

Tampa Letter Carrier

VOLUME 20. ISSUE 5

MAY 202

Around The Horn from The President's Desk

Brothers and Sisters,

Does safety really come first with the USPS? We all have heard that phrase, safety first, thousands of times. Does it really mean what it states? What is the real intent? And is it realistic? I ask these questions as someone who has been involved in safety programs for over 25 years, either while still carrying mail or as a Branch officer. I have been an advocate and promoter for local and district safety, and have spoken at every one of our offices, to the District and to local safety teams. I proudly display my Million Mile lanyard whenever I enter a postal facility. I ask the above questions because I do not believe most of us are convinced safety really comes first. Budget vs. Safety First is like mixing oil and vinegar. Can the intent of safety first really succeed with the potent mixture of Budget vs. Safety? Well, our statistics are saying no as accidents con-tinue to rise. With the money the Postal Service spends trying to promote safety aware-ness, are they

really addressing the real issues that continue to produce a high rate of accidents? Are we spinning our wheels without results?

My passion for safety will never waver; I will never stop preaching safety awareness with a passion and with the goal to get everyone home to their families, safe and alive. I use my experiences to address safety issues, and to promote safety awareness. Trying to break down the safety issue, let's start from the beginning. Do you feel morning safety talks are read as a formality just to say the issue was covered in a safety talk? Is management uninspiring with the safety talks? Does management make sure all carriers are really engaged? Are CCAs given the same safety talk when they begin tour later in the morning? Do you feel management in your office is really committed to safety? What has management done in your office to indicate they are all in? Is your office still having morning stand-up talks? There are many questions that will bring many different answers.





cause...until our members believe management is fully committed to safety, the buyin will never reach a point where we will see a drastic improvement in safety. So how do we really change the culture? In the USPS business climate, can we change the culture? How do we truly reduce the accident upswing? Can we reduce the accident upswing? We can blame the CCAs, but regulars are also having many accidents. Veteran carriers who have a good driving record are making careless mistakes, but why?

It is not a coincidence that the upswing in accidents, seemingly year after year is a direct result of unreasonable expectations. It is not a coincidence that with the budget being a driving force with management there is an upswing in accidents (Budget

(Continued on page 3)

Branch 599
serving
Brandon
Plant City
Sun City
Tampa

Branch 599 Meeting

> Thursday May 6 7:30 PM

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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@gmail.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.

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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/Branc	727.458.0679			
Brandon	33510/11	David Rivadeneira	813.661.1636	813.403.9525
Brandon	33510/11	Luis Cruz	813.661.1636	813.431.3223
Carrollwood	33618	Tina Bausch	813.961.2962	813.892.2282
Commerce	33602	Cynthia Williams	813.242.4507	813.778.4373
Forest Hills	33612	JR Sanchez	813.935.2954	773.849.6229
Forest Hills Annex	33613	Juan Andujar	813.935.2954	813.377.7266
Hilldale	33614	Brian Obst	813.879.4309	727.458.0679
Hilldale Annex	33634	Latoya Dupuy	813.879.4309	305.414.3527
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	Warren Sumlin	813.719.6793	813.486.7612
Produce	33610	Jerry J.D. Lewers	813.239.4084	813.528.5519
Ruskin/Sun City Ctr	33570	Cherry Berry	813.634.1403	585.230.0266
Seminole Heights	33603	Michael Smith	813.237.4569	813.326.0717
Sulphur Springs	33604	Stephen Hall	813.237.4569	813.494.4669
TCA/Hyde Park	33606		813.873.7189	
TCA/Peninsula	33609		813.873.7189	
TCA/West Tampa	33607	Michael Williams	813.873.7189	813.541.3092
Temple Terrace	33617	Lori McMillion	813.988.0152	813.263.7101
Town 'N Country	33615/35	Brian Obst	813.884.0973	727.458.0679
Ybor City	33605	Maurice Rice	813.242.4507	813.334.3189

Around The Horn from The President's Desk

(Continued from page 1)

vs. Safety). The constant back and forth with morning estimates, management becoming more and more aggressive with morning estimates, demanding carriers return at a certain time by using the PET and DOIS tools, denying the carrier reporting requirements outlined in Hand-books and Manuals, M-41 where is states: 131.4 Reporting Requirements

131.41 It is your responsibility to verbally inform management when you are of the opinion that you will be unable to case all mail distributed to the route, perform other required duties, and leave on schedule or when you will be unable to complete delivery of all mail.

