



Tampa Letter Carrier

From the President's Desk

History will tell if the plan to save the US Postal Service was successful or if the partisan politics that are leading it beyond the brink of survival allowed this institution to become dismantled. As the power of congress comes off its August recess the clock is rapidly ticking towards insolvency and without another sixteen cosponsors the Bill, HR 1351 will not have the support needed to pass. This state alone has twenty-five districts, yet only five members are cosponsors, all of them are Democrats, not one of the nineteen Republicans has become a cosponsor. It amazes me that with the amount of senior citizens and veter-

ans that this state has, that more representatives can't understand the value of the US Postal Service and the service it provides to all the communities of this state and this nation. A rally is scheduled for September 27, 2011, that will address our issues to every Congressional District office along with petitions that are being signed by employees and supporters for saving America's Postal Service. If you don't understand what we are up against at this critical juncture then nothing will make you see the need for activism. Contact your Congressional Representatives and ask for their support; if they have co-sponsored the bill then



Alan W. Peacock
President, Branch 599

thank them. This is the rallying cry to give to COLCPE, become an e-activist and join the grassroots effort to save our jobs. If you won't fight for your livelihood and your future don't expect that Congress will.

The Labor Day Picnic was well attended and with the weather giving us a break I would say enjoyed by all, especially the children. *Thank you*, to all our picnic volunteers for an outstanding job! We raised \$1,329 for the Muscular Dystrophy Association; this was a good start to be followed

(Continued on page 3)

Distribution Plan for TLC Inc. Assets **Special Called Meeting**

of all TLC Members [Branch 599 Members]

Thursday October 6

Immediately following Branch 599 Meeting



Branch Meeting
Thursday
October 6
7:30 PM

Branch 599 Office

3003 W Cypress Street
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Fax 813.870.0599

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President

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Monday-Friday

8 AM – 4:30 PM

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Tampa Letter Carrier

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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 no later than the 5th of each month in order for us to meet our time limits to the publisher.

Officers

Position	Officer	Phone
President	Alan W. Peacock	813.765.0599 office 813.875.0599
Vice President	Tony Diaz	813.598.9635
Recording Secretary	Michael Brink	813.661.1639
Financial Secretary	Gilbert Cabanas	813.855.0516
Treasurer	Ray Garcia	813.787.3640
Sergeant-at-Arms	J.C. Howard	813.310.0689
MBA/NSBA	Al Guice	813.422.4967
Health Benefit Rep.	Terry Franklin	813.758.3061
Director of Retirees	Lance Jones	813.220.1292
Trustee Chair	John Gebo	813.503.1256
Trustees	Joe Oliva	813.299.8442
	Lori McMillion	813.263.7101
Labor Management	Sam Santilli	813.215.7595
	John Rowland	813.770.7769
Presidents Emeritus	Garland Tickle • Orbe Andux Donald Thomas • Michael Anderson James Good	

Executive Board Meets

Thursday 6:30 PM
October 6
November 3
December 1

Shop Stewards will Meet

Tuesday 7 PM
October 4
November 1
November 29

Shop Stewards

Station	ZIP	Steward	Station No.	Steward's No.
Brandon	33510	Terry Franklin	813.661.1639	813.758.3061
	33511	John Lykins	813.661.1639	727.542.4092
Carrollwood	33618	Brian Obst	813.960.8894	727.458.0679
Commerce	33602	Pedro Jimenez	813.242.4507	813.727.9280
Forest Hills	33612	Alan Robinson	813.935.2954	813.843.9762
Forest Hills Annex	33613	Nick Cullaro	813.935.2954	813.541.8159
Hilldale	33614	Sam Santilli		813.215.7595
Hilldale Annex	33634	Julio Acosta	813.889.3913	
Hyde Park	33606	Tom Cobert	813.873.7189	813.694.0711
Interbay	33611	Loney Cason	813.831.2034	586.668.0131
Interbay/Peninsula	33629	Sammy Graham	813.831.2034	813.454.3319
Palm River Annex	33619	J.C. Howard	813.663.0048	813.310.0689
Plant City	33564	Varick Reeder	813.719.6793	315.491.6234
Port Tampa	33616	Loney Cason		586.668.0131
Produce	33610	John DeRosa	813.237.4280	813.850.8418
Ruskin/Sun City Ctr	33570	Jack Hencoski	813.634.1403	813.928.9034
Seminole Heights	33603	Tony Diaz	813.237.4569	813.598.9635
Sulphur Springs	33604	John Rowland	813.237.4569	813.770.7769
TCA/Peninsula	33609	J.R. Harazin	813.873.7189	727.418.8090
TCA/West Tampa	33607	George McClelland	813.873.7189	
Temple Terrace	33617	Warren Sumlin	813.899.2405	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

