantation Bay Drive, Tampa FL 33637

November 22, 2015

8 AM Shotgun Start

\$60 per person

*Includes Round of Golf • Driving Range • Lunch • Long Drive Contest • Closest to Pin
Hole in One, Free Truck Giveaway courtesy of Rivard Buick-GMC*

Also available

Raffle Prizes • \$5 donation Putting & Chipping Contest

Breakfast available in clubhouse for additional charge.

----- Cut Here (please Print) -----

Golfer 1 _____

Golfer 3 _____

Golfer 2 _____

Golfer 4 _____

Make checks payable to: NALC Branch 599/MDA
Mail to: NALC Branch 599, 3003 W. Cypress Street, Tampa FL 33609
Branch Office 813.875.0599 • Tony 813.598.9635 • Alan 813.843.9762

Payment Due by November 14, 2015
Pin Sponsors and Raffle Gifts welcome

Sharing Our Members' Joys and Sorrows

Our deepest sympathy

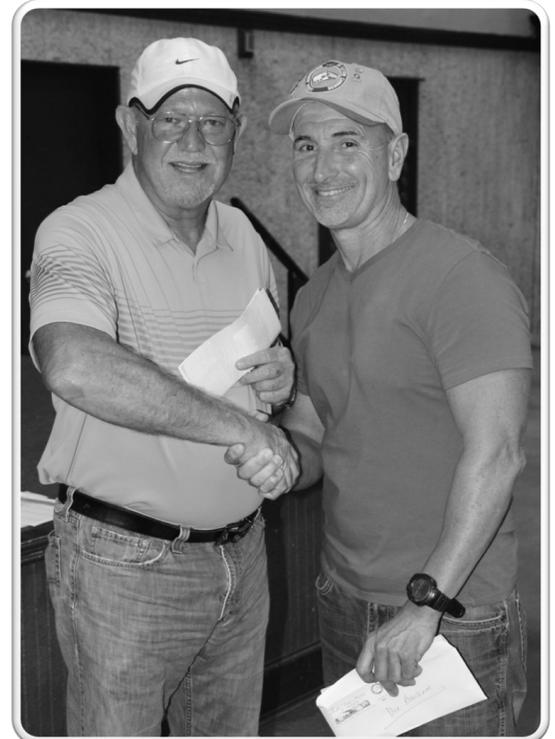
and prayerful support is extended to **Robert Giaquinto** [Interbay] at the passing of his mother, October 5.



Vice President Alan Peacock and President Tony Diaz were joined by Congressman Alan Grayson during a fundraiser at our Letter Carriers Hall on Saturday, September 26.

Happy Thanksgiving!
*from your Officers,
Stewards, and Staff*

Brockman Retired!



Congratulations to Dee Brockman [Interbay], who received his retirement pin and gratuity from President Tony Diaz during our October Branch meeting.

The Birdseye View

(Continued from page 5)

law. They also target only 80% of the projected obligation paid over 40 years versus instead of the current 100% obligation required to be paid in 10 years. This would amount to a reduction of several billion dollars annually in pre-funding. Even though there is some language in this bill that we find favorable, there are also many concerns about sections of this bill that lean fa-

vorably towards the Postal Service when it comes to arbitrators being allowed to take the financial condition of the Postal Service into consideration when deciding arbitrations. We draw the line that this is already considered contractually and should not be placed into legislation. This bill is nothing more than a good starting point that hopefully will be debated towards some positive legislation that actually

does Improve Postal Operations Service Transparency.

We will see if anything can be done at all to provide a healthy future for the most trusted agency in the federal sector...stay tuned.

Fraternally,
Alan Peacock

Vice President NALC Branch 599
NALC Congressional District 14 Liaison

Retiree Station

President Diaz is working on setting up email communications for all of us to stay connected; Tony or the Branch Secretary can use this for many helpful benefits to all. Our president needs help from time to time and this would allow fast communications between us; we may not be able to help every time, however this would keep us informed of the need and let us make the decision that works for each of us. By the President or Branch Secretary sending emails *bcc* (blind carbon copy), you can keep your email private and it gives each of us the chance to stay in touch with our Branch. You can find

their email addresses in our branch newsletter, you just need to send an email to each of them; they will save them as we do and you will be able to stay more current with our Branch. How often has a Brother or Sister passed and you did not know until someone told you after the fact, a funeral that you would have liked to attend, missed. Email could keep us informed of this in a timely manner if the Branch is given this information.

Our Retirees Banquet will once again be held at our Branch hall on January 16, 2016. We have Tampa Letter

Carriers Hall today as a result of the hard work and dedication of our retirees.

Many of these retirees have passed or are unable to attend due to failing health. We honor them and those that still can attend by using this wonderful hall that they built for us and future members of Branch 599! Looking forward to seeing you there! You can sign-up for the banquet by emailing or calling the Branch Office.



Don Thomas
Director of Retirees
Branch 599

Retirees Banquet

January 16, 2016

Tampa Letter Carriers Hall

Dinner served at 6 PM

RSVP by January 8, 2015

Branch Office 813.875.0599

Our Branch is providing the meal for Retiree and One Guest.

Other/Additional Guest tickets are \$20 each and *must* be paid for by January 8.

**BYOB Setups and Beer will be provided at no charge...
ice bucket, Coke, Diet Coke, Sprite, and Diet Sprite.**

We will have a drawing for all who choose to participate; when you arrive you can each buy one ticket for \$1...drawing will be held after the meal. *One Ticket Limit...to give all participants the same opportunity at winning!*

Hors d'oeuvres available at 5 PM

Dance Music from 7-9 PM

Looking forward to seeing you at our Union Hall!

