

PRESIDENT'S REPORT

By JANETTE DOLABSON

Retiree Luncheon

On October 4th we held our retiree luncheon at the Encino Glen Banquet Hall. It was a very nice turn out and so nice to have this opportunity to honor our retiree's. We gave out two gold Cards to a couple of attendee's for their 50 years as members of the NALC. First was given to Irwin Schnyder and second was Dan Rathbone. Thank you to both these gentlemen for their membership and friendship to the branch. I would also like to especially thank Dan Rathbone who donated \$50.00 for every year he has been a member to the NALC. That's a \$2,500 donation, half goes to our Letter Carrier Political Action Fund, and the other half goes to MDA. Thank you so much Dan for your generous donation to these most worthy funds.

We were honored to have some special guests at our luncheon. Jill Lemon's, President of Branch 4006, Jackie White, Director of Education for the California State Association of Letter Carriers and Leroy Collier, the Director of retiree's for the CSALC. Thank you to them for coming out in honor of our retiree's. It was really nice to see our Retiree Frank Brash there after spending a month in the hospital. We love you Frank.

I would especially like to send my gratitude to our NALC National Vice President, Lew Drass, for coming all the way from Washington DC to attend our retiree luncheon and help give out awards to our 50 year gold card recipients. I was a bit nervous knowing I was going to spend a couple days trying to entertain a National Officer because I did not know Lew that well. I asked a few folks on what Lew might like to do while here and they all had the same suggestion. Just feed him and he will be happy. So that is what we did. He got off the plane on Saturday morning and Jill Lemon's and I promptly took him to Inn N Out next to the airport. He proceeded to order 2 4x4 burgers animal style a fry and a large drink. For you who don't know what a 4x4 is at Inn N Out, it's a hamburger with 4 patties and 4 slices of cheese. He HAD TWO. He loved Inn N Out so much, when we took him back to the airport on Sunday night we stopped and he had 2

more burgers before the flight home. We even got him an Inn N Out hat to take home with him. Kidding aside he was a good sport and very accommodation to the branch. He was willing to change hotels to be closer to our events in the valley and he was willing to go to the MDA fund raiser in Chatsworth Saturday night and play Texas Hold'em. Lew is welcome to come here anytime.

As with any event that is held there comes a lot of preparation and work. Thank you, Bob Johnson for a great job pulling it together. I would also like to thank Roger Askew, who always it great at organizing things and keeping us on task when we begin to stray. Thanks also to Rog for taking Lew back to the airport on Sunday. That was nice of you to drive. I want to congratulate our newest Ray Kreyer award winner, Paul Jeffrey. This award was well deserved. We have had a lot of movement around in the branch over the year and Paul has stepped in and taken positions whenever asked to without complaint. We appreciate you and the hard work you do.

Picnic

We held our union picnic on Sunday Oct. 11th at Santa Anita Race Track. It was HOT but we managed to have a great time regardless of the heat and the difficulty to keep shaded. Thanks to my crew who always step up and do an exceptional job. Tracy, Bob, Larry, Steve, Paul, Tia, and Raul, you all rule! I want to say a special thanks to Jackie White for coming out and spending a very warm day with us. It was so nice to see Calvin and Linda Brookins at the picnic and thanks to Calvin for help presenting watches to our newest retiree's Hector Galvan, Carmen Sanchez, and Debbie Burrell. Congratulations to all three of you. Enjoy your, well deserved retirement. We were honored to have our National Business Agent, Chris Jackson in attendance. He was gracious enough to call the bingo games for us and did a fabulous job. We gave out a ton of prize money in raffles and collected \$500.00 for MDA, so thank you all who actually came out and participated.

(Continued on Page 3)

"The MailCall" is published monthly by "Heart of the Valley Branch 2462, NALC, 6910 Hayvenhurst Ave., Suite 101, Van Nuys, CA 91406 in the interest of and for the Letter Carriers of the Van Nuys Post Office and its Stations. **ARTICLES FOR PUBLICATION MUST BE IN THE HANDS OF THE EDITOR ON NIGHT OF THE REGULAR BRANCH MEETING. ALL ARTICLES MUST BE TYPED OR ON COMPUTER DISK WITH SINGLE LINE SPACING.** The Editor reserves the right to delete any article he deems necessary, improper, or unfit. All opinions expressed are those of the writer and are not necessarily those of the Editor or Branch 2462, NALC. The views expressed in this document are those of the author and do not necessarily represent the official views of the U.S. Postal Service. In the hopes that any material contained herein may be of benefit to your Branch and to the goals of the NALC, permission is granted to copy and/or use any material in this publication with our best wishes.