From the President's Desk

(Continued from page 1)

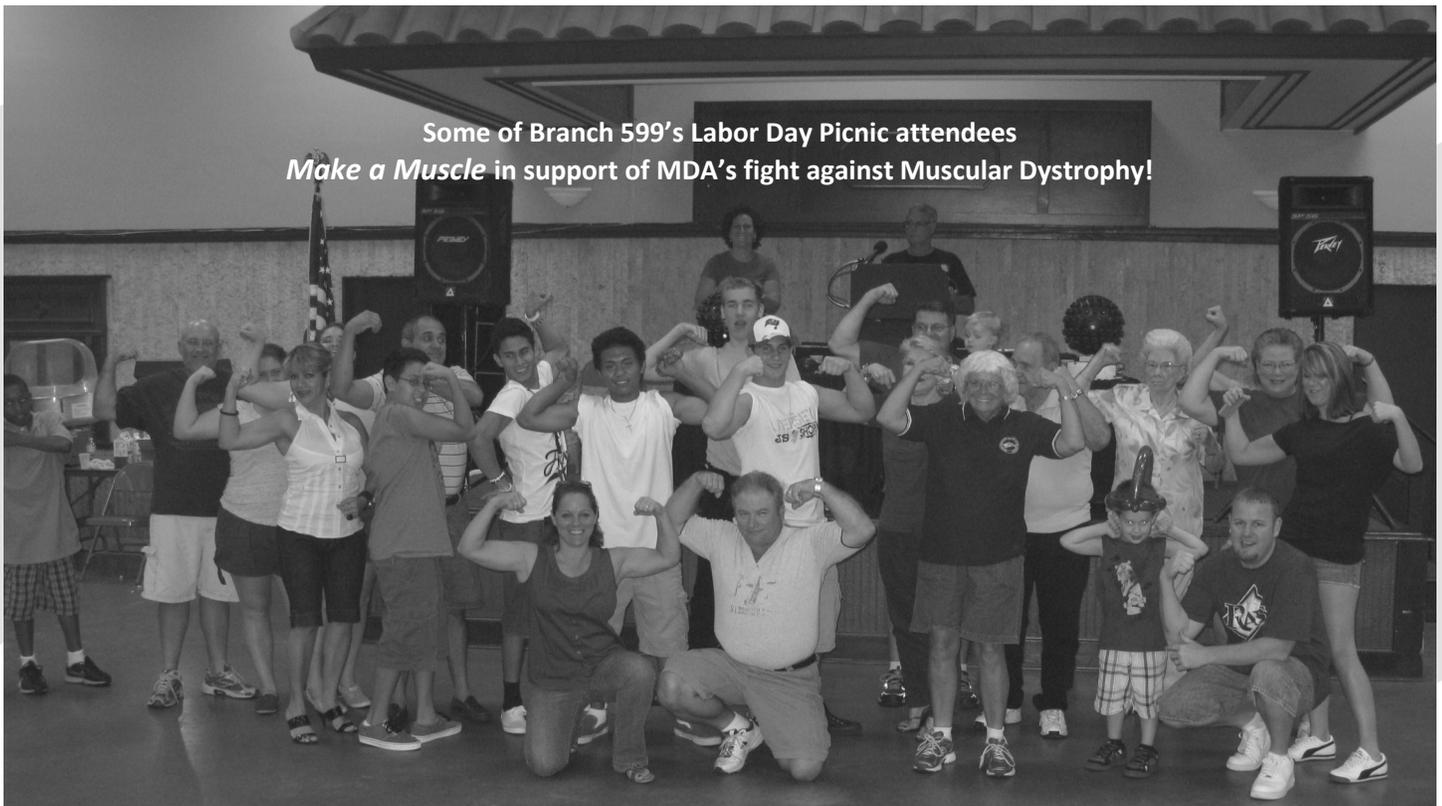
by *Fill the Satchel* day, October 2 and *The National Bowlathon* on November 6. We are hoping to get good participation at both of these events. It would be nice if we could get a team from every station and help *build a muscle* for the kids that need our help at MDA.

