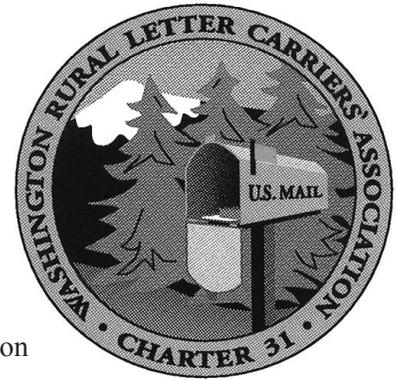


WASHINGTON RURAL CARRIER



Official Publication of the Washington Rural Letter Carriers' Association

November 2008

Where Service Begins With a Smile

IT PAYS TO BELONG FIND OUT WHY---AND HOW, INSIDE

UNITED WE STAND ...

Now is the time. Now is the time for what you ask? Now is the time for you to step up and be counted among all those who realize the importance of being a part of the **ONLY** organization recognized and certified to protect and defend the rights of rural carriers and to further their interests.

Our strength, and the strength of our voice, comes directly from the strength of our membership. Rural carriers throughout your office and throughout Washington State have joined together in our stand against any improper treatment of rural carriers. **We stand** against violations of our contract. **We stand** against managers who would treat us with less than dignity, respect and fairness. **We stand** against the improper conduct of a mail count. **We stand** against those who would have us perform work without fair and adequate compensation. **We stand** against the improper application of discipline.



Each of you, in just the last year, received a sizeable amount in your paycheck; representing a monetary award for the improper treatment you experienced during past mail counts; an award to the tune of approximately **\$60 million** nationwide. Each of you who are regular rural carriers recently received a cost of living adjustment; nearly **\$1,500.00** per-year for a 40-hour route and proportionally higher for routes over 40 hours. Each of you who are relief carriers, enjoy a contractual entitlement to work based on seniority. Each of you who are regular carriers enjoy 10 paid holidays every year. The list goes on and on.

I was recently at a County Unit meeting where a regular carrier, a person I consider a friend, by the name of Tom, relayed a simple yet profound example. I'll have to paraphrase because I could never say it as well as Tom, but Tom said something like this. **"You know what? I talk to the carriers in my office. I talk to them and tell them to look at their paycheck. Look at the amount of money you get. Look at the annual leave, the sick leave, and the retirement. Where do you think these things came from? Do you think they fell from the sky? No. You're Union got them for you!"** And do you know what? Tom's right. But what Tom didn't say, and something you must understand is this; every benefit of employment you now enjoy was bought and paid for by those carriers who you stand next to each and every workday. When you go to work today, or tomorrow, or any day this coming week, look at the carrier who is next to you casing mail, or loading their vehicle, getting ready to hit the road. That carrier most likely is one who joined together with nearly 2,000 others in Washington and through no small sacrifice, paid for your right to be standing there, working side-by-side.

How long will you sit by on the sidelines and let others pull your weight? How long will you let others put their shoulder to the wheel and strive to make a difference while you sit back and enjoy the fruits of their labor?

Now is the time! Elsewhere in this publication you will find a membership application. **Find it! Fill it out! Send it in! Do it today! Do it now!** And then call me. Call me and tell me you have heard this message and taken it to heart. Tell me you are committed to doing your fair share and I will personally ensure that you know how to tap into all the benefits of membership. I will make sure that you know who in your area you can call for information and answers. I will welcome you with open arms and most importantly, you will be able to **STAND PROUD**, knowing you are a part of our rural carrier family.

For those of you who have just recently been

hired by the Postal Service and have not yet been asked to join our Union, I ask you now. Join with us and learn all the benefits that come from membership.

Patrick Pitts

President and proud member of the Washington Rural Letter Carriers' Association

Mail Count: So, What's the Big Deal Anyway?

Joyce Patteson, State Steward

Some of you may wonder why we have mail counts and why they're so important. Mail counts determine how many hours per week your evaluated pay is based on from one mail count period to the next mail count or interim adjustment. Every piece of mail and every task we perform during mail count has a value attached that ultimately determines our weekly pay. For instance, every 24 boxholders equal one minute. If we were to handle 2400 boxholders, that would equate to 100 minutes, or approximately 1 hour and 40 minutes. If we went through a two-week mail count, and all we had for boxholders was 2400 during that period, the part of our evaluated pay we would receive for boxholders would be only 50 minutes per week.



The evaluated system is complicated to understand in its own right—let alone when you find out your pay depends solely on the results of a mail count. Therefore, it's important that everything

is counted accurately and we receive credit for every piece of mail, every timed function, etc. Not only do we have to make sure we receive credit for everything, we have to make certain that we receive the right credit for everything. In other words, whether or not a mail piece is considered a letter, flat, or parcel. If it's considered a letter, it also depends on whether or not it was in DPS or raw mail. The list goes on and on and it's complicated because there are so many gray areas. Is your head spinning yet?

