

THE Mail Bag NEWS

★ SOLIDARITY

★ EDUCATION

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OFFICIAL PUBLICATION OF TRI-VALLEY BRANCH 2902
NATIONAL ASSOCIATION OF LETTER CARRIERS AFL-CIO

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MEMBER: TRI-COUNTIES CENTRAL LABOR COUNCIL, AFL-CIO

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In My Opinion

By James Perryman, President

Happy Holidays brothers and sisters. During the writing of this article, the NALC and the USPS are at the midst of contract negotiations and many union members have opinions on the needs of Letter Carrier for this round of collective bargaining. It's not necessary to mention the obvious needs of Letter Carriers in this article. Rather, I will briefly discuss the current and frequent topic that I've encountered during my station visits.

Subject: UPS settled contract to pays drivers \$49.00 per hour. I'm frequently asked: "Is our union going to get us paid \$49.00 per hour like the UPS drivers?" My response: I hope not, we deserve more; especially if the Postal Service is not going to improve the retention rate of career and CCA Letter Carriers, continue to under staff installations, require the employees to work unwanted overtime, which includes work on non-scheduled days, and most important, fail to protect the safety of its employees.

In my opinion, Letter Carriers should make more than \$50.00 per hour. If you disagree with me, I respect your decision to do so. And, if I disagree with you, I expect the same in return. Why? Because it doesn't make any sense not to.

As a minor, I had disagreements with my parents and siblings. However, they were not quarrels but debated conversations. Each person expressed his/her opinion and supported them with facts. If the others were not convinced, it was okay to agree to disagree. So, what does this mean?

I believe information and valued opinions that we have stored will help in making sound decisions based on good judgement of facts. It's important that we do not make decisions or comments without knowing and examining all the facts. Congratulation to the Teamsters union for successfully negotiating a contract for UPS drivers. However, I'm only going to expect that Letter Carriers receive a contract based on my opinions and above-mentioned facts.



Vacation Choosing Process

Let's get right into it. The Postal Service is heading into the holiday season, which includes the peak-season. During this strenuous time of the year, hardworking and dedicated Letter Carriers gear-up for holiday gatherings with their family, friends and longer work hours. Additionally, the annual leave choosing process for the up-and-

coming new vacation period should begin as well. In most offices, if you're not prepared to select annual leave and don't take the necessary steps to complete/submit the PS Form 3971, it may cause a negative impact to yourself and others in your office. It can easily become a frustrating situation to endure. And believe me, Carriers are very serious about when it's time to submit vacation picks without delays in the process. Hell has no fury like a Letter Carrier denied of his or her rights to pick annual leave in a timely fashion.

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In My Opinion

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In order to complete the process before the new vacation period begins, we must stay ready to be ready. I'm a firm believer in "if you want it done right, submit your request for leave **in black and white.**" Failure to do so may result in missed opportunities for scheduled annual leave, delays in the choosing process and/or missing pay. The Union will address vacation choosing process issues (locally) when necessary; however, it requires all involved to cooperate and do his or her part to help eliminate any types of problems. Therefore, the Union recommends as follows:

- Read your local agreement to have a better understanding of the vacation choosing process for your office.
- Make sure you understand your choice (prime) and non-choice (non-prime) periods, especially when national, state, or local elections are held.
- Make sure that you are ready to submit your request so that the annual leave calendar/bidding process does not get stalled.
- There may be two rounds of bidding in your office; Usually choice (prime) and non-choice (non-prime), but not always. A Carrier can make selections as follows: one week, two weeks or three weeks. But it must be 1, 1 & 1, 1 & 2, 2 & 1, or 3 weeks in a row. A Carrier cannot select three separate weeks. However, there are always exceptions to the rule. So, read and understand your local agreement.
- Feel free to ask your Shop Steward questions.

Leave

Annual leave is paid vacation time. The rate of annual leave earnings is based on "creditable service," that is, total cumulative federal service (employment), including certain kinds of military service (ELM Section 512.2, Determining Annual Leave Category).

New employees earn annual leave but are not credited with the leave and may not take it prior to completing 90 days of continuous employment (ELM Section 512.313(b)). There is an exception for employees who transfer without a break in service.