During recent office visits I have found very little regard to the instructions in the current Joint

micromanage their own the way they micro-manage the craft employees. But we know that is never going to happen and we know that as they try to squeeze blood from a turnip that their plan is wasteful and too costly. The whole purpose of collective bargaining is to work effectively together to be a buffer between management and labor. When one side just decides to totally ignore the other then chaos abounds and there is no common goal that can be accomplished. Breaking

in our Government, so why would it exist in the Postal Service? With that kind of extreme waste at the top it is understandable why they have to squeeze every penny elsewhere.

During the month of October there is a lot to deal with negotiations ongoing; there will be an update at the National Rap Session. The stewards have an upcoming training seminar in West Palm Beach the end October. We are asking all the



Alternate Route Adjustment

Process. The memorandum states that work load/ work hour reports are to be posted for the previous day throughout the duration of this memorandum. We are currently in another review period during September and October followed by analysis and adjustments until next February. This is not being done and if this was something a carrier was supposed to do they would be disciplined for not doing it. Management apparently needs to

down morale and beating a dead horse until it becomes numb to your selective goals will only harvest ill will and lack of trust. Even the battle to save the Postal Service has been divided by Management and Labor where together it should be for the common good of all. There is an apparent corporatist mentality that exists in management and it starts at Headquarters, like \$5.5 million platinum parachutes for former Postmaster General. I find it hard to believe that any compensation to that level exists in any other agency

stewards to inquire from the members about items to be discussed during local negotiations when ever they will begin once we have a new agreement at the national level. We need your input and participation at branch meetings; it is also another way for you to stay informed as to what is happening about your future and the future of our Union.

Fraternally Yours and in Solidarity,
Alan Peacock
President

Treasurer's Report for August 2011



Ray Garcia
Treasurer
Branch 599

BB&T Operating Account - Opening Balance 8/1/2011 = \$ 8,752.02		
	Deposits	Payments
Secretary Treasurer NALC	\$29,379.55	
Shop Stewards (15)		1,985.16
Shop Steward/Vice President		280.36
Shop Steward/Labor Management Reps (2)		292.48
Shop Steward/Sergeant-at-Arms		149.83
Shop Steward/Health Benefit Rep		126.24
MBA/NSBA Rep		47.18
Director of Retirees		23.58
Trustees (3)		113.22
Recording Secretary		94.35
Financial Secretary		536.66
Treasurer		494.66
Security Guard (Union Meetings)		45.00
Editor/Webmaster (3 months)		480.00
President (Pay Periods 16 & 17)		4,002.60
Br Office Secretary (Pay Periods 16 & 17)		1,956.55
Br Office Secretary Health Benefit (3 months)		588.00
Federal Unemployment Taxes (July)		888.96
TLC (August Rent)		600.00
TLC (reimbursement for 1/2 beverages)		115.59
Newsletter Postage		217.00
Retirement Gratuity (3)		550.00
Dinner for 2		101.40
Shop Steward (expense reimbursement)		11.00
Shop Steward (reimbursement Lost Wages)		389.45
Staples (office supplies)		309.23
CIT Technology (printer lease)		356.31
AT&T (President's cell)		93.57
Verizon (office phones/internet)		359.27
Petty Cash replenishment		200.00
United Memorial (8 Bibles for Bereavement)		285.23
Meeting Expenses (sandwiches/condiments)		73.86
Face Painting Labor Day Picnic (partial pay)		100.00
Reimbursement for Sam's Club Acct.		35.00
Reimbursement (food for lunch for 8)		47.45
FL Dept of Revenue Tax Certificate		5.00
Printing Lakeland Branch's Newsletter	271.90	
Late Dues Payment	180.00	
Totals	\$29,831.45	\$15,954.19