Don Thomas, Director of Retirees

A Blunderful Blizzard of Boz

We should all be aware of the resources available for us to remedy the injustices, adversities and insanities associated with our job of carrying the mail. First and foremost is the union steward. He or she will guide us toward a resolution of our difficulties, possibly recommending a grievance, in which the contract, memorandums, the ELM, and previous decisions will be utilized. Sometimes the proper channel might be the EEOC, OWCP, OSHA, or even the EAP. Political problems can be addressed at state and national conventions and by the dedicated staff at our PAC, formerly called COLCPE (pronounced *COAL-SEP*) and now known as LCPF (most likely pronounced *LICK-PIFF*). But these remedies do not provide instant satisfaction. We need to avoid losing our cool on the workroom floor and in the public eye. How can the anxiety be relieved?

The answer, of course, is the **Polish proverb!** When a supervisor reneges on a promise you can say to yourself: *Obiecanki, cacanki.* (Eggs and oaths are soon broken.)

When a manager juggles the clock rings and gets caught, say this: *Kto pod kim dołki kopie, ten sam w nie wpadu.* (He who digs a pit for others will fall into it himself.)

When a supervisor expects a new CCA to case as fast as the regular, say this: *Kozła doić prożno.* (You can't milk a bull.)

When a postmaster is appointed without craft experience: *Who has not served cannot command.*

When management is wrong, but contractually correct: *What can't be cured must be endured.*

When DOIS gives a supervisor unreasonable expectations of you finishing in eight hours: *Faith moves mountains, -on the backs of the faithful.*

When a manager has a great new plan: *Not every improvement is for the better.* (Aleksander Fredro)

When a manager breaks the contract even with the expectation of losing the grievance: *Contemptible is the one who knows better and acts worse.* (Stanisław Brzozowski)

When a supervisor tries to act like he's your buddy: *Don't trust the heart; it wants your blood.* (Stanisław Jerzy Lec)

When you realize that in the Postal Service, excrement rolls downhill: *Laws are like spider webs; the sparrow flies through, but the fly gets the penalty.* (Jan Kochanowski)

When it looks like management might win an arbitration: *A thief could easily come to terms with a policeman if it wasn't for the victim.* (Aleksander Świętochowski)

When you have to appeal to the highest authority: *Oh, to know God's private address.* (Stanisław Jerzy Lec)

When a new boss delivers his introductory talk: *He has a great void*

filled with erudition.
(Stanisław Jerzy Lec)

When a good co-worker becomes a bad 204b: *There is no greater tyrant than a peasant turned master.*

When an ambitious son of a former postmaster rises in the managerial ranks: *What the shell absorbs in youth, of that it will smell in old age.*

When a disgruntled carrier threatens to quit the union: *Each scrapes his own turnip.*

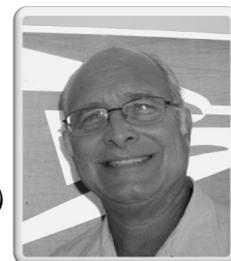
When a rabble rouser makes a big stink over nothing: *He who blows into a hive will have a swollen snout.*

When the night supervisor wants you to get off the clock without cleaning out your sculch tray, say this: *To jeszcze nie koniec aż to się skończy.* (It ain't over 'til it's over. -Yogi Berra)

When the supervisor calls you on the street at 5 PM, asking where you are, say this: *Robi się późno wcześniej tam.* (It gets late early out there. -Yogi Berra)

When you can't endorse a letter RTS because there's no return address, say this: *Nigdy nie odpowiadaj na anonimowego listu.* (Never answer an anonymous letter. -Yogi Berra)

I hope this helps.
Kontynuuj prowadzenie! (Carry on!)
-Boz



Jim Boczarski
Sulphur Springs
Member
Branch 599

Branch 599 Members Can Join Our Facebook Group

After logging into Facebook,
you will find us here:
facebook.com/groups/nalc599



Make your voice heard,
signup for e-Activist
at www.nalc.org

Shop Stewards will Meet

Tuesday 7 PM
November 3
December 1

Sunday Work Party at our Hall

9-11 AM
November 8
December 6

Executive Board Meets

Thursday 6:30 PM
November 5
December 3

Retirees Breakfasts

Monday November 2 9 AM
Denny's Restaurant at Dale Mabry & Spruce
2004 N Dale Mabry Highway, Tampa

Tuesday November 10 8 AM
Bob Evans Restaurant
SR-60 & Falkenburg Road, Brandon

ARSLAN UNIFORMS

Bill & Shirley Moran

Gold Card Member Branch 1477 St. Petersburg
Honorary Member Branch 599 Tampa

**NEED UNIFORMS IN A HURRY?
SHOP BY PHONE FROM HOME**

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FAX 727.585.9367
bilmor@tampabay.rr.com



A.R. Tony Huerta Branch 599
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www.nalc599.com

Tampa Letter Carrier
Volume 14 • Issue 11 • November 2015

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PERMIT NO. 1285

Happy *Early* Holidays

Skip Your November or December Loan Payments!

Skip one or ALL your loan payments! For only \$25 per loan, you can skip your loan payment for either the month of November or December (excluding 1st Mortgages, Home Equity Loans, MasterCards and RV Loans).* If you already made your November loan payment(s), you can still skip December!

Visit www.tpcu.org
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