131.42 Inform management of this well in advance of the scheduled leaving time and not later than immediately following the final receipt of mail. Management will instruct you what to do.

131.43 Complete applicable items on Form 3996, Carrier-Auxiliary Control, if overtime or auxiliary assistance is authorized in the office or on the street.

131.44 Report on Form 1571 all mail undelivered—including all mail distributed to the route but not cased and taken out for delivery. Estimate the number of pieces of mail.

131.45 Do not curtail or eliminate any scheduled delivery or collection trip unless authorized by a manager, in which case you must record all facts on Form 1571.

How about management calling carriers over and over during the day, mainly in the afternoon to push a carrier to move faster? Telling carriers that they are slow, they should be

further along, I expect you back by, and their performance is not acceptable.

Let's address unreasonable expectations. A new CCA reports later in the morning, a route is ready for them, they are told this is an easy route, you should be done by, in addition there is an hour trip for you to complete the day, and if you do a good job, you will get more hours. Sound like Safety First? I think not. Sound unnerving? Overwhelming? Does it sound like unreasonable expectations? You bet. (Budget vs. Safety) Can it work? CCA accidents are way above projections. Are these the causes? With unreasonable expectations, this produces shortcuts, finding a way to get the route delivered, expeditiously. I can save a minute if I do not use my seatbelt, I can save time by not closing my door, no one is watching. Is there time for safety? In the mind of someone hur-ried, to go, go, go, the answer is NO.

Based on having been involved in safety, having studied accident charts, trends, daily accident times, who is having accidents by years of service, and by noncareer and career, having filed safety reports, having spoken to committees, and knowing the challenges on the workroom floor, the budget-driven business model will not allow safety to be successful. We currently deal with it and go through the motions, but we are losing ground.

Solution to Safety:

Accident cases on average cost \$16,000 and this is without the cost of a litigated injury settlement. Management must see the big picture instead of nickel and diming the carriers every morning with their tool driven figures and expectations, it is time for an

innovative and different approach to estimates. A plan to produce a less stressful workplace with less demands, to help create less pressure, less anxiety, lessen the constant worry about making it back at an unrealistic time. Management must eliminate the abrasive morning confrontations and the mindset that all carriers are dishonest and stealing with their estimates, that all carriers are trying to get over. Management has the technology to track anyone should they question an estimate, should they question or not believe a carrier. So why argue, why have the arguments?

This would lead to an environment conducive to a safer workplace, guaranteed. This would be a big step in helping to eliminate those distractions and the unsafe practices. Accidents would diminish and the millions and millions spent on accidents would substantially decrease.

The blueprint is ready, take it and run with it. At this point the Postal Service is in a lose lose situation, let's really make Safety First!

Quick Hits:

Information you should know

*The first of the new Next Generation Delivery Vehicle (NGDV) are scheduled to be released October 10, 2023.

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

Our Editor's email address has changed: editor.nalc599@gmail.com

Please remember to submit all articles to the editor and *also* to our Branch office, nalc599@verizon.net

119 years of service retired!



President Diaz presents Carrollwood carriers, **Tom Gulino**, **Eddie Berroth**, and **David Berroth** with their retirement pins and gratuity at our April meeting. One hundred nineteen years of service will be missed, and all at the same office! This also marks the first time in Branch 599 history that two brothers have retired together at the same meeting.

Membership Ratified New NALC-USPS Collective Bargaining Agreement

See what that means to you on page 7 in our Business Agent's article.

Sharing Our Members' Joys and Sorrows

Our deepest sympathy and prayerful support is extended to Don & Phyllis Thomas [President Emeritus; Newsletter Editor] and family at the homegoing of his mother, Dorathy Thompson, April 8.

10 Years of Service

Congratulations to Branch 599 Newsletter Editor, Phyllis Thomas. Phyllis has edited our newsletter since January 2011, thus making this her 10th year.

Congratulations, Phyllis!

