



# Tampa Letter Carrier

## From the President's Desk



**Alan W. Peacock**  
President, Branch 599

As we go through the dog days of summer we must be careful about the shortcuts we take and remember that safety is always at the forefront of whatever we do. We can accomplish a lot against some very adverse conditions, but we can never fail to be on the side of caution just to fulfill some fantasized goals. This company is up against some very determined opponents that have only one mission: to cut, to cut, to cut. Those cuts are directly aimed at government jobs and the working class of

If there are any issues at any office, feel free to let us know.

this country. While attending the *Festival for Florida's Future* along with Don Thomas and George McClelland from our branch, we gained some valuable information in regard to the legislation that is taking place in our own state. It is not the news that you hear from the media, or

should I say the brain-washed media, it involves the loss of rights and the fundamental principles of having a voice in what is supposed to be democracy. Remember government of the people, for the people and by the people? In the case of our current politics, the majority of the people are being left out. One can only surmise that the American Dream will soon become the American Fantasy! All the promises of creating jobs, investing in the

infrastructure, not making cuts in educa-

tion...has been a perfect ploy to get in office only for the personal gain of a few. Imagine if all workers had a requirement for drug testing to get a job and the place where you would get tested belonged to someone who is the wife of the one making that decision.

That is exactly what is happening to state employees in Florida. Then you need to ask, who is going to pay those clinics for those services and how much will it cost? If you wonder why I discuss state politics when we are federal employees, it is because there are similar discussions just like these that are taking place in the halls of Congress. Let's cut benefits, let's cut pay, let's cut retirement, let's cut jobs. Does that sound like a good plan to lead us out of the recession that we didn't create? Maybe it is time to say that we are really in a depression, because American citizens are definitely depressed by the decisions that are being made and the partisan politics that bring stagnation.

*(Continued on page 3)*



**Branch Meeting**  
**Thursday**  
**July 7**  
**7:30 PM**

## Branch 599 Office

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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 5<sup>th</sup> of each month in order for us to meet our time limits to the publisher.

## Officers

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<b>President</b>	Alan W. Peacock	813.765.0599 office 813.875.0599
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<b>MBA/NSBA</b>	Al Guice	813.422.4967
<b>Health Benefit Rep.</b>	Terry Franklin	813.758.3061
<b>Director of Retirees</b>	Lance Jones	813.220.1292
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<b>Trustees</b>	Joe Oliva	813.299.8442
	Lori McMillion	813.263.7101
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	John Rowland	813.770.7769
<b>Presidents Emeritus</b>	Garland Tickle • Orbe Andux Donald Thomas • Michael Anderson James Good	

## Executive Board Meets

Thursday 6:30 PM  
July 7  
August 4  
September 1  
October 6  
November 3  
December 1

## Shop Stewards will Meet

Tuesday 7 PM  
July 5  
August 2  
August 30  
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	Vacant	813.960.8894	
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	Don Wiseman	813.873.7189	813.713.6273
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)

Speaking of stagnation, let's look at our current situation. Where to start... understaffed, underfunded and under constant scrutiny. We are told that we are staffing according to workload, so let me guess, that means when there are not enough people to get the job done, we will delay the product or hold up the people waiting for the product. What a way to run a company into the ground. Example: we have waiting time so let's start the clerks an hour later...now that really cured that problem didn't it? Well let's expand that scenario, let's also start the carriers an hour later...back to square one and we still have waiting time. That is why we have so much faith in management's ability to count our mail volume. Not only do you not fix the problem, you compound the problem. There never has been one ounce of sense that has been demonstrated to have processing and delivery work together and accomplish the best mission for our customer. When the mission at the plant is to get the product and the whole product to the delivery office at the earliest possible time and without excuses, then there will be no excuses from the delivery office to provide adequate and prompt delivery to the customer. If management can't provide that scenario then they are not doing the job that should be expected by our customers. Too often they simply point fingers at the plant or the plant

points fingers at delivery. That is the lousiest excuse of all. Maybe we can't control what congress or the Board of Governors and The Postal Regulatory Commission burden us with, but we surely could figure out a better way to operate amongst ourselves.