Annual leave is paid at an employee's regular straight-time rate and is limited to a maximum of eight hours during any single day.

As explained further below, Letter Carriers typically use annual leave in three ways:

1. By annual bidding in advance, based on seniority, on

vacation time as specified in this Article and in the Local Memorandum of Understanding (LMOU);

2. Other requests for annual leave, as needed throughout the year.
3. Emergency annual leave taken for emergencies.
4. While the rules and regulations governing leave for City Carrier Assistants are different than the rules and regulations for career Letter Carriers, CCA's have many rights and benefits regarding leave as follows in part:

City Carrier Assistant Employees. City Carrier Assistant employees do not earn sick leave. Rather, they receive "annual" leave to be used for rest, recreation, emergency purposes as well as illness or injury.

Forfeiture of Annual Leave

I advise Letter Carriers to be mindful of his or her annual leave balance. The annual leave balance that is carried over into the new vacation year, is the actual leave that was earned by the employee. However, any annual leave, including advance annual leave, that is carry over beyond the max will be forfeited. Article 10 of the JCAM prescribes:

Article 10.3.B Care shall be exercised to assure that no employee is required to forfeit any part of such employee's annual leave.

Leave Carryover. A letter carrier may carry over up to 520 hours (65 days) per current MOU (M-01993) of accumulated annual leave from one leave year to the next (ELM Section 512.321a). Any amount beyond the carryover maximum is forfeited.

Avoiding Forfeiture of Annual Leave. Supervisors should exercise care to assure that no bargaining-unit employees have to forfeit any part of their annual leave. For their part, employees must be sure to submit sufficient leave requests. Stewards should encourage Carriers to keep a watchful eye on their leave balances and vacation plans.

Note: *The leave year always begins the first day of the first full pay period in the calendar year. The 2024 leave year begins January 6, 2024. Therefore, if a Carrier is out of leave, **he/she should not take leave before 1/06/24.** The new leave year balances will reflect on 1/19/24 pay check.

Holiday Work

To receive holiday pay, you must be in a pay status the last hour of the preceding scheduled workday or the first hour of the next scheduled workday. You will still be entitled to holiday pay even if your scheduled workdays are not

immediately adjacent to the holiday.

Even though regular Letter Carriers and CCA's receive holiday pay (11 holidays for regulars and six holidays for CCAs), this does not mean that you will be off work on the holiday. Letter Carriers often work on holidays to ensure the best service for our customers. Please be sure to check the posted schedule in your employing office to determine whether you are scheduled to work on the holiday.

11.4 Section 4. Holiday Work

- A. An employee required to work on a holiday other than Christmas shall be paid the base hourly straight time rate for each hour worked up to eight (8) hours in addition to the holiday pay to which the employee is entitled as above described.
- B. An employee required to work on Christmas shall be paid one and one-half (1 1/2) times the base hourly straight time rate for each hour worked in addition to the holiday pay to which the employee is entitled as above described.

An employee who works on a holiday (except Christmas Day) or day designated as their holiday will be paid at the base straight-time rate for each hour worked, up to eight. Overtime is paid for work in excess of eight hours. (ELM Section 434.53(a)) Regular employees who are required to work on Christmas Day or their designated Christmas holiday are paid an additional 50 percent of their base hourly straight time rate for up to eight hours of Christmas worked pay, in addition to their holiday worked pay. Part time flexible employees receive an additional 50 percent Christmas worked pay for hours actually worked on Christmas Day-December 25. (ELM Section 434.52).

Guarantees. A full-time employee who is "called in" to work on a holiday or a day designated as the employee's holiday is guaranteed eight hours of work (or pay if there is less than eight hours of work available).