Unionism — All for One and One for All

What is a Union? Webster's dictionary defines a Union as follows:

2: something that is made one: something formed by a combining or coalition of parts or members: such as

a: a confederation of independent individuals (such as nations or persons) for some common purpose

This description shows that something (NALC) is made up by combining a coalition of members (letter carriers) for some common purpose. The Union elects representatives on both a local and national level to represent the membership in dealings with the entity we work for - The United States Postal Service. The negotiations with management deal with wages, hours, and working conditions. Our national officers negotiate our National Agreement (the contract under which we perform our work duties) with the headquarters of the Postal Service and the terms of our employment are set according to the agreement.

Understand that the guidelines of the National Agreement are not optional and individual carriers do not have the right to only follow the terms that they agree with, and the same goes for management. Both parties are held to the terms of the agreement and violations are addressed through the grievance procedure as laid out in Article 15 of the National Agreement.

It seems lately that both management and some carriers feel that they can do as they please with regard to specific issues contained within the National Agreement. This couldn't be farther from the truth. It is essential that all carriers understand that the terms of the National Agreement are inflexible and are to be followed as

written. Management is aware of this and if they are telling you otherwise it is with intent to violate the provisions they are trying to get you to violate. Your shop steward is tasked with contract compliance and in the event of a violation they are required to file a grievance on the issue. Remember that the shop steward represents all the carriers in his/her work location or appointment by the president to represent in another location. You might think that you ignoring a contractual provision only affects, you but you would be wrong. The contract affects all carriers and the failure to address all violations would be detrimental to all carriers.

I suggest that if you are of a mind that the contract doesn't matter unless you want it to, that you take the time to read the contract and try to understand just why the terms of it were written. Come to the realization that the national officers have, over the years, put a great deal of thought and effort into crafting language to protect the carriers as well as to see that they are rewarded properly for the work that they do on a daily basis.

You don't think management graciously decided to give 10 paid holidays a year, overtime after 40 hours a week, annual vacation time and sick leave hours, cost of living raises and pay increases just to mention a few! These items are the result of the struggles of previous carriers and hard fought negotiations by our national officers to consistently make things better for the carriers that they represent.

So, the next time you think it is okay to ignore a contractual provision, think again about what went into that

provision and the steward's responsibility to file grievances to protect our membership from its violation.



Brian Obst Vice President Branch 599

I would also like to address the startling lack of concern by many of our members with regard to the position of shop steward. I cannot tell you how often I receive phone calls about management violating the contract and carriers wanting representation, complaining that the Union isn't representing them. When I ask who their shop steward is they reply that they don't have one. This is something I don't understand. I have been a shop steward for 24 years and I find it strange that some offices do not have a shop steward. I can only ask one question, Why? As a Union we come together to help each other, representation is part of what we do as a Union. Remember as a Union we work together to achieve our goals and I do not understand the feeling that it is someone else's job to be the steward. It is every carrier's position to be helpful to the Union and its goals. Remember this - there is no Union without U. No one is asking every carrier to be a steward like me for 24 years, but the Union does ask for assistance with representation in the stations. If there is no local representative, then the Union cannot properly represent in that location. Things happen daily that need to be addressed and having representation on the ground is essential to proper representation.

Our branch provides monthly training

(Continued on page 6)

Article 19: Special Route Inspection

Definition: Section 271(g) of the M-39 Handbook allows carriers to make requests for special route inspections. Carriers qualify for such six-day counts and inspections by using more than 30 minutes of overtime or auxiliary assistance three times a week for any consecutive six-week period. Management is required to complete these special route inspections within 4 weeks of the request if the carrier has properly qualified. The six-day count and inspec-

tion must be performed in the same manner as a regular six-day count per Section 272 of the M-39. Management may not deny the special route inspection on the basis of unsatisfactory performance during the qualification period unless the deficiency occurred during the qualification period and discussions had been held with the carrier concerning the alleged unsatisfactory performance prior to the request for special inspection. Arbitrators have

allowed remedies for the Postal Service failing to complete the special route inspection within the 4-week timeframe. One day count/street inspections do not satisfy the requirement of 271(g) of the M-39 unless they are the result of a settlement reached between management and the union. In accordance with 271 (h), mail shall not be curtailed for the sole purpose of avoiding the need for a special route inspection.