BANKING ACCOUNTS

Mid FL Credit Union	240.00
Mid FL Credit Union CD	100,000.00
BB&T Money Market	216,776.85
Regions Bank CD	50,000.00
BB&T Building Fund	33,234.80
BB&T Operating Acct	22,629.28
Grand Total	\$422,880.93

Official Notice of Nominations & Elections of Delegates to the 2012 NALC National Convention

Nominations for delegates to the 2012 NALC National Convention in Minneapolis, Minnesota will be taken at the regular branch meeting on October 6, 2011 and November 3, 2011, at the Union Hall located at 3003 W. Cypress St., Tampa, Florida 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.

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 the branch, an election will be conducted with the results announced at the regular branch meeting in December.

BB&T Operating Account - Closing Balance 8/31/2011 = \$22,629.28

Around the Horn

Labor Day Picnic

I first want to thank the Union Brothers, Sisters, family and their friends who attended the Branch 599 Labor Day Picnic. Also, *special thanks* for all those who volunteered to make the Labor Day Picnic a huge success. Without all the volunteers, the Picnic would not have as successful. With the weather cooperating during the day, the outdoor activities kept the kids wet and smiling. The food was plentiful with a menu that included chicken, hamburgers, hot dogs, potato salad, baked beans, macaroni and cheese, and cake to top it off. There was entertainment, dancing, face painting and prizes throughout the day.

Personally, while it was a long day, it was gratifying to

site to see the kitchen being used again as it was back in the day, when all the food was cooked by some past and present members. On Sunday I arrived at about 7:45 AM to spruce up the grounds. The fire was already lit, and the neighborhood had the aroma of a cookout. The first batch of chicken went on at about 8:30 AM, and 350 pounds of chicken later, yes 350 pounds, the cooking finished at 5:00 PM. I helped relieve the first group of cooks at about 1:00 PM with Michael Brink (Brandon), neither aware we were part of cooking 350 pounds. Labor Day Coordinator Gilbert Cabanas will report on the final numbers as to how many attended, the total donations to MDA, total costs and any feedback in his article this month or at the next Union Meeting.

bailout, and posturing to attempt to eliminate the labor Unions, which are reportedly costing 80% of the total expenses.

Again, you have been given websites and other outlets to keep informed. The NALC.org website has access to the latest negotiations, the free e-Activist network, COLCPE and other Union related articles. Keep informed. I am asked constantly by family, friends and customers about the status of the Service and how it will affect me; I cannot be the only one!!!

The Postal Service is telling Congress, even with the cost cutting measures, the Service will be broke by the end of the fiscal year...the end of September. Stay tuned, much more to come! Our National negotiators are the best in the business and



Tony Diaz
Vice President
Branch 599



see coworkers mingling and families smiling and laughing together. Also gratifying was all proceeds from the tickets to donations went to MDA. Donations surpassed the one-thousand dollar amount, not bad for our first MDA fund raising event of the year.

The kitchen was a busy place days prior to the picnic. The equipment had to be checked, wood was brought in, and the food was purchased. The night before (Saturday), the chickens were being cleaned by volunteers till 10:00 to 10:30 PM. It was a welcomed

Contract Posturing

As the National Association of Letter Carriers and The United States Postal Service continue contract negotiations, the financial downslide of the Service has hit the news media in force. Local news affiliates as well as national news networks are covering this story. While there is no question the Postal Service is in financial trouble, much of this reporting is posturing. Posturing to eliminate the 6-day delivery, posturing to eliminate more jobs, to cut wages, posturing for a government

President Rolando is the leader of the pack.