Vice President's Report

By
Tracy Mullinax

FERS RETIREMENT---THRIFT SAVINGS PLAN--- THE 144.3% RETURN

Having been a unionized letter-carrier for over 30 years, I have seen many changes in the way our jobs are performed. In 1987, the FERS retirement plan was born. Seeing as we are now in 2015, nearly 90% of active letter-carriers are covered under this plan. The CSRS retirement plan will be phased out over the next 5-10 years or when last eligible carrier retires. For the majority of us, the government has basically put this responsibility on our backs. In order to retire comfortably, we need to contribute to all three phases of our retirement.

- 1) Defined Benefit Plan---(Pension) (Age 55-57+)
- 2) Social Security--- (Supplement to age 62), then Social Security at age 62=70% up to age 67= 100%
- 3) Defined Contribution Plan--- (TSP Plan) (Age 59 1/2)

The portion of our retirement that is the difference between retiring comfortably or not is the wild card, TSP Plan. For those under FERS in the TSP Plan, I would hope that each of you every pay-period has a minimum of 5% deducted from your paychecks and directly dollar-cost averaging into the plan. The advantages of doing this are enormous. How? Well, by putting 5% of your pay every two weeks away in the TSP Plan for retirement; you are earning a 100% return on your money when adding the automatic and matching contributions of the USPS. Also by setting it aside now, you are deferring taxes on it until you retire rather than paying taxes on it now. Historically, the stock market has returned 10% a year over the last 110+ years. Some years more than 10% and some less than or even negative returns, but over the long term it has returned on average 10%. I must inform all of you that past performance in the stock market (TSP Plan) is not indicative of future returns or no guarantee of a positive return at any given time going forward. Depending on your time frame and your tolerance for risk, consult with a professional advisor for detailed information on proper asset allocation and diversification, for each circumstance may be different.

For those under FERS, below is a comparison of a letter-carrier who contributes 5% every two weeks and one who contributes nothing: one who contributes 5% or \$110 + USPS automatic and matching = \$220 per pay period with a tax savings of \$38 at the 25% Federal and 9.3% State tax brackets. A 10% average return over one year would equate to a 144.3% return.

One who would contribute nothing would only receive the 1% automatic contribution from USPS or \$11, have no tax savings and virtually little to no growth on the money over the long haul due to low funds. The above illustration was taken from a top level Step O carrier.

As you can see, a 144.3% return is achievable by contributing 5% every pay period and letting the 8th wonder of the world, Compound Interest, work for you. In my opinion, this is a no-brainer and you cannot afford to not take advantage of this wonderful benefit this great union has negotiated for you. Following these simple guidelines: regular contributions, tax deferral and compound growth, one should have more money coming in for retirement than while we are working. A goal all of us should relish in.

In Unionism

ATTENDANCE CHART BRANCH MEETINGS

MONTH	J	F	M	A	M	J	J	A	S	O	N
MAIN OFFICE	6	6	2	2	5	1	5	6	6	6	
ENCINO	3	5	5	4	4	4	4	3	4	3	
PANORAMA CITY	2	2	2	1	2	2	2	4	4	3	
SHERMAN OAKS	7	4	5	6	4	6	5	4	6	6	
SUN VALLEY	2	3	2	1	2	2	1	2	2	1	
TARZANA	3	3	3	3	4	3	3	2	3	3	
RETIREE'S	4	8	6	4	4	6	6	4	5	6	
TOTAL	27	31	25	21	25	24	26	25	30	28	

MEETING PLACE OF BRANCH 2462, NALC
6910 HAYVENHURST AVE., SUITE 101
VAN NUYS, CALIFORNIA

NEXT MEETING
6:30 PM

NOVEMBER
3rd
"2015"

DEADLINE DATE FOR THE NEXT
ISSUE OF "THE MAIL CALL" IS

Nov 3, 2015

WEB PAGE.... WWW.NALCBRANCH2462.ORG
BRANCH OFFICE.....818-786-8505
O P C PERSONNEL OFFICE.....818-374-5600
E-Mail.....Branch2462nalc@gmail.com

"RETIREE CORNER" ATTENTION: !!!!