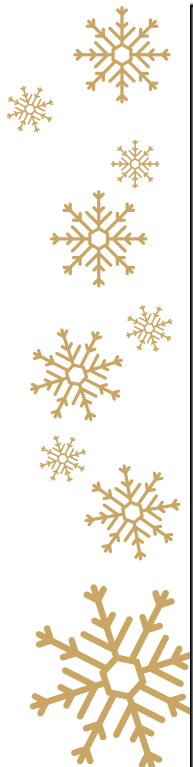
Mandatory Overtime

A reminder for those full-time employees who do not wish to work overtime, Article 8 of the National Agreement includes protection against mandated overtime. This is not to say that if you do not sign an overtime desired list you will never be required to work overtime, but the NALC has negotiated some very strong language to protect employees that do not wish to work overtime. The "Letter Carrier paragraph" of the 1984 overtime memorandum obligates management to seek to use auxiliary assistance, when available, rather than requiring a regular Letter Carrier not on the overtime desired list to work overtime on his/her own assignment on a regular scheduled day.

Management must first attempt to use all of the following to provide auxiliary assistance before requiring a non-ODL carrier to work overtime on his/her own route on a regular scheduled day:

- part-time flexibles at the straight-time or regular overtime rate
- City Carrier Assistant employees at the straight-time or regular overtime rate
- available full-time regular employees such as unassigned or reserve regulars at the straight-time rate
- full-time Carriers from the Overtime Desired List at the regular overtime rate

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Management is not required to work PTFs, CCAs, or full-time Carriers from the overtime desired list at the penalty overtime rate if the situations involve Letter Carriers on their own assignment on a regularly scheduled day. However, this penalty overtime exclusion does not apply if management seeks to mandate a Letter Carrier to work overtime off their assignment or into work on their non-scheduled day. Full-time employees on the overtime desired list must be used at the penalty overtime rate prior to mandating non-ODL letter carriers in these situations, as stated under Article 8, Section 5.G of the National Agreement

Letter Carriers should review the Letter Carriers Resource Guide to familiarize additional provisions and take full advantage of their contractual rights.

Postal Service Health Benefits (PSHB) USPS Employees

The Postal Service Reform Act of 2022 (PSRA) was signed into law in April 2022. Since then, the Office of Personnel Management (OPM), in conjunction with the Postal Service, has been working to implement a new Postal Service Health Benefits (PSHB) Program, as required under the new law. PSHB is a new, separate program within the Federal Employees Health Benefits (FEHB) Program and will be administered by OPM. Coverage under the PSHB Program will be effective January 1, 2025.

You are required to select a health insurance plan in the PSHB Program during the 2024 open season period, which will run from November 11, 2024 through December 9, 2024. If you do not actively select a PSHB plan, you will be automatically enrolled in a comparable PSHB plan.

PSHB plan options and premium information will be available in October 2024. Information on how and where to enroll will be available as we approach the 2024 open season.

Integration With Medicare

You do not have to enroll in Medicare while you are employed with the Postal Service. The PSHB Program requires certain employees to enroll in Medicare Part B to continue PSHB coverage once they retire.

If you **become an annuitant on or before January 1, 2025**, you **are not** required to enroll in Medicare Part B to continue your PSHB coverage in retirement. In addition, if you are an **active employee age 64 or older as of January 1, 2025**, you **are not** required to enroll in Medicare Part B to continue PSHB health insurance coverage once you retire.

If you are an **active employee under the age of 64 as of January 1, 2025**, or if you **retire after January 1, 2025**, and you are under 64, you **are** generally required to enroll

in Medicare Part B after you retire and become entitled to Medicare Part A, to continue your PSHB health insurance coverage in retirement. Individuals typically become eligible for Medicare at age 65.

The Social Security Administration (SSA) will mail you a notice when you are eligible to enroll in Medicare Part B during your initial enrollment period.

Postal Service Health Benefits (PSHB) USPS Annuitants

In addition to the above mentioned, If you are an **annuitant as of January 1, 2025, and not currently participating in Medicare Part B**, you **are not** required to enroll in Medicare Part B to continue your health insurance coverage in the new PSHB Program. Participation in Medicare Part B is voluntary; however, enrollment in Medicare Part B may reduce your overall costs for health care-related expenses and may provide greater value.