During the current JARAP (Joint Alternate Route Adjustment Process) there was an addition that was not included in the previous JARAP, that includes using the CORES software. This process more or less makes the adjustments using a mapping system that can totally change the identity of routes as they currently are. There is also a provision to correct this if it creates a situation that affects routes to the detriment of the regular carrier by his or her seniority. During the stand up talks that were given by the different teams at your office prior to the consultations, this should have been mentioned. If there are any issues with any of this process, feel free to address them to my office and we will make sure that everything is done in a proper manner. Your stewards who are the contact representatives for the process and during the consultations will also keep the branch office abreast of any situations as they occur. The entire process will be monitored by the adjustment teams and this office throughout its entirety.

If there are any issues at any office, feel free to let us know. The impor-

tant thing to remember is—always give us facts and documentation, which is the key to resolving something in the most expeditious manner. As we enter our peak leave period, I am sure there will be continued staffing shortages, which we experience with the absence of a steward as well. Funny how that always seems to be a time when issues will occur. Remember to always keep a level head and let us deal with your issues or grievances; the process will work if our contractual compliance is met.

The Florida State Association of Letter Carriers is holding our State Convention and Training Seminar in St. Petersburg. The convention and training seminar will run from July 28 through July 30. Our national president, Fred Rolando, who is a member of the Florida association will be attending and I am sure he will provide us with some great insight with negotiations beginning in August for our next national agreement. No matter what we do, I'm sure the future will always be a steep and rugged climb. Just remember like the Serenity Prayer, change what you can, except what you can't change, and be wise enough to know the difference. Thomas Jefferson said *when you are at the end of your rope, tie a knot in it and hang on*. Just remember...don't let go.

Fraternally and in Solidarity,  
Alan W. Peacock  
President, Branch 599



Learn more here: [www.nalc.org](http://www.nalc.org)  
Click the Gimme 5 for COLCPE logo to learn more or to signup as an e-activist!

## TLC will Meet

Tuesday July 26 7 PM

Conference Room

## Retirees Breakfast <sup>Date Change</sup>

Monday July 11 9 AM

Coffee Cup  
4407 N. Hubert Avenue, Tampa

# Around the Horn



**Tony Diaz**  
Vice President  
Branch 599

## Close Call

Brothers and Sisters, if you would, allow me this month to share with you a health related nightmare. The accounts I am about to discuss with you have transpired over a 3 ½ month period. To all those who were aware, I have received encouraging news. I am now fully aware of my situation, what it entails and where I stand. Thanks to all for your interest and support. I am hopeful all of you can take something from this and listen to your body.

I begin in March, when the pollen was at an alarming high. I have never been affected by the pollen, ever. I

Listen to your body, and get to a doctor, especially when dealing with your heart.

began having some issues with my breathing, laboring at times, thinking I was coming down with a chest cold. I began taking some over the counter medicines, an expectorant, Advil and Vicks vapor rub. I continued to train in the gym as well as running, but the breathing issues continued. After two weeks I became frustrated, it was affecting my running and I decided to make an appointment with a pulmonary specialist. When I visited the specialist the first time I was given an inhaler and was asked to chart my breathing twice a day. At the second visit, my doctor who was a cardiac doctor before becoming a pulmonary specialist, told me she heard a murmur when listening to my heart and lungs. She said she wanted to check the murmur out and referred me to a cardiac specialist. I hesitantly made the appointment and my journey began. I was ordered to have blood work and an echocardiogram before I visited the cardiologist. At my first appointment, the doctor had received the tests from outside offices. Upon reviewing the results I was initially told I had an issue with my heart that needed immediate

attention. I had a leaky mitral valve and my heart was enlarged; the doctor did not like what he was seeing and surgery might be needed quickly. What was that again? Have you ever been hit by a right hook? How do I deal with this? How do I act? Who do I tell? How do I tell my family? How could this be?