Our Breakfast Meeting will be held at Denny's Restaurant, (Corner of Sherman Way & DeCelis). It will begin at 09:00 AM. The next 2 dates will be October 24th, 2015 (4th Saturday) Please note that there will be no Breakfast in November or December due to the Holidays So, please mark your calendar.....We hope to see you there.
Thank You

Frank Brash

HBR Update

by
Larry Dolabson

If you have any questions please contact me through the Union Office.

PRESIDENT'S REPORT

(Continued from Page 1)

Hi Larry here ! First let me report that Open Season for changing health plans is coming up soon. The dates will be from NOVEMBER 9, 2015 through DECEMBER 14, 2015.

The new rates for the NALC HEALTH BENEFIT PLAN FOR 2016 are as follows:

High Option Self Only	\$ 60.69	Biweekly
High Option Self Plus 1	\$ 136.67	Biweekly
High Option Self & Family	\$ 131.71	Biweekly
CDHP Self Only	\$ 41.55	Biweekly
CDHP Self Plus 1	\$ 90.22	Biweekly
CDHP Self & Family	\$ 90.22	Biweekly
Value Option Self Only	\$ 34.05	Biweekly
Value Option Self Plus 1	\$ 77.68	Biweekly
Value Option Self & Family	\$ 77.69	Biweekly

If you are a CCA who has served 360 days (CCA or TE), you have three options:

1. You can choose self-only or self & family coverage in the USPS Noncareer Plan and receive a \$ 125.00 contribution to the premium every two weeks.
2. As a NALC member, you can choose to become a member and select self plus one or self & family coverage (not self-only) from the NALC Consumer Driven Plan or Value Option Plan and receive the \$ 125.00 bi-weekly contribution from USPS.
3. You can choose self-only, self plus one or self & family coverage in any plan offered through the FEHB Program, but receive no contribution toward premium costs.

If you have not completed a 360-day period of service you have only one plan option:

1. You can choose to enroll in the USPS Noncareer plan (with either self-only or family coverage) and receive the \$ 125.00 bi-weekly premium contribution from the Postal Service. However, if the NALC prevails in its dispute with the USPS, you may also have the option in the future to choose self & family coverage under either version of the NALC Consumer Driven Plan or Value Option Plan and receive the \$ 125.00 bi-weekly contribution from the USPS.

Rates for CCA's who have served 360 days as TE or CCA are:

CDHP Self Only	\$ 200.24	Biweekly
CDHP Self Plus 1	\$ 309.79	Biweekly
CDHP Self & Family	\$ 309.80	Biweekly
Value Option Self Only	\$ 172.40	Biweekly
Value Option Self Plus 1	\$ 249.38	Biweekly

Legislative:

Governor Brown signed into law AB 1461. This legislation would automatically register people into voter registration when they register for a California Driver's License or State ID. It automatically opts them in rather than giving them a choice to opt in. It is believed this will help increase the states voter registered population by millions.

NALC Priorities for Postal reform:

"Over the last two years, the U.S. Postal Service has continued to slowly turn the corner financially. Excluding the retiree health benefits (RHB) pre-funding expense, USPS has made \$1.2 billion on operations through the end of the third quarter of this year. The increase in revenue is directly related to its booming package delivery business, record productivity growth from postal workers and a stabilization of letter mail revenue as the U.S. economy slowly recovers from the Great Recession. Despite the growth, USPS remains in a fragile financial

State due to the 2006 congressional mandate to pre-fund future retiree health, and it has exhausted all of its borrowing authority. The pre-funding policy starves the agency of needed resources for investment and innovation. No other public or private enterprise faces a mandate to pre-fund, a burden that accounts for 87 percent of USPS' net losses since 2007 and 100 percent of its net losses over the last two years. NALC calls on Congress to implement a Series of smart, targeted reforms to sustain USPS' recovery and to pave the way for long-term stability and growth, including:

Address the retiree health benefits pre-funding, Investment of PSRHBF, Pricing modernization for market-dominant products, and New products and innovation.

Please take a look at the reforms NALC believes to be the right ones Congress should focus on. Please also let your members of Congress know that NALC is committed to working with all members on both sides of the aisle, along with the Postal Service and mailing industry stakeholders, to promote consensus reform that addresses the pre-funding mandate, protects vital services, preserves the networks and



works for all stakeholders.”