Quick Hits:

Information you should know

*) Sam Santilli of Hilldale Station is the **New** Branch 599 MDA coordinator. There are several events planned in the upcoming months; to submit any fund raising ideas, contact Sam or call the Union office.

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



Things You Should Know



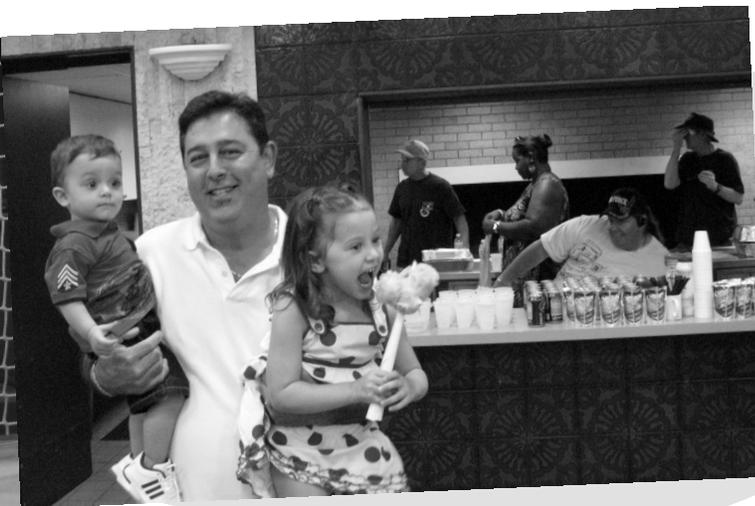
Gilbert Cabanas
Financial Secretary
Branch 599

Tampa Letters Carriers, Inc.

On August 22, we finally went to the BB&T bank in order to close out the TLC accounts and then placed that money into a Branch 599 account. We now have opened up a new account for all that TLC money, which will be called our *Building Fund* account. Under this new account, all building rentals, money, or check receipts, will be deposited into this account. Any expenses that are associated with the Hall's maintenance will be paid by check from this account. Now we have

with all the entertainment and food that was provided. None of this would have been possible were it not for all the wonderful work provided by volunteers, starting with the great kitchen workers and cooks that prepared and worked for two days in order to prepare the food for this picnic. Our food service also did a good job controlling the food lines along with our outside workers who controlled activities with the children. So many *thanks* to all those volunteers for all their hard work and long hours. I will

entertainment cost the Union a total of \$3,300. So the total of this picnic, compared to the one two years ago, was about \$4,700 less. I'm not sure the last time that our Union volunteers worked a picnic or any other event but I am sure that we can no longer afford any functions done with caterers. It was a lot of hard work but we must continue this trend in order to have any Union functions with our limited budget. We also provided a



separate accounts for the maintenance of our building.

Once a month

there will be a meeting on the assets and expenses paid by the building fund with a report to the Branch members.

Labor Day Picnic & MDA Fundraiser

On another note, we feel that our Labor Day Picnic turned out rather well for all those who attended. We had about 180 adults that came with approximately 120 children which ended up being a good turnout. All the children appeared to enjoy themselves

not try to mention those individuals by name for fear of forgetting just one, but please remember that because of your hard work, this picnic turned out as well as it did for the rest of us. I will mention that several volunteers arrived early on picnic day and only said: *Where do you need me?* That is the real meaning of a volunteer.

Now on to the financial part of this wonderful picnic; this was a great success. Just two years ago, our picnic with entertainment and food along with the caterers cost us over \$8,000. Just the food with the caterers alone cost us over \$4,200. This year's picnic with all of our food and

good start for our yearly MDA drive with this picnic. The Shop Steward's stations advance tickets and the tickets bought at the door came to about \$722. We also sold at closing time about \$176 of our take-out plates along with \$61 on our beer sale. Three stations, Temple Terrace, Palm River and Hilldale, provided donations to MDA for a total of \$370. The grand total was \$1,329 for our Muscular Dystrophy Association fundraiser! So *thank you* to all of our Shop Stewards for your hard work and to our volunteers for this picnic!