In the meantime my breathing issues cleared up with 3 days of rain. Turns out the breathing had nothing to do with my diagnosed mitral valve issue. So the tests began, first an EKG and

more blood work, then a stress test. The doctor began to notice my tests were coming out very

positive and I had no symptoms that might accompany my condition. He ordered more specialized test, a TEE, transesophageal echocardiogram, which provided a close look at the hearts valves and chambers. The TEE is ordered when there are doubts with the standard Echo. A nuclear stress test, where you are injected by a radioactive substance. You get on the treadmill while being monitored, then while laying perfectly still a scanner takes pictures of your glowing heart. Next a MUGA, again an injection of a radioactive substance then you are just scanned. Capturing a moving image of the beating glowing heart. This test determines the health of the cardiac ventricles, the hearts major pumping chambers. While these tests did indicate a leaking of the mitral valve, the measurements of my enlarged heart and other factors were in direct conflict with the original echocardiogram. Thus another echo was ordered along with a procedure I was trying to avoid, a catheterization. The echo was completed two days before and the results were provided to me just before my cath. procedure. The

results reinforced the findings from several ordered tests and dispelled the results from the original echo taken at an outside office. The catheterization would be the final piece of the extensive tests. The test went smoothly and I was given some great news. My heart is very healthy and is not as enlarged as originally reported. The ejection factor, the fraction of blood pumped out of the right and left ventricles was found to be at 57 (normal is 55-60). My original reading was 43, which is very serious, and surgery should be considered. My doctor told me to forget about my heart issues and continue to do what I normally do. I must be monitored every three months now that I have a base for which future tests can be compared to. I may eventually need mitral valve repair surgery, but for now I have a piece of mind. My insurance, the NALC Health Benefit Plan has been fantastic. The expense for the heart tests was very high; I am glad I have the NALC Plan.

Please listen to your body, and get to a doctor, especially when dealing with your heart. Having piece of mind is a wonderful thing! I guess all the needles and tests were well worth it, also the prayers, Thank God!!

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

**5-day** is the **wrong way** to **save** the **Postal Service**  
Learn more at [www.nalc.org](http://www.nalc.org)

# Things You Should Know

## Our Daily Lives

How time flies when you're having fun, or so the saying goes. Here we are in the middle of our first year already; soon we will be negotiating our contract which is due in November. Hopefully we will be able to retain our current benefits under this hopelessness recession. I do like our chances under our current leader, President F. Rolando, unlike our current governor, Mr. Scott, who is trying to squeeze the poor people to enhance the rich. How many folks like Mr.

Scott are we going to elect into office? We must all get involved in our election procedures, we cannot

afford these folks in office who have the power to strip away our rights and fraught benefits. We must come to the realization that it does make a difference who is in office and how many of us care enough to vote. Because one person in office like our current governor, can affect all of the others who didn't vote. We must pay attention to the people who will govern us in order to elect the lesser of the two evils running. We can't

You must stand up for any injustice in your daily life...

afford a 4-year mistake in this current recession. We cannot elect managers who might violate your daily rights, but we can elect governors, senators and representatives. The people who get elected can diminish your rights and benefits quicker than the managers and you will lose those rights permanently. Remember that we still have rights and opinions at our negotiation table, but not in the legislature. Do your homework when any of these powerful people are running for office and please exercise

your right to vote. If you do not vote, your family's lifestyle will still be affected and possibly for the worse.

I know that our life is a constant battle under this current recession which in turn affects the everyday battle with your supervisors even more. There are still procedures that can help you in your daily life and people you can count on to fight for you. First, your shop steward in your building; our President, Mr. Peacock; or just a phone call to any officer. Don't allow any supervisors to violate your rights or hard-earned benefits under our

contract. You must stand up for any injustice in your daily life, so at least call an officer to discuss your current issues. And if you feel that you have been discriminated against or just treated differently, which in turn suffered some form of discipline; make that call about your case. Your current EEO officer is Mr. Diaz, but under your contract rights anyone can represent you when you file for a hearing. When you do file for an EEO/ Redress Hearing, please notify that person about your scheduled date because it's not the Labor Department's responsibility. You should always first call your representative to discuss your case before you do anything else. We have been very successful in our EEO Redress cases, because you are allowed to voice your personal concern in front of your supervisor with your personal representative. In these current times, under these daily constrains, you must use all avenues that are open to you. So please, call an officer, address your concern, discuss your issues, but do not allow any supervisor to violate your rights.