NONPROFIT ORG.
U.S. POSTAGE
PAID
VAN NUYS, CA
PERMIT No. 314

"THE MAIL CALL" BRANCH 2462, NALC

Steve Seyfried, Editor
6910 Hayvenhurst Ave., # 101
Van Nuys, CA 91406

Address Service Requested

Branch Meeting Minutes October 6 , 2015

By
Steve Seyfried, Secretary

The Meeting was held at the Branch 2462 Union Hall 6910 Hayvenhurst Ave, Van Nuys California. It was called to order by PRESIDENT J. DOLABSON at 6:40 p.m. The Pledge of Allegiance was led by Sgt-at-Arms RAUL DOZAL

MOMENT OF SILENCE-----In Memory of All Members who have passed this year.

ROLL CALL OF OFFICERS

PRESENT--- J. DOLABSON, MULLINAX, SEYFRIED, JOHNSON, BURTON, JEFFREY, DOZAL, L. DOLABSON, ENZ

ABSENT---WILSON

MINUTES ACCEPTED AS PRINTED IN MAIL CALL

CORRESPONDENCE READ

APPLICATION FOR MEMBERSHIP

SAUNDRA COLTON, SERGIO AGUILAR, PETER LOFSTROM, ALISHA TAYLOR, ALBERT BRAUD, MICHELLE BAUMANN

BILLS READ---NONE

COMMITTEE REPORTS

AUDIT COMMITTEE

No Report

HEALTH & SAFETY

Street supervisors are out

in force training new supervisors, so make sure you are driving and doing your routes in a safe manner. Reports are that they are especially focusing on not parking in RED ZONES, so don't. Management is considering new possible ways to reward Carriers and Stations that are being safe.

TRUSTEES

No Report

RETIREEES

6 retiree's present tonight.

Good turnout once again for Breakfast. This years Retiree Luncheon was a great success and all who attended had a good time. Congratulations to our 4 new Gold Card recipients and all of this years new retiree's.

MDA FUND--DOZAL

Currently \$1844.00 in fund

HBR---L. DOLABSON

I will be attending the HBR

seminar next week & will also have an article in the MailCall

MDA--ANGER

Bowl-a-thon has been

cancelled, due to a new owner at Matador Bowl. They wanted to raise the cost of renting the lanes. If you know of another place in the area please call the Union Office with specifics.

MBA---ENZ

I have been and am

available to help any member with questions or problems.

EDITOR--SEYFRIED

No Report

FINANCIAL/TREASURERS REPORT---JOHNSON

MOTION---Accept Financial reports as read M/S/C

VICE-PRESIDENT MULLINAX Article 41 Grievnces are

being filed on vacant routes that are not being posted. Shop stewards should be keeping a close eye on this as we have

been very successful in winning major penalties and awards for Carriers being harmed. Conratulations to my former OJ LYNDON BOWLIN on his retirement. He gave me great training and advice when I started in the PO. Looks like maybe the MSP SCANS will be going away soon, I should have further information later. Management is going after Carriers who are not getting signatures and scanning Registered Items. Scan everything with a bar code on it !!! I will be attending the Leadership Conference next week , which I will report on at next meeting. Finally , happy to report that the ENCINO STATION IS NOW 100 % NALC ORGANIZED !!!
PRESIDENT J. DOLABSON Gave her report which will be published in the MailCall

EXECUTIVE BOARD MINUTES READ
OLD BUSINESS--NONE

NEW BUSINESS

MOTION--Branch donate \$ 100.00 to the Victims of the Valley Fire Fund

M/S/C

MOTION--Branch donate \$ 50.00 to the Wounded Warrior's Project

M/S/F

MOTION--Branch donate \$ 1000 to the Wounded Warrior's Project

M/S/C

MOTION--Branch renew the QuickBooks Payroll program for 1 year. Cost \$ 375.00 M/S/C

MOTION--Branch purchase Workmens Compensation Insurance from Mid Century Insurance Co. Cost not to exceed \$ 700.00 M/S/C

NOMINATIONS FOR DELEGATES TO THE 2016 NALC NATIONAL CONVENTION

JANETTE DOLABSON

TRACY MULLINAX

STEVE SEYFRIED

ROBERT JOHNSON

TIA WILSON

JOHN BURTON

PAUL JEFFREY

RAUL DOZEL

LARRY DOLABSON

ROBERT ENZ

CALVIN BROOKINS

UNDERLINED INDICATES UNANAMOUS VOTE

GOOD OF THE ASSOCIATION

MDA DRAWING

\$ 5 STEVE SEYFRIED--SHERMAN OAKS--DONATED \$
3

\$ 5 SANDY ANGER-BARRETT--TARZANA-DONATED \$
3

\$ 6 GUILLERMO MARISCAL--SHERMAN OAKS

Meeting Adjourned 8:28