New Pay Rates implemented on April 10

New pay rates include the following:

For career city carriers:

- 1.1% General Wage Increase effective November 23, 2019
- \$166 Cost of Living Adjustment effective February 29, 2020
- \$188 Cost of Living Adjustment effective August 29, 2020
- 1.1% General Wage Increase effective November 21, 2020
- \$416 Cost of Living Adjustment effective February 27, 2021

Cost of living increases referenced above are paid proportionally to city carriers in Table 2 in accordance with

Article 9.3.E of the National Agreement.

For City Carrier Assistants:

- 1.1% General Wage Increase and additional 1.0% increase effective November 23, 2019
- 1.1% General Wage Increase and additional 1.0% increase effective November 21, 2020

City carrier assistants receive the additional 1.0% increases referenced above in lieu of cost of living adjustments pursuant to Article 9.7 of the National Agreement.

These increases will be reflected in the April 30 paychecks.

Backpay will be calculated from the dates indicated above through April 9, 2021. The Postal Service has indicated that it will take some time to calculate the back pay for more than 210,000 letter carriers but expects the process to be completed and payments made sometime in July.

The new pay rates can be seen in the new letter carrier pay schedule available at nalc.org/news.

-nalc.org

Unionism — All for One and One for All

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for all stewards and I as the Vice-President and Chief Steward take time after hours to provide additional training for all who request it. The position need not be forever as it is voted on yearly, but if you have no steward why not show the spirit that is defined by the word Union and step forward to be a part of the representation team helping the members in your location. You will not be left on your own as there are many available to assist you during your time as a steward. Then when your time is done help another to step up and help. This provides continued representation for your location and benefits all the carriers, and shows management that no matter what, we as a

Union are going to be there to ensure the contract is always followed.

Keeping your Union strong always provides for a better, safer, and more harmonious workplace.

Brian Obst Vice President

Region 9 Updates

Greetings sisters & brothers of Region 9!

It's spring of 2021, the trees and flowers are blooming, the temperatures are warming, and the days are getting longer. It's the sign of new growth and new beginnings. Over the last few weeks, NALC has also achieved new growth and new beginnings. To start, you the members ratified the 2019-2023 National Agreement (NA). Contained in the National Agreement are many wonderful new provisions:

Four general wage increases - 1.1% retroactive payments for 2019 & 2021; in addition to 1.3% increases in November of 2021 & November of 2022. (NA - page 23)

Cost of Living Adjustments were retained. The first two will be paid retroactive, the first COLA effective 2/29/2020 equates to \$166 annually with the second COLA effective 8/29/2020 paid at \$188 annually. The remaining five will be calculated based on the Consumer Price Index and paid in the following months:

March 2021/September 2021 March 2022/September 2022 March 2023 (NA - page 24)

Changes to the Wage Tables (both 1 & 2):

Effective November 2022 the new top step will move from O to P adding \$444 annually to career employees. Those carriers with 46 weeks at Step O on 11/19/2022 will elevate to Step P, those with less than 46 weeks at Step O on that date will elevate to Step P upon satisfying the 46 weeks. The CCA entry rate Step CC (\$17.29/hour) will be eliminated on 6/21/2021, replaced with the new CCA rate Step BB (\$17.79/hour). (NA - page 179) A new PTF rate

Step AA (\$19.23/hour) to compensate for not receiving Holiday pay. (NA - page 26-27)

New 24-Month Automatic CCA Conversion to Career once 24 months of relative standing has been satisfied. Those CCAs meeting this criteria at the time of ratification (3/8/2021) will be converted to career status as soon as practicable, but no later than 60 days from the date of ratification or the first day of the third full pay period following the date a CCA achieved 24 months of relative standing, whichever is later. Absent a residual vacancy at the time of conversion, the career status will be as part-time flexible (PTF). Upon conversion to fulltime regular (FTR), the employee will be placed into the FTR step with full credit for weeks spent as a PTF. (NA - page 160)

Health Insurance Premiums in 2020 & 2021 - the Postal Service's share will remain the same for career carriers at 73%. In 2022 & 2023 the Postal Service's share will decrease to 72%. (NA - page 91). In 2022 the Postal Service will pay 75% of the CCA Health Insurance Premiums for self only, self plus one or self and family.