Sharing Our Members' Joys & Sorrows

Get well wishes & prayers

are sent to Hyde Park Carriers **Tom King** and **Juan Morro**; **Hector Spindola** [Palm River]; **Bill Weimer** [Interbay]; **Audie Childers** [retiree]; and to **Michael Crowder** [Interbay] for recovery at Sable Palm Health Care Center, Largo [visitors are welcome].

Our deepest sympathy

and prayerful support is extended to the family of **Bruce Balfour** [TCA retiree] whose passing was August 16; to **James Tremblay** [Interbay] and family at the passing of his mother; and to **Raymond Porche** [Palm River Annex] and family at the passing of his mother.



President Alan Peacock recognized **Butch Smith** [Hilldale Annex] during our Branch meeting in September and presented him with a check from the Branch for his retirement .



Wilbur Dinning, James Deignan and Don Stephens were honored with the presentation of Gold Cards during our September Branch meeting. Gold membership cards represent 50 years in the NALC. Congratulations! We appreciate you, gentlemen.

**Deliver
the Cure**



LETTER
CARRIERS

FILL 
the **SATCHEL**

FOR MUSCULAR DYSTROPHY

October 2

Retirees Breakfast

Monday October 3 9 AM

Coffee Cup, 4407 N. Hubert Avenue, Tampa

Rally to Save the Postal Service

Tuesday September 27

2-3 PM Meet at Branch 599 where assignments will be made for dividing participants into 2 groups.

Rallies will be 4-5:30, then back to our Hall for a *Thank-You Rally* at 6 for all who participated.

**GIMME
5
for COLCPE**



Learn more here: www.nalc.org.
Click the *Gimme 5 for COLCPE* logo to learn more or to sign up as an *e-activist!*

Tampa Letter Carriers, Inc.



Don Thomas
TLC Chair
Branch 599

As I start writing this, it is with a new outlook on our Hall. I have seen a lot of things that need attention in the near future; things that have been brought up by others in the past, most of which I saw differently, as I remembered the hall for what it once was and not what it has become. The building has not been kept up as it should have been; not blaming anyone, they worked with the funds available at the time. Getting the best price does not always mean the best job, yet you can only work with the funds on hand. These are words that I never thought I would be writing...*we can no longer afford our Hall.* Even if we could come up with the money to do the needed repairs, could the membership afford the hall in five years? Our

everything you can about our Hall and vote what you honestly believe to be the best for Branch 599. Our members in the 1950s made the best choice for Branch 599's future, which is our Hall; today we are faced with the same type of decision about the future of Branch 599. You, the active members, will bear the cost of what is decided. If you sit on the sideline and do nothing, you will have to pay for the decision made by the membership that attends the Branch 599 Union Meetings [on the first Thursday of every month, for your information].

We have a Joint Committee

working on the plan of distribution of property and all assets from Tampa Letter Carriers, Inc. to Branch 599. This plan will be brought before the

for me personally. There comes a time when we all need to make a sacrifice for the good of all and in my opinion that is where we are today. What are you willing to give up or do for Branch 599?

The future of Branch 599 is in your hands, handle with care. Branch 599 will always be there to protect your contractual rights. Will you be there to protect our Branch as Branch 599 has been there for you? It is very easy to sit on the sideline and criticize others...much harder to stand up for our Branch!

We all have a life outside of our jobs. Are you really too busy to support Branch 599? Branch 599 will always be there for you!



membership numbers are going down as the routes get bigger and bigger and retirees are not being replaced, which means less money coming into the Branch. We, as any business, need to look at all our expenses and cut wherever we can; everywhere except representation, as that is what we pay dues for.

Those decisions will soon be made by you, the membership, as TLC Inc. was dissolved September 7, 2011. Each of you will have a vote on our future at the Hall...staying or moving on. I ask you to take the time to find out

membership of Branch 599 for a vote of approval.