If you are an **annuitant entitled to Medicare Part A (typically at age 65) prior to January 1, 2025, and not enrolled in Medicare Part B**, you and your covered, eligible family members may be able to participate in the special enrollment period (SEP) for Medicare Part B that starts on April 1, 2024. Those who enroll during the SEP will not need to pay the late enrollment penalty.

PSHB and Covered Family Members

As a general rule, family member PSHB coverage is based on the primary enrollee's eligibility. If the primary enrollee is required to enroll in Medicare Part B, family members will also be required to enroll when they are eligible. If the primary enrollee is not required to enroll in Medicare Part B, neither will dependent family members.

Additional Information: To learn more about Medicare and to enroll, visit www.medicare.gov. For the latest information on the PSHB Program, email retirementbenefits@usps.gov.

Lastly, I want to thank all those who attended the Branch's Muscular Dystrophy (MDA) fundraising Bowl-A-Thon on Sunday October 8, 2023. I think it's fair to say that we all had a great time participating in a noble event to raise money for the NALC official charity, which positively impacts the future of our MDA families. Based on the generous efforts of branch members, we were able to collect over \$400.00 during this special event.

As always, I want to also thank all Letter Carriers for the excellent service you provide to every customer every day. That's all for now. I'll be back with more. Merry Christmas, Happy Holidays, and God bless you all.



November is National Veterans and Military Families Month

By Albert Reyes, Executive Vice President



We all know that Thanksgiving is in November—a time to be thankful. November is a month of gratitude and reflection, and it holds a special place in the hearts of many Americans.

Thanksgiving has been held on the fourth Thursday in November since 1941. The actual date of the Thanksgiving holiday changes each year. This holiday tends to fall between the dates of November 22 through November 28. This year, it falls on November 24.

Another holiday that we observe in November is Veterans Day. Unlike the different dates for the Thanksgiving holiday, Veterans Day is observed on November 11, regardless of the day of the week. It was first observed on November 11, 1919, as Armistice Day. This was in honor of the first anniversary of the end of World War I, which officially ended on the “eleventh hour of the eleventh day of the eleventh month” in 1918.

In 1926 Congress called for an anniversary observance; by 1938, it was an official federal holiday. In 1954, President Eisenhower officially changed the holiday’s name from Armistice Day to Veterans Day to honor all Veterans. A law was passed in 1968 that changed the national commemoration of Veterans Day to the fourth Monday in October.

It soon became apparent that November 11 was a date of historic significance and importance to many Americans. In 1975, President Ford returned Veterans Day to its original date of November 11. In 1978, Congress returned the observance of the holiday to its traditional date, and since 1978, we have observed Veterans Day on November 11.

In 1996, November was declared the Military Family Month. This was declared to acknowledge those who once sacrificed and served our country and the sacrifices of the entire family. 2016 President Obama signed a Presidential Proclamation declaring November “National Military Family Month.” November is an opportunity to honor the commitment, sacrifice, and service of military members and their families.

President Obama said in the proclamation, “Through the thickest of fights and the darkest of nights, our extraordinary military families, our heroes on the home front stand alongside our patriots in uniform, and in their example, we see the very best of our country’s spirit. Thank them for their tremendous devotion to duty and unyielding sacrifice during Military Family Month.”

It is essential to honor our country’s Veterans and family members. I think a heartfelt thank you for your service may not be enough. Educating and advocating on core issues such as Veteran mental health, suicide prevention, and Veteran homelessness is essential for our Veterans, their families, and caregivers. Let’s see that critical Veteran programs are funded at the Federal, State, and local levels.

The Wounded Warrior Project is available for both Veterans and their family members. Mental wellness, physical wellness, stress management, home health care, and alternative therapies such as art, music, and equine therapies are some of the many programs that can be customized to meet the unique needs of each Veteran, their families, and caregivers.

Many Post Offices will hold special stand-ups in November, honoring each Veteran in their office for their dedication to our country and the Postal Service. This is an opportunity to be recognized by their peers. I hope this is an office tradition that never ends. There is more information that I could have included about the history and traditions honoring our Veterans on a specific Day. However, this article was written

Muscular Dystrophy Fundraiser

At the December Union Meeting at the Jon Gaunce Union Hall there will be Costco pizza & hot dogs for sale.