**Gilbert Cabanas**  
Financial Secretary  
Branch 599



# Festival for Florida's Future — a day of activism, education and

[www.festival.fightforflorida.com](http://www.festival.fightforflorida.com)

Florida AFL-CIO



# music in celebration of what it means to be a working Floridian

Orlando FL June 4, 2011

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## Mistakes to Avoid

Last month we discussed the basics of being a Shop Steward. This month we are going to move into *Mistakes to Avoid as a Shop Steward*. As we discussed previously, no one comes in as the best Shop Steward in the world. Since we all have limited backgrounds when we start as a new Steward it is important that we attempt to avoid some of the pitfalls of representation that are out there.

Since we all make mistakes, this guide should help keep you from making some of the more common ones involved in being a Steward.

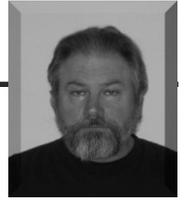
1. It is a mistake to **Represent Unfairly or Unequally**: This goes back to the old Union adage of “An injury to one is an injury to all”. If you fail to represent all members equally it will undermine your credibility as a Steward as well as open up the Union and yourself to potential legal action for violation of the Duty for Fair Representation. The Labor Board will not be your friend should there be a case in this area against you.
2. It is a mistake to **Make Backroom Deals**: This is commonly called “Horse Trading” and should never happen. Management will approach you with offers to settle one grievance if you are willing to drop another. This is a trap and you should run from the offer. Remember, each grievance should be represented on its own merit. Don’t settle any grievance for an offer that you would be uncomfortable telling the entire membership.
3. It is a mistake to **Promise Remedies Too Quickly**: Several things come to light here, the first of which is that there are no sure things in the grievance process. When a grievance is filed you might think it is a “slam dunk” but you won’t know

until the investigation is complete. Ensure that you do a full and complete investigation and present the best case you can. Remember if you can’t settle the grievance it will be someone else making the decision and there is no way to predict what someone else will decide.

4. It is a mistake to **Fail to Speak with New Workers**: The easiest way to make a bad impression on a new worker is to ignore them. You want to go to the new worker and introduce yourself as soon as possible. Establish that personal contact, provide them the information they will need and try to involve them in the activities of the Union right away. A new worker is more likely to come to you for help if they see that you are just like them and they know you are approachable.
5. It is a mistake to **Fail to Adhere to Timelines**: The timelines detailed in the National Agreement are there for a reason, follow them to the letter. Even the strongest case will be lost if you fail to adhere to the timelines for the process. If you need an extension don’t be afraid to ask for one, but get it in writing always. Remember the timelines are there so the issue is addressed while it is fresh, don’t let issues fester under multiple extensions, keep the grievance moving.
6. It is a mistake to **Let Grievances go Unfiled**: If you are Aware of a contractual violation it is the duty of the Steward to file a grievance to correct the violation. Remember your job is “Contract Enforcement” and failure to address violations of the contract means that you are willing to give up the things our membership bargained hard to get and retain. The Steward needs to be able to see how a relatively minor issue can affect the membership and the Union as a whole and

act to prevent it, by addressing the issue head-on.