The loan that TLC Inc. had to remodel the restrooms has been paid in full using most of the cash from the sale of the property we owned across the street. As I write this, TLC Inc. is debt free!

We need to prepare for the future of Branch 599, not live in the past. Our Branch has a lot of great history and memories for many of us, none of which will pay the bills. The question we need to ask is: What is best for Branch 599?...not what is best



And the Beat Goes On

Ray Wallace
TLC Board
Branch 599

TLC

On Tuesday, August 16, TLC [Tampa Letter Carriers] had a special meeting to vote whether to keep TLC or dissolve it. This paper had a large announcement on the front page of that date, tons of e-mails went out to members of Branch 599 stating that if TLC were done away with, all the members would have future power to run the Branch as they saw fit, not leave it to just the elected few on TLC.

The meeting started at 7:30 PM and the Chairman, Don Thomas, was the main speaker. For a local the size of Tampa's, with around 800 members, there were about 300 chairs on the hall floor. As this writer has heard over and over again, the members of the Branch will be in charge of the future and we know the attendance will be tremendous. I didn't take a count, but I'd say there were maybe 40 members there. I'd say 30 voted to do away with TLC and I was among the ten that voted no. But the best part of this is to know how many carriers really don't give a damn how Branch 599 is run, and really, why should you when your job as a Letter Carrier is at stake and the very existence of the Postal Service is questionable? Who would have ever thought in the Post Office and the world that the USA would be in the trouble it is today and all from what, the damn computer and e-mail and

greed. How many of you pay your bills through the mail?

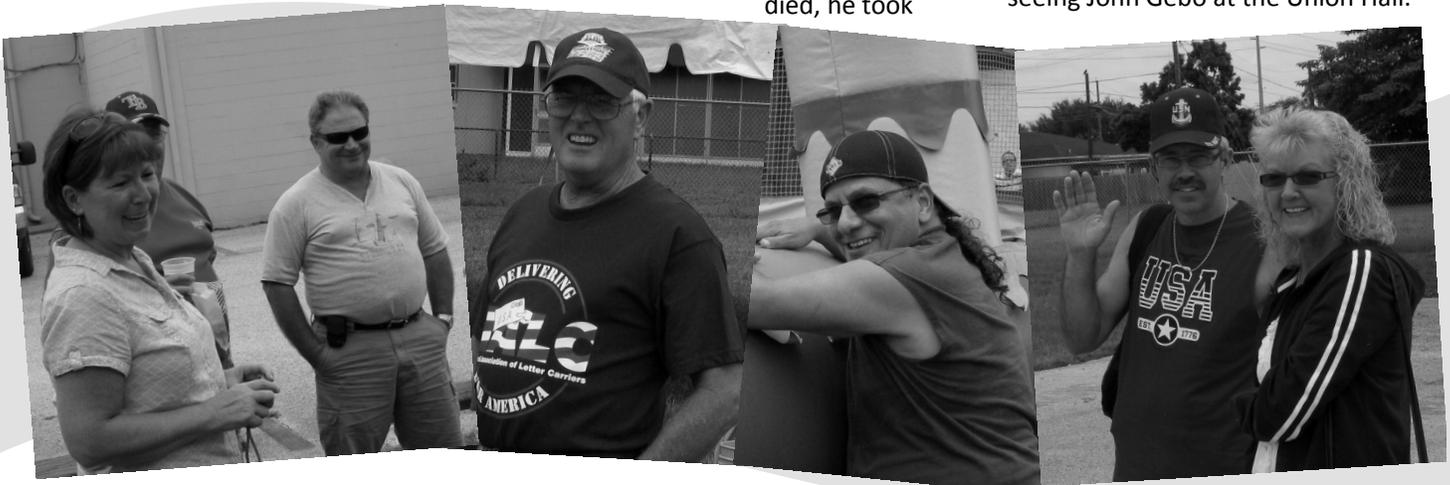
Postal Service's Future

There was a lot of TV news on the loss of our Post Office by the Postmaster General on Labor Day. As a retiree and knowing our existence depends on the working employee, I just don't understand how you, the Letter Carrier, don't give a damn about your future—your very existence, and you pay your bills online, not buying stamps and you don't even give to COLCPE—what is wrong with you? Does anyone write their congressman about the loss of the Postal Service? I went on strike in New York so that we could make a decent wage; please don't throw it away by not giving to help save your job and my retirement. Buy stamps and give to COLCPE!