All proceeds from the sale of this food will go to MDA.



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to bring awareness to a holiday with more significance than a single day. For more information on Veterans Day and Veteran support programs, please visit va.gov, redcross.org, and woundedwarriorproject.org. EAP is also available. I encourage everyone to continue reading about it in more detail. These are only just a few of many that are available.

NALC is committed to Veterans. Those members, active or retired, in good standing can join the NALC Veterans Group. Send an email to veteransgroup@nalc.org. Please provide your name, address, branch number, military branch, and any affiliated veteran group. The NALC Veterans Group is designed to provide military Veterans the ability to connect with fellow NALC Veterans. A sincere gratitude for those Veterans and their families, not only within the branch but throughout the nation.

Happy Veterans Day and Happy Thanksgiving to all. Enjoy your time with friends and loved ones this holiday season. Continue to watch out for one another. Educate each other. If you still need to do so, download the NALC app, and as always, be safe out there!

MDA Bowl-A-Thon, Delivering for the Cure

Sunday, October 8, Branch 2902 had its annual MDA Bowl-A-Thon at Harley's Simi Bowl in Simi Valley. Branch 2902 has pledged to raise \$2,902 for the Muscular Dystrophy Association (MDA). The Bowl-A-Thon is one of many campaigns the branch has committed to in meeting

this pledge for 2023. Letter Carriers have helped lead the search for a cure for neuromuscular diseases for half a century, and Branch 2902 is doing its part.

For over 70 years, MDA has led the way in accelerating research, advancing care, and advocating for the support of families. NALC has steadily contributed over the last half century and has been instrumental in Muscular Dystrophy research. NALC embraced the Muscular Dystrophy Association as its "official charity" in 1952. NALC became the first official national sponsor of the group since being founded in 1950.

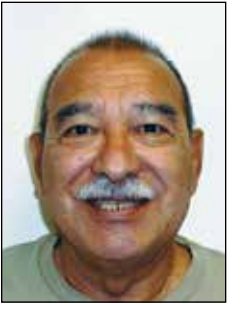
The union's first nationally coordinated campaign to raise funds for MDA came during Thanksgiving Week in 1953, when tens of thousands of Letter Carriers in more than 800 cities returned to their routes for a second time after completing their holiday-heavy mail deliveries. The all-volunteer effort was called "The Letter Carrier March for Muscular Dystrophy."

Many thanks to the branch officers, retirees, and their families, who came to the bowling alley and donated to this great cause. Special thanks to Mary Stanely and Rochelle Harvey for all their help coordinating the event. We had a great turnout!

I look forward to reuniting again for many more campaigns to meet Branch 2902's pledge. For more information on the MDA and the NALC relationship, please visit mda.org and nalc.org.



Pictured above are the fabulous group of bowlers who came out to Harley's Simi Valley Bowl on October 8th to help raise money for the Muscular Dystrophy Association. This hearty group came ready to bowl and have fun on a Sunday morning for a very worthy cause. Thank's to this group almost \$500 was raised. Thank you bowlers.



The Advantage of a Health Plan that is Run by You, for You

By Joe Gutierrez, Branch 2092 Health Benefits Representative



Greetings everyone. I just finished attending the NALC Health Benefits Seminar which was quite informative. In my opinion, the most important subject discussed is what happens in 2025 with the introduction of the Postal Service Health Benefits Plan (PSHB), which was mandated as part of the Postal Service reorganization act that was recently signed into law.

There still seems to be a lot of unanswered questions regarding how this will affect all of us who are currently part of the Federal Employees Health Benefits (FEHB) program. No one really had an answer because it's still too early to say what is going to happen. What was said is the NALC, as of today is the only insurance plan to enroll in the PSHB program. The PSHB is a new separate program within the FEHB program, and will be administered by the Office of Personnel (OPM). It becomes effective January of 2025.

If you are an annuitant as of January 2025 and not participating in Medicare part B you will not be required to

enroll in Part B to continue in the new PSHB program. If you are an annuitant as of January 2025 and enrolled in part B you will be required to remain in part B to continue coverage under PSHB. I will try to keep you updated on any changes or plan changes.

