



THE

# MAIL CALL

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**Branch 2462, NALC**  
Van Nuys, CA



Representing the Stations of  
**Encino - Panorama City - Sherman Oaks - Sun Valley - Tarzana - Van Nuys Main**

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**NOVEMBER 2025**

**NUMBER 11**

## **--SPECIAL NOTICE-- NO BRANCH MEETING IN DECEMBER**

### **BRANCH 2462 HOLIDAY OPEN HOUSE**



**Friday evening  
December 12, 2025  
at  
Masonic Lodge**

**14750 Sherman Way, Van Nuys, CA  
DOORS OPEN 6:30 PM-DINNER 7:00 PM**

**ALL MEMBERS AND THEIR FAMILY  
ARE INVITED TO ATTEND  
FREE FOOD - FREE DRINK - FREE FUN  
DOOR PRIZES FOR MEMBERS  
FOOD WILL BE CATERED BY  
STONEFIRE GRILL**

"The MailCall" is published monthly by "Heart of the Valley Branch 2462, NALC, 6910 Hayvenhurst Ave., Suite 104, 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.

## ATTENDANCE CHART BRANCH MEETINGS

MONTH	J	F	M	A	M	J	J	A	S	O	N
MAIN OFFICE	4	5	6	7	6	3	3	5	2	5	
ENCINO	2	1	1	2	3	1	1	1	0	0	
PANORAMA CITY	4	4	6	2	3	3	3	1	4	2	
SHERMAN OAKS	8	5	7	9	6	4	5	5	3	5	
SUN VALLEY	0	0	0	0	0	0	0	0	0	0	
TARZANA	1	3	2	1	1	1	1	2	1	3	
RETIREE'S	8	4	7	7	6	6	5	9	5	6	
TOTAL	27	27	29	28	25	21	18	23	15	21	

## NEXT MEETING

**TUESDAY**  
**NOVEMBER 4th**  
**2025**

**6:30 p.m.**  
**BRANCH OFFICE**

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

**Nov 9, 2025**

**WEB PAGE.... WWW.NALCBRANCH2462.ORG**  
**BRANCH OFFICE.....818-786-8505**  
**O P C PERSONNEL OFFICE.....818-374-5600**  
**E-Mail.....[Branch2462nalc@gmail.com](mailto:Branch2462nalc@gmail.com)**

## "RETIREE CORNER" ATTENTION: !!!!

Our Saturday Retiree Breakfasts are over for this year. The next Retiree Event will be the annual Frank Brash Retiree Luncheon which will be held on October 19, 2025, at Monterey at Encino, watch for further information in the MailCall Thank You

## TSP: Traditional or Roth & RMD's

By

**Tia Wilson, Treasurer**

When you leave the postal service you can leave your money in the TSP as long as you want. You can begin taking money out when you retire or on a limited basis at age 59 ½ if you are still employed. However, at some point you will need to begin required minimum distributions (RMD). This is standard with most employer sponsored retirement plans. RMD rules do not apply to Roth plans.

The age for RMD is determined by the federal government and is based on your birth date. Currently it is age 73 for birth dates from Jan 1, 1951 – Dec 31, 1959 but will go to age 75 in the year 2033 for anyone born in 1960 or later. The TSP has both traditional plans and Roth plans. All agency contributions go into a traditional plan. However, your contributions can be placed in either one or both.

Traditional plans are funded with pre-tax dollars. You don't pay any income tax on the money that goes in to a traditional plan so you have to pay the tax when you withdraw the money. A Roth plan is funded with after tax dollars. Therefore, when you withdraw money you do not pay tax on it. RMD's are all about the government getting their tax dollars. Since a Roth plan has already been taxed when you earn it, the government isn't interested in whether you withdraw from it or not. You need to consider whether you want to reduce your taxable income now and have more money in your paycheck or pay the tax now so you don't have to when you withdraw the money in retirement.

Both plans have advantages and disadvantages. It all depends on your personal situation. Consulting with a financial planner can help you to make the choice that is best for you.



**Wishing everyone a very Happy Thanksgiving**

## Are You Ready for Retirement?

By  
**PAUL JEFFREY, TRUSTEE**

Years ago, I bumped into our branch's illustrious past president, the late Roger Askew, about a year after he retired from his job as a Letter Carrier. I asked him how he was enjoying his retirement. His response was simple "It's fantastic. Do it as soon as you can. Don't think you can't afford it. You'll be surprised how much less you spend." I never forgot that conversation.