Uniform Allowances will increase 5% in 5/2021 to \$487 and 2.5% to \$499 in the remaining years of the Agreement. (NA - page 97)

Holiday work and Holiday pay - now the carrier may elect to exchange the Holiday pay for annual leave credit. All annual leave provisions will apply to the usage of this leave. (NA - page 31)

Job Security for career letter carriers with six credible years of service due to the retention of the no-layoff clause and continued prohibition against contracting out city carrier work.

(NA - page 8; NA - page 256)

No Later than 60 Days from ratification of the National Agreement all street MSP scans



will be removed. (NA - page 254)

CCAs with 90 days of service upon conversion will be exempt from the 90-day qualifying period in ELM 512.313 prior to taking annual leave. (NA - page 188)

Memorandum(s) of Understanding creating two National Level Tasks
Force Teams: The City Delivery &
Workplace Involvement task force was created to seek joint resolutions to improve the cultural and operational environment in the workplace. The second task force was established to improve the efficiency and accessibility of the uniform program, as well as the overall quality of the uniforms.
(NA - page 232; NA - page 216)

With the ratification of the 2019-2023 National Agreement comes the Local Memorandum of Understanding (LMOU) negotiation period for all branches effective April 29, 2021 through May 28, 2021. It was great to see all of you on the LMOU virtual training presented by Region 9.

Also, NALC and the Postal Service jointly extended many of the COVID-19 Memorandums of Understanding (MOUs). These MOUs can be found at nalc.org under Workplace Resources in the MRS section:

M-1940 - allows career city carriers to carry over 520 hours of annual leave

(Continued on page 8)



2020 Honor Roll Thanks to you, Branch 599 raised \$10,018.95 for the Muscular Dystrophy Association. That makes us Number 1 for branches in Florida! Clearwater Branch 2008 was 2nd with \$4,394.96. Nationally, we are Number 2 behind Northern Virginia Branch 3520; they raised \$10,700. This is a great honor for our Branch. *Congratulations!*

Remember to keep our office updated with your contact info.

nalc599@verizon.net + 813.875.0599

Region 9 Updates

(Continued from page 7)

from leave year 2021 to leave year 2022, expiring 12/31/2022.

M-1941 - the MOU regarding - Temporary Additional Paid Leave for CCAs is suspended due to the recognition under the American Rescue Plan Act, CCAs are entitled to 600 hours of paid Emergency Federal Employee Leave (EFEL) for COVID-19 related reasons. This suspended MOU expires 6/4/2021.

M-1942 - due to the continued effects of COVID-19, four (1910, 1913, 1915 & 1916) MOUs have been extended until 6/4/2021: M-1910 - allows for a temporary expansion of sick leave dependent care in the event sick leave usage is required to care for a child due to daycare closures, school closures, or unavailability of the child's primary caregiver. M-1913 - agreement to institute the use of the Employee & Labor Relations Manual (ELM) Section 432.53 City Letter Carrier 7:01 Rule. M-1915 - agreement for the local parties to implement workplace changes to promote social distancing. M-1916 - allows the Postal Service to employ Temporary Carrier Assistants (TCAs).

M-1943 - extends time limits for Step B and arbitration appeals. This extension is effective 3/26/2021 thru 6/4/2021.

M-1944 - the local parties may mutually elect to develop a sign-up process for fulltime carriers to sign the overtime desired list who could not sign for any reason during the two-week period provided in Article 8.5.A of the National Agreement. This MOU expires 6/4/2021.

Additionally, on March 12, 2021 The American Rescue Act was signed into law providing a new leave category for all Federal Employees. This leave is titled the Emergency Federal Employee Leave (EFEL) for COVID-19 related absences. Fulltime employees are entitled up to 600 hours of paid EFEL, capped at \$2,800/pay period. Part-time employees can receive up to the proportional equivalent of 600 hours, capped at a proportional equivalent of \$2,800/pay period. Please note EFEL does not count as credible service towards an employee's retirement benefits, nor can the employee contribute to TSP while on EFEL. Federal Employees are entitled to take EFEL for the following reasons:

- 1. Subject to Federal, State or local quarantine or isolation orders related to COVID-19.
- 2. On the advice of a health care provider to self-quarantine due to COVID-19 related concerns.
- 3. To care for someone who is subject to item 1 or item 2.
- 4. Experiencing COVID-19 symptoms and seeking a medical diagnosis.
- 5. To care for the employee's child if the school is closed, the school requires or offers the option a hybrid in-

person or virtual learning or the childcare provider is not available due to COVID-19 precautions.