The next most important subject to discuss which everyone is concerned about of course is the new rates for the health plan(s). The bi-weekly rates are going to be \$109.41 for self and \$221.79 for self and family. The Consumer Driven Health Plan (CDHP) will be \$55.26 for self and \$134.19 for self and family. The NALC Value Added Plan will be discontinued for 2024. For 2024, annuitants will pay \$237.05 for self and \$480.54 a month for self and family.

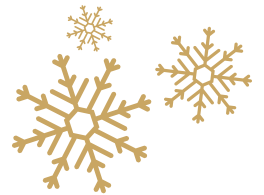
Our plan has done a pretty good job of keeping rate increases low. See what your plan is charging and compare rates. Why pay more for the same coverage? The NALC HBP

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Whole Life Insurance Plan

By Chris Alessi, MBA/NSBA Representative



As of September 1st, 2017 the MBA introduced a new product for the Letter Carriers and their families. With as little as \$4.00 a pay period, this new "Whole Life Plan" is very affordable and it is backed by the NALC.

Whole Life Insurance provides a way to give your family financial security both during your lifetime and beyond. In the event of your death, survivors receive the full benefit amount of your policy. While you are alive, you are setting aside money you can use as a nest egg for your family. In order to keep your premiums low as possible, premiums are paid throughout the insured's lifetime, and your premiums will never go up, they stay the same amount your whole life.

In times of need, you can borrow against the cash value at a low interest rate and still keep your policy in force. Your nest egg, or the cash value is a portion of your premiums that is set aside to grow as you earn tax deferred interest at above-market rates.

Every year, the MBA determines whether your policy will share in the divisible surplus that builds from all the participating policies in the way of dividends. You may

choose to receive your dividends as a cash payment each year, to buy additional insurance coverage, or to keep them on deposit with the MBA to earn more interest.

If you have life insurance with the Postal Service, you should know that it is a term insurance plan where your premiums go up every five years, and if you have Option B where you can contribute five times your base, it will be extremely expensive to keep it when you retire!

With the MBA's Whole Life Plan you can choose the amount of protection up to \$100,000. Your premiums will never go up. You can decide how often you want to pay your premiums; monthly, annually or biweekly.

The MBA gives its members 30 days to review your policy with a full refund of all the premiums paid if you decide not to keep the policy. Now is the time to lock in your cheaper premiums at an early age with your union plan through the MBA's Whole Life Policy.

In closing, I hope you had a great summer and I wish all of our members and their families a great Thanksgiving and a Merry Christmas ahead.

GOD BLESS YOU ALL, in Solidarity.



Summer of Strikes & Strife in Congress

By David Hyman, Branch 2902 Trustee & Political Liaison

Greetings Sisters & Brothers! The hot labor summer continues with some progress and some disputes still continuing. UPS was able to settle before their potential strike was to happen. The Writer's Guild settled while resolution of the SAG-AFTRA strike is still pending. Several other industries continue to have labor disputes as of this writing.

Summer recess ended and Congress on the last day of the previous government funded year, passed a 45-day extension of funding the U.S. government. This caused House Speaker Kevin McCarthy to lose his job with the extension of paying the governments bills expires November 17th unless another extension is passed prior to this date. Congress and President Biden had negotiated a deal to pass the previous extension, but when it passed on the last day, funding for Ukraine was dropped. Some GOP members did not support this compromise bill and Speaker McCarthy had more democrat support on the funding bill than GOP support which led to his removal as Speaker. It is most unfortunate that Speaker McCarthy was looking out for the good of the country passing a funding bill and then got removed for doing so.