7. It is a mistake to **Meet with Management Alone**: This can raise suspicions as to whether you are doing back door dealings and the like. The grievant should always be at the Informal A hearing on their grievances so they can have an input into the proceedings. This also prevents Management from making up stories that there are no witnesses to discount. Also allowing others in the process helps them to see how the Union works and encourages them to take a more proactive role with the Union as a whole.
8. It is a mistake to **Fail to Get Settlements in Writing**: I’m sure that everyone has heard this before but “If you have a Settlement only verbally you have no Settlement at all”. Documentation is a requirement in all grievances and settlements. At Arbitration if all you have is the verbal settlement and Management gets on the stand and denies it, you will lose your case. Also ensure that all settlements have the supervisor’s name and the date of settlement clearly shown on the document.
9. It is a mistake to **Fail to Publicize Victories**: This will help you in dealing with the membership as the publication of a victory has a twofold effect. First it will help to educate the membership on their rights and secondly it will increase their confidence in you and you will gain from each victory.
10. It is a mistake to **Fail to Organize**: Remember that as was stated last month, the Steward is the Union to most of the membership. You should be using this exposure to



**Brian Obst**  
Former Chief Steward  
Branch 599

*(Continued on page 10)*

# Stamp Out Hunger Food Drive



**Lori McMillion**  
Trustee  
Branch 599

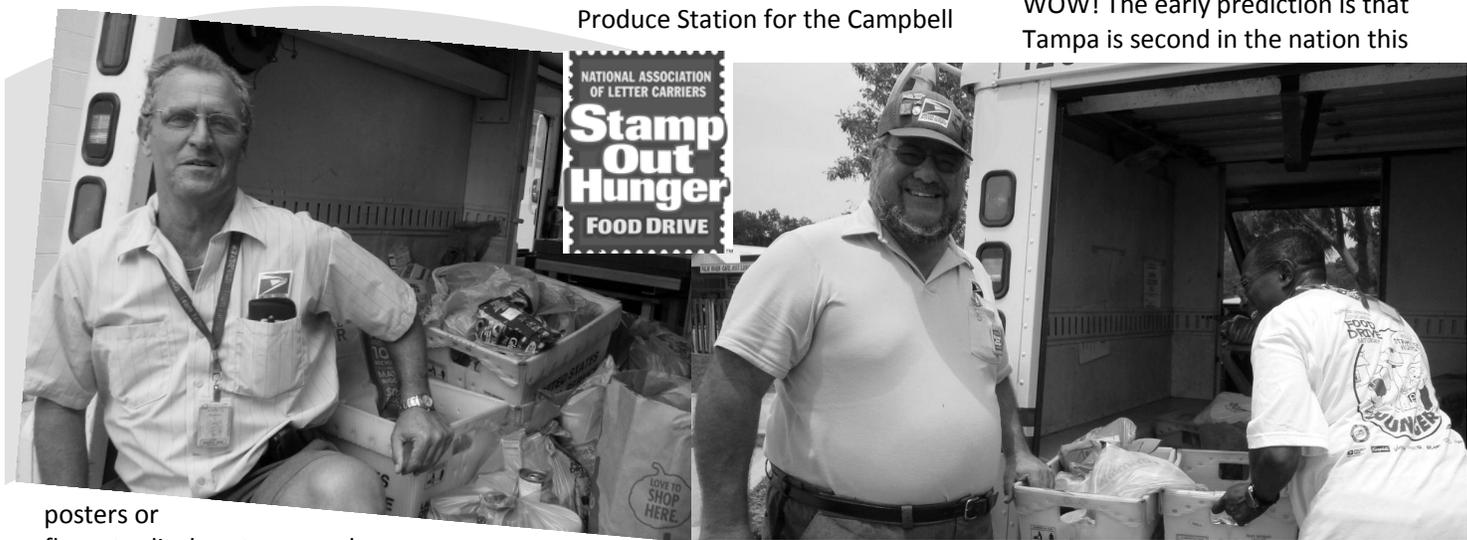
A wonderful way to start this summer is to announce a grand total collection of food from the Letter Carriers' national Food Drive: 1,729,382 pounds!