Tribute

I'd like to inform the membership of the loss of a very dedicated past member. No he didn't die, he was fired from TLC before TLC was voted out of existence; a hell of a way to treat a Carrier who has given most of his time as a member of Branch 599 to the Branch. At one time he was recording secretary of the Branch, he was a shop steward for many years, he started in TLC in 1980 and at one time was chairman of TLC. He volunteered his time in Bingo and when Jack Newman died, he took

over as chairman and more work. He ordered supplies, getting people to work and a lot of behind the scenes work that no one sees. He was financial secretary for years until defeated by Tony Diaz. When he retired he became Director of Retirees, which he gave up in January 2010. At different times throughout, he was a Branch trustee, and up until he resigned in August 2011, was the chief Trustee just voted in during the last election. He was also TLC Treasurer who paid all the bills of the building, the electric, water, insurance and he complained at every TLC meeting that you can't pay out more then you have coming in. During that administration, everything Mr. Gebo said was ignored, especially when he complained about two officers who got roundtrip travel pay to go to the hall 5 days a week. Have many of us have ever gotten paid to travel to work? One last statement on John Gebo, he went to the store and got the cold cuts and bread and some sweet items for the Carriers to have after each union meeting, and of course the Branch paid for it, but he spent a lot of time doing so and also had to stay at the Hall until the last carrier left, most times around midnight. As a result of that he was forced to play poker, win or lose, I don't know, ha ha.... We will miss seeing John Gebo at the Union Hall.





Please Change Our Phone Numbers in your contacts.

Effective June 29, we discontinued our land line service with Verizon.
We no longer have 727-584-4307 as our main number.

We can be reached at: Bill's # 727-543-0705 or Shirley's # 727-543-0708.

Even with the *Do Not Call* service, telemarketing calls increased to include later in the evenings and on the weekends.

Bill Moran

ARSLAN UNIFORMS

Bill & Shirley Moran

Retired Letter Carrier Branch 1477 St. Petersburg

Honorary Member Branch 599 Tampa

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

320 PATLIN CIRCLE EAST, LARGO, FL 33770-3063
BILL'S CELL 727.543.0705 SHIRLEY'S CELL 727.543.0708
FAX 727.585.9367
bilmor@tampabay.rr.com



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'Like' us on Facebook & GET PAID for Your Financial Tips!

We're Now on Facebook... But We Need YOUR Help!

As a 'Fan' of Tampa Postal FCU's Facebook page, you'll be invited to Special Facebook-Only Contests, gain access to financial education, and be the first to know about Credit Union events and new promotions.

Financial Fridays - Get Paid for Your Financial Tips!

Every Friday, we want to give Fans a quick financial tip to make the most of their money. But we need your help. If the sluggish economy taught us one thing, it's how to get the most out of every dollar we earn. We want to know how you've dealt with the economy. Tell us your best financial tips!

SUBMIT YOUR BEST FINANCIAL TIPS FOR CASH!
Email us at tips@tpcu.org

*Include your Name, Email & Phone #.
DO NOT submit your Account #.*

If we use your financial tip on a Financial Friday during the year, we'll deposit **\$10.00** into your Credit Union Account!* It's that simple.

 "like" us on Facebook



Federally Insured by NCUA. Equal Housing Lender.

WWW.FACEBOOK.COM/TAMPAPOSTAL

* Member will be contacted prior to Tampa Postal FCU using submitted financial tips. Member agrees not to submit already published or copyrighted financial tips. In some cases, multiple financial tips submitted by members may be similar. The Credit Union will randomly choose one of the similar financial tips provided for use on our Facebook page. There is no limit to the number of financial tips members can submit.