Again, there has been little movement on the four bills we are following. The House version of the Social Security Fairness Act of 2023, HR 82, added eight additional co-sponsors

bringing it up to 296. The Senate version, S. 597 increased a couple to now have 46 co-sponsors. Both California Senators are on this bill with the late Senator Diane Feinstein's replacement, Laphonza Butler voting on this bill and is expected to support it as well. The House version of the Comprehensive Paid Leave Act, HR 856 continues to have 36 co-signers, while the Senate version, S. 274 increased by one to 11 co-signers. Senator Alex Padilla is on this bill and Senate bills in many cases require more than a majority vote, 60 votes to survive a filibuster attempt to kill the bill. The Shipping Equity Act, HR 3721 increased by a couple and now has 18 co-sponsors. This bill will when approved, will repeal the 100-year plus ban of shipping alcohol through the mail that passed Congress during the prohibition. The bill to save door delivery, HR 376 increased by four to 29 including our local member, Tony Cardenas.

Branch 2902 attended the L.A. Federation of Labor Union Night at Dodgers Stadium on September 23rd. We had a group of 50 Letter Carriers, their families and friends. We were treated to a Dodgers 7-0 win over San Francisco. This might have been Kershaw's final win at home as a Dodger. The Dodgers could have used some of those runs in the playoffs against Arizona. Another good season ending in disappointment, sort of like the way I bowled at the Branch MDA Fundraiser in Simi Valley October 9th. There were 14 of us bowling and it was for a good cause.



A Health Plan Run By You, For You

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Plan is much more advantageous when it comes to paying your medical expenses. In addition, it also has plans to keep you healthy. Being Letter Carriers we have many muscles or joint problems. Hinge Health can help you overcome these problems with equipment, and exercise programs to get you in better health. Hello Heart is another free program we can use. The Plan will send you a blood pressure cuff to monitor your blood pressure. The results can be sent directly to your doctor if you choose that option. The only requirement is you must have high blood pressure to start. There are other benefits too. Weight loss, smoking cessation,

infertility and more, all free of charge. You just have to be a member of the best health benefits plan available to us, the NALC HBP.

The Plan also has monetary incentives for you. They will pay you for taking a health assessment, flu shots and many other programs that pay \$20-\$50 for each covered procedure. In addition you now have two paid foot orthotics per year and \$50 dollars for a wig for cancer patients and up to 30 days in skilled nursing care.

I have much more to add but I will save some for the next article.



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THE TRUTH ABOUT ESTATE PLANNING, WILLS, TRUSTS & PROBATE



*Daughter of a
Letter Carrier*

- A Will alone does **NOT** avoid probate court. A Trust **DOES** avoid probate court.
- Probate is **VERY** expensive and the fees are set by statute. Example, an estate of \$500,000 (FMV Home \$490,000 and \$10,000 in bank accounts) has **statutory fees of \$26,000**. This can be avoided with proper planning including a Trust.
- If you don't have a legal plan, everything **does not** automatically go to your spouse or kids. It passes via intestate law which may not be what you would want.
- If you don't have a legal plan and you can't make decisions for yourself, a judge will decide who gets to make decisions for you and it is expensive to go through.

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THE MAIL BAG NEWS

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Canoga Park, CA

RETIREEES LUNCH RAFFLE AT 12:30

NOVEMBER

Where: Golden Panda
1825 Madera Rd.
Simi Valley
When: Tuesday, November 21, 2023
Time: 11:00 am to 1:00 pm

DECEMBER

Where: Golden Panda
1825 Madera Rd.
Simi Valley
When: Tuesday, December 19, 2023
Time: 11:00 am to 1:00 pm

Calendar of Events

NOV	11	Veterans Day-Holiday
NOV	16	Regular Branch Meeting* 7:00 pm Union Hall-Chatsworth
NOV	21	Retiree Luncheon* 11:00 am Golden Panda-Simi Valley
NOV	23	Thanksgiving Day-Holiday
DEC	7	Executive Board Meeting* 6:00 pm Executive Council Meeting* 7:00 pm
DEC	19	Retiree Luncheon* 11:00 am Golden Panda-Simi Valley CANCELLED
DEC	21	Regular Branch Meeting* 7:00 pm Union Hall-Chatsworth
DEC	25	Christmas Day-Holiday
JAN	1	New Years Day-Holiday
JAN	4	Executive Board Meeting* 6:00 pm Executive Council Meeting* 7:00 pm
JAN	15	Martin Luther King Jr. Day-Holiday

* Subject to Covid-19 restrictions