- 6. Experiencing any other substantially similar condition.
- 7. Caring for a family member with a mental or physical disability or who is 55 years of age or older and incapable of self-care regardless of whether or not another individual is available to care for the family member. Or if the place of care provider for this family member is unavailable due to COVID-19.
- 8. To obtain immunizations related to COVID-19, or recovering from injury, disability, illness or condition related to the immunization. PLEASE NOTE: IT IS THE USPS's POSITION THAT LETTER CARRIERS WILL NOT QUALIFY FOR REASONS 1 & 6. THE TACS CODE TO REQUEST EFEL IS **086-21**.

In closing, the Region 9 Rap Session will be held virtually on October 1-2, 2021, additional information will be provided to all branch Presidents for distribution. The Regional Rap will consist of one day of training and one day of General Session. I hope to see you all there! Until then stay safe, stay informed and wear your mask!

In unity,

Lynne Pendleton, NALC National Business Agent Region 9



LETTER CARRIERS'





Please donate what you can to a food bank in your community.

1. Go to nalc.org/food

2. Select your state

3. Choose a food bank in your area

4. Make a contribution

It's that easy. All collections stay in the local community.

#NALC #stampouthunger #donordrive #lettercarriers #heroesdelivering



"Mary Lou Jackman - William Corbeau" 2021 Florida State Association of Letter Carriers Scholarship Application

Ai Friedman, President

****PLEASE DO NOT REDUCE THE SIZE OF THIS APPLICATION, AND PRINT LEGISLY****					
Name of Student:					
Male Female (You must select only ONE box. If more than one child is eligible, please use a separate/additional forms.)					
Address:					
	ateZip				
NALC Branch Name/Number:					
Branch Contact Phone Number:					
NALC Branch Member's Name:					
By signing below, I certify the above named member of the FSALC is in good standing.					

To qualify, the following requirements must be met:

- 1) The student must have graduated from an accredited High School or have a GED.
- The Student must be a dependent of a member or the spouse of a deceased member of the FSALC who has not remarried.
- Applicant must enroll as a full-time student in an accredited college or university and submit
 proof of enrollment to receive the funds if awarded. Winners will be notified by mail. DO NOT
 SUBMIT PROOF OF ENROLLMENT AT THIS TIME.
- 4) Applications must be postmarked on or by July 15, 2021. Entries received with a postmark after July 15, 2021 will not be open or returned.

This scholarship award is based on a random drawing, not on academic records or qualifications. There will be a total of four (4) scholarships awarded - two for female applicants and two for male applicants - each in the amount of \$2000.00.

This drawing will be held during the 2021 FSALC Convention August 12 - 14, 2021, in Orlando, Florida.



RETURN ALL APPLICATIONS TO:

FSALC Director of Education, John W. Witchell C/O Branch 1779 NALC 2434 Collylew Street

Lakeland, FL 33801.





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NOTICE

Meetings are subject to change due to the upsurge of COVID-19.

Shop Stewards will Meet

Tuesday 7 PM
May 4
June I

Executive Board Meets

Thursday 6:30 PM
May 6
June 3

Branch 599 Meetings

Thursday 7:30 PM

May 6

June 3

July 8

August 5
September 2

October 7

November 4

December 2

Retirees Breakfasts

Monday Date to be Announced 9 AM
Denny's Restaurant
at Dale Mabry & Spruce
2004 N Dale Mabry Highway, Tampa

Tuesday Date to be Announced 8 AM Bob Evans Restaurant off Fletcher

12272 Morris Bridge Road, Temple Terrace 33637



A.R. Tony Huerta Branch 599

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*This is not an offer to extend consumer credit as defined by Section 1026.2 of Regulation Z. Not valid with any other offer. Tampa Postal FCU will pay up to \$2,000 on closing costs towards the origination fee of the approved Conventional 1st Mortgage loan financed with the Credit Union between March 1, 2021 - May 31, 2021. Tampa Postal FCU NMLS 411052 offers home loans by partnership with CU Members Mortgage a division of Colonial Savings, F.A. NMLS 401285. Restrictions apply. Contact Credit Union for complete details. Must present this postcard at the time of financing with Tampa Postal FCU.