It was exciting when I got phone calls on May 14 from carriers all over Hillsborough County telling me they picked up more food than previous years. It all started at a meeting with Postmaster D. Gornik back in February. We discussed how to conduct the drive to include the necessary assistance I'd need from the Postal Service. Postmaster Gornik also wanted to create

posters in the lobbies. With about 3 weeks to go before the drive, more talks with the Postmaster (now it's Gary Vacarella) about MVS drivers and their schedule for May 14, stage empty trailers and an O.K. to wear our T-shirts the 3 days prior to the drive. On May 1, Branch 599 President Alan Peacock, Past President Jim Good, Retired Rural Carrier Marianne Baab, my neighbor Matt, my daughter Alaina and myself to St. Petersburg's main Post Office to sort, count, and label the Publix bags. Then on Saturday, May 7, it was doing the same at Produce Station for the Campbell

food will feed the same families we serve throughout this summer and *that* is why being a Letter Carrier in Tampa is such a wonderful feeling!

As most of you know, food comes in during the whole week after the drive. This happens every year for many different reasons and we always schedule pickups from the south dock. Unusually this year, we still collected food at the June union meeting! WOW! The early prediction is that Tampa is second in the nation this



posters or flyers to display at seasonal communities, hoping to get food donated from them before they head back up north for the summer. The beginning of March, I attended the Rural Carriers union meeting to educate them about the drive's purpose, give statistics and T-shirt order forms. I started attending our shop steward meetings to correct any logistics for the box trucks and start T-shirt orders, plus any other announcements I needed them to mention at their stations. In April, our Branch Office Secretary, Rodna Kimelman Kirk, and I finalized the T-shirt orders and got the order placed. More meetings and deadlines as well as pulling teeth from my supervisors for time off to put food drive

cards. May 9, we met with Mayor Bob Buckhorn to receive the City's proclamation for Letter Carriers Food Drive Day. We learned that Mayor Buckhorn worked for the Postal Service at one time. May 10, it was back to St. Petersburg for the kick-off at the Valpak facility. The very last days were busy with TV reporters and radio interviews. I also checked to make sure all offices have enough equipment (pallets/boxes) for the drive. The day of the drive we supplied the box trucks with sandwiches and water, then sent them out for their routes. After the last truck arrived, I rode around taking pictures of carriers working hard at picking up food while delivering the mail. That

year, beat out by St. Petersburg by a mere 40,000 pounds. *Excellent job* to all Carriers in Hillsborough County and *Thank You!*

In Solidarity,  
*Lori McMillion*  
Branch 599 Food Drive Coordinator



# Treasurer's Report

All financial reports will resume after the conclusion of the reviews from the CPA/Tax Attorney the Branch decided to hire.

**Ray Garcia**  
Treasurer  
Branch 599



## Unionism

*(Continued from page 8)*

help motivate the membership and organize them to assist the many areas of the local Union that need assistance. The Union is an organization made up of many small parts and the Steward has access to the small parts so try to pull them together to make the whole stronger.

This article is only a guide for stewards and members to understand some of the mistakes that are common among

Union Representatives. It is this writer's hope that this information will help you prevent some of these from occurring in your daily work as a Steward, thus making your job less problematic.

Once again the information used to write this article comes from *The Union Steward's Guide 2<sup>nd</sup> Edition* edited by David Prosten. This text is highly recommended for all Stewards, Officers and Union members and is thought of highly enough that it is

provided to all members of the Leadership Academy run by the NALC at National Headquarters in Washington, D.C.

Next month we will look into the *Dangers of Playing Favorites* and the *Signs that you might be in Trouble as a Steward*. Until then as I always say – **Knowledge is the Key.**

Yours in Brotherhood,  
*Brian Obst*  
Former Chief Steward

### Your financial future is important. Don't trust it to just anyone.



## Financial Longevity Report

It's Not What You Think... It's What You Know!

### The premise of real retirement planning...

...is that the elements of your financial lives are intertwined. Planning is the process of wisely managing your financial resources to help you achieve your goals, while at the same time helping you negotiate the financial barriers that inevitably arise along the road of life.