When most of us hired into the Postal Service, retirement seemed like a distant prospect. Focusing on paying rent, maybe buying a house, possibly raising a family, were all things that were more attainable and more immediate. The costs of raising a family are higher than ever, and it's understandable that many people think "I need this money now. I'll wait until I'm older to put money away." The idea that there's Social Security, FERS Pension payment in addition to Thrift Savings Plan payments, can seem a little hard to wrap your head around.

Ask yourself if you have a plan for your retirement. If you don't, you really should start planning now. The USPS provides a great opportunity to enjoy your retirement at a relatively young age. To take advantage of it, you should start planning & preparing as soon as you hire in. Contributing to the Thrift Savings Plan is key. Remember, the USPS matches your money, dollar for dollar, for the first 5% of your salary. If you aren't putting away at least 5% of your salary, you're missing out on free money from the USPS.

The Federal Employees Retirement System replaced the old Civil Service Retirement System in the mid 1980s. It provided that the employee would be more responsible for contributing towards their retirement savings. That was seen as a loss for us at the time, but it provided for an opportunity with the TSP for federal employees to invest into their retirement. Many carriers have been able to build a nest egg that provides them a much more lucrative retirement than anyone in the CSRS plan had access to. There are carriers in our branch whose TSP accounts exceed one million dollars.

Obviously, not everyone can say this. Speaking for myself, I wish I understood the importance of the TSP when I was younger. I only set aside the minimum 5% for years. It would be nice to have the security of a big TSP balance. You never know what issues life can throw at you. Especially as we reach "old age".

Speaking for myself, Roger was right. Retirement is fantastic, and yes, I'm surprised at how much less money we spend now compared to when I was working. My kids' college educations are paid for now, so that's a big part of it. I've been retired for 5 years now, and haven't touched my TSP. It's still growing. Just think; if you have \$1,000,000 in your TSP, and your return on investment is 5%, you're earning an additional \$50,000 a year, on top of your Social Security and your pension. That is something to strive for.

## SEPTEMBER MBA UPDATE

by  
**Pedro Morales**

Whole Life Insurance is a whole life insurance plan that lets you choose from \$10,000, \$15,000, \$25,000, \$50,000, \$100,000 or \$150,000 worth of coverage. Premiums are based on the amount of the policy benefit and your age at the time of purchase. With this plan, premiums remain the same throughout the life of your policy. You may pay premiums once a year, 12 times a year or biweekly under the payroll deduction plan.\*

Premiums are payable for the insured's lifetime. You can borrow against your cash buildup and still keep your plan in force, or you may trade in your policy for the cash value (which you can take as a lump sum, or a regular income).

Should you decide to borrow against your policy, the interest rate will be 8%, or the rate determined by the state in which your policy is issued (whichever is lower).

\* Retirees may choose to pay premiums monthly or annually. Sorry, retirees are not eligible to use payroll deductions. Any more questions please contact the branch office or visit [NALC.org/mba](http://NALC.org/mba)

### My first state convention

Coming to my first state convention was very eye opening. I was able to take back a lot of information with me regarding different subjects like Discipline and Article 8 adjustments. Overall hearing Manny Peralta talking about safety when it comes to carriers was very inspiring and made me want to become more passionate about educating carriers about being safe.

## Convention Delegates Elected

Nominations for next term were nominated and confirmed at the October meeting. They are:

JEMMAYEN MACARAEG *@	JOHN BURTON *@
STEVE SEYFRIED *@	TRACY MULLINAX *@
ROD GODDARD *@	RAFAEL PEREZ *
RAUL DOZAL *	PAUL JEFFREY *@
PEDRO MORALES *	GUILLERMO MARISCAL@
TIA WILSON *	JOSE JIMENEZ *
LARRY DOLABSON *	ART BOCEK *
KENNETH BALDELOMAR *	EDWIN BORJAS *
JACOB NEHORAYAN *	CALVIN BROOKINS

\* = Paid Delegate @=Automatic Delegate

THE MAIL CALL  
BRANCH 2462,  
NALC  
6910 Hayvenhurst  
# 104  
Van Nuys, CA 91406

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**Branch Meeting Minutes  
October 7, 2025**

By  
**Steve Seyfried, Secretary**

The Meeting was held at the Branch 2462 Union Hall 6910 Hayvenhurst Ave, #104 Van Nuys California. It was called to order by PRESIDENT MACARAEG at 7:54 p.m.

The Pledge of Allegiance was led by SGT-AT-ARMS GODDARD  
**MOMENT OF SILENCE--In Memory of all Active & Retired members who have passed this year.**

**ROLL CALL OF OFFICERS**

**PRESENT**—MACARAEG, SEYFRIED, WILSON, GODDARD, DOLABSON, JEFFREY, MORALES, MARISCAL

**ABSENT**—MULLINAX, BURTON, VALENZUELA

**VACANT**—VICE PRESIDENT

**MINUTES ACCEPTED AS PRINTED IN MAILCALL**

**APPLICATION FOR MEMBERSHIP**

**VANESSA BAILEY**

**COMMUNICATIONS READ**

**BILLS READ--NONE**

**COMMITTEE REPORTS**

**AUDIT & BUDGET**—TRUSTEES Budget will be on Jan 8, 2026. Audit will be announced at a later date.

**SAFETY & HEALTH** Letter Carrier from Burbank Station passed away. President Macaraeg has been assigned by NBA office to investigate whether weather and heat played any part in his death. Our sympathies go out to the Burbank Branch on their loss.

**RETIREEES** 6 Retiree's present tonight.

**MDA FUND--GODDARD** \$ 2470.00 in the fund

**HBR—** Open Season will begin in November for Letter Carriers to update their choice for health care insurance.

**MDA—BURTON** Jamba Juice cards are still available, buy 1 and get 1 free.

**MBA—MORALES** Went to training class on September 21<sup>st</sup>. Thanks to the Branch for sending me and I will have a report in next month's MailCall.

**POLITICAL—JEFFREY** House is back in session, however, due to the Government shut down and the current Epstein situation, nothing is being considered. The Speaker is refusing to hold sessions. All items that affected Letter Carriers in the last budget bill passed in July were removed, due to intense lobbying by NALC advocates on the hill. Protect Letter Carriers Act now has enough support to bring to the floor of the House. Hopefully the shutdown will end soon so that they can begin to consider this important bill. I want to thank the Branch for sending me to the Political Training Class, I found it to be very interesting and informative.

**EDITOR—MARISCAL** MailCall went out on time, and we have sufficient funds in our postal account.

**FINANCE REPORT—MULLINAX** No Report

**TREASURERS REPORT-WILSON** Financial Reports read.

Motion to accept Financial Reports as read M/S/C

**PRESIDENT MACARAEG**

President Macaraeg spoke on several items that she will cover in her MailCall article in next months Issue.

**OLD BUSINESS—NONE**

**NEW BUSINESS**

**MOTION**—Move that the Branch renew the subscription to Quick Books Payroll Service.

Cost to the Branch \$ 1,100.00 for one year M/S/C

**MOTION**—Move that the Branch renew the CD at First Internet Bank for 3 months at the best rate Available on October 21, 20225. M/S/C

**MOTION**—Move that the Branch cancel the December regular meeting and in its place have a Holiday Party on December 13, 2025. Those attending either the regular meeting in November or January will receive credit for December per the Branch By-Laws M/S/C

**MOTION**—Move that the Branch purchase 375 Letter Carrier Calendars. Cost to the Branch \$ 1857.00 M/S/C

**UNDERLINED INDICATES UNANIMOUS VOTE**

**GOOD OF THE ASSOCIATION**

**The assembled Members welcomed New Member NATHAN OGDAN. He was sworn in by Recording Secretary STEVE SEYFRIED. We are happy to have Nathan as a new member of Branch 2462.**

**MDA DRAWING**

\$ 2.00 STEVE SEYFRIED—RETIREE—DONATED

\$ 2.00 TIA WILSON—RETIREE

\$ 5.00 GUILLERMO MARISCAL—S O--DONATED

**Meeting Adjourned 8:24 PM**

**LCPF—Disclaimer**

By making a contribution to the Letter Carrier Political Fund, you are doing so voluntarily with the understanding that your contribution is not a condition of membership in the National Association of Letter Carriers or of employment by the Postal Service, nor is it part of union dues. You have a right to refuse to contribute without any reprisal. Any guideline amounts are merely suggestions, and you may contribute more or less than the guidelines suggest and the union will not favor or disadvantage you by reason of the amount of your contribution or your decision not to contribute. The Letter Carrier Political Fund will use the money it receives to contribute to candidates for federal office and undertake other political spending as permitted by law. Your selection shall remain in full force and effect until cancelled. Contributions to the Letter Carrier Political Fund are not deductible for federal income tax purposes. Federal law prohibits the Letter Carrier Political Fund from soliciting contributions from individuals who are not NALC members, executive and administrative staff or their families. Any contribution received from such an individual will be refunded to that contributor. Federal law requires us to use our best efforts to collect and report the name, mailing address, name of employer and occupation of individuals whose contributions exceed \$200 in a calendar year.