"Retirement", You have invested time & money getting ready for this event. Our personalized report will tell you where you stand on your retirement timeline. If you are retired or considering retirement, this report is a must. Get the answers you need to make your decisions. A new way of discovering simple answers to difficult questions. After all, when it comes to retirement, **it's not what you think...it's what you know!**

**Call today to set your appointment for your complimentary report.**

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# Sharing Our Members' Joys & Sorrows

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Get Well wishes & prayers

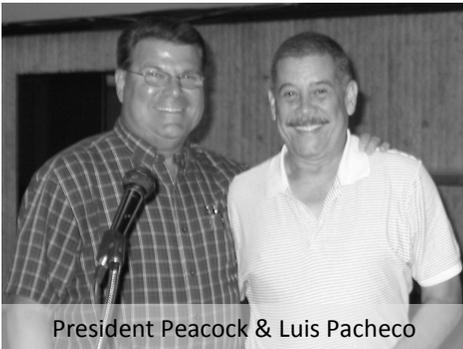
are sent to **Michael Crowder** [Interbay] for recovery at Sable Palm Health Care Center, Largo, [visitors are welcomed].

Our deepest sympathy

and prayerful support is extended to Adelaide and family at the passing of her husband, **Donald E. Wagstaff** [retired], June 1; and to **Sammy Graham** [Interbay] and family at the passing of his mother-in-law.

**Luis Pacheco, Arcilio Mendez and Ed Edmiston retired!**

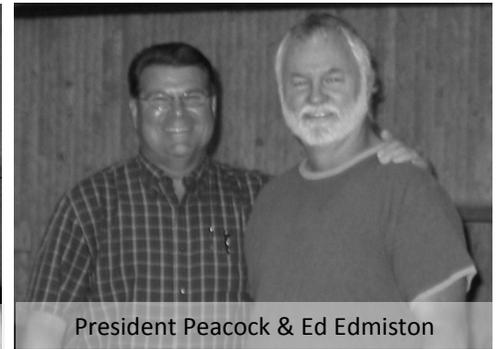
President Alan Peacock recognized Luis Pacheco, Arcilio "Popo" Mendez [both from Tampa Carrier Annex 33607] and Ed Edmiston [Hilldale Annex 33634] and presented them with a check from the Branch for their retirement during our Branch meeting on June 2.



President Peacock & Luis Pacheco



President Peacock & Arcilio Mendez



President Peacock & Ed Edmiston

## **ARSLAN UNIFORMS**

*Bill & Shirley Moran*

Retired Letter Carrier Branch 1477 St. Petersburg

Honorary Member Branch 599 Tampa

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Tampa Letter Carrier  
Volume 10 · Issue 7 · July 2011

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## Ready to **BOOST** Your **SAVINGS** in a *Sluggish Economy*?

At Tampa Postal FCU, we know growing your savings in a sluggish economy is a challenge. Unfortunately, we cannot control the economy's investment yields. However, our new **Savings BOOSTER Loan Program** can help you put more money in your Savings Account each month!

### How it Works:

- 1) You will meet one-on-one with a Tampa Postal Loan Officer to review all your loans currently financed at other financial institutions.
- 2) Your Loan Officer will work with you to **consolidate debt & lower your monthly payments** through a variety of Credit Union lending solutions.
- 3) Your approved loans will be switched to the Credit Union
- 4) Your Savings Account will thank you each month as it grows thanks to lower loan payments!

### Act NOW & Earn MORE!

We're Going to Give Your Savings an **Instant BOOST! Receive \$50** for *Each Loan* you Transfer to the Credit Union before July 31, 2011!\*

Federally Insured  
by NCUA.

Equal Housing  
Lender.

**SCHEDULE YOUR ONE-ON-ONE LOAN REVIEW TODAY!**

**800.782.4899 | WWW.TPCU.ORG**



**TAMPA POSTAL**  
FEDERAL CREDIT UNION

\* Multiple credit cards and/or personal loans consolidated into a single loan will count as (1) new transferred loan and receive (1) \$50 cash incentive. Total loan balance for each transferred loan must exceed \$2,500 to qualify for \$50 incentive.