Even though the piece is credited determined on its measurements, etc., there are other factors to consider. Managements responsibility is to count the mail, time the functions that are supposed to be timed, make sure everything is recorded properly and promptly on our daily 4239, etc. Often there aren't enough management personnel to perform all the duties required for all the routes involved. This sometimes causes them to not record item(s) correctly. In fact, sometimes they forget to record them at all. This makes it imperative for us to double check managements figures.

Management has so many routes to count in a day that they don't take the time sometimes needed to measure a mail piece properly. A letter is sometimes taller on one end than the other and therefore may possibly be a flat due to measuring over 6 & 1/8 inches in height. Since it was actually shorter on one end, management didn't notice the discrepancy. This makes it imperative for us to not only double check managements figures, but also to double check their physical count and/or measurement of particular items.

I know it takes a lot of time out of our day to double check everything, and make sure we're timed properly for a timed function, etc., but the way the evaluated system is set up means that one minute may make the difference between being evaluated at 40 hours per week, or 41 hours per week for example. You will see by looking at the Table of Evaluated Hours for Regular Rural Routes following this article that the evaluated hours are divided between one minute to the next.

The one-hour difference would mean a difference of approximately \$1500 to \$1800 in your yearly salary.

As a State Association, the WARLCA sponsors several mail count trainings prior to a National Mail Count. In January 2009, we have a total of 7 mail count trainings planned all over the state. You will find a complete listing of the dates, times, and locations elsewhere in this issue. Since the costs of these trainings are paid by the Union with hard-earned dues, they are open only to Union members. We encourage you to take the opportunity to join us at the mail count training of your choice, but you will have to join the Union in order to take advantage of that opportunity. You may use the NRLCA Form 1187 located in this special issue of the WRC, or you can join at the door of the mail count training you plan to attend.

Attending mail count training won't guarantee that management will properly count, time, and record items and data correctly, but it will ensure that you have the tools and/or knowledge necessary to notice any discrepancies. You will be trained in all aspects of the mail count up to and including procedures used by management to count and record the mail and/or timed functions. You will know what to look for, and how to look for any potential errors. You will hopefully learn how to manage your stress level because stress levels typically run high during mail count—especially as time goes on. Since the next scheduled count is a 4-week count, this is especially important. Personally, I've discovered that even when everything goes as smoothly as possible, the stress level is high just because of the nature of the mail count and procedures used. This is just one more reason to arm yourself with knowledge.

The National Mail Count is scheduled to begin on February 14, 2009, and will end on March 14, 2009. Again, I urge you to check the list, determine which training will work best for you, and attend. You'll be glad you did.

**Table of Evaluated Hours
For Regular Rural Routes**

Total Hours and Minutes Per Week

Standard Hours	Evaluated Hours
H Routes (No Relief Days)	
40:30 to 41:29	41 Hours
41:30 to 42:29	42 Hours
42:30 to 43:29	43 Hours
43:30 to 44:29	44 Hours
45:30 to 46:29	46 Hours
J Routes (Relief Day Every Other Week)	
44:11 to 45:15	41 Hours
45:16 to 46:21	42 Hours
46:22 to 47:27	43 Hours
47:28 to 48:32	44 Hours
48:33 to 49:37	45 Hours
49:38 to 50:43	46 Hours
K Routes (Relief Day Each Week)	
47:24 to 48:35	40 Hours
48:36 to 49:47	41 Hours
49:48 to 50:59	42 Hours
51:00 to 52:11	43 Hours
52:12 to 53:23	44 Hours
53:24 to 54:35	45 Hours
54:36 to 55:47	46 Hours
55:48 to 56:59	47 Hours*
57:00 to 57:36	48 Hours*

**Normally, these categories should only be used as interim classifications pending route adjustments.*



DISTRICT MEETINGS

- District 1 March 22,2009 1-4 pm
Southcenter DoubleTree Inn
16500 Southcenter Parkway, Tukwila

- District 3/4 March 29, 2009 4-5 pm
Ramada Inn at the Airport
8909 W Airport Drive, Spokane

What Has the Union Done For Us?

Renee' Cowan

Senior Assistant State Steward

In the fourteen-plus years I have worked for the Postal Service I have heard over and over from non-members, "What has the Union done for me?"



Well I would like to tell you just some of the things the Union has done for you recently. Your Union negotiates your contract and stands up for the rights of all rural carriers.

We, as rural carriers, received pay increases, COLAs (Cost of Living Adjustments), and many new benefits in this last contract agreement. Every rural carrier and former rural carrier received an award this last Association year for the violations that occurred in past multiple mail counts.

In Washington State, through the grievance process, the Union has helped rural carriers recover more than \$20,000 in monies owed them. The totals recovered were for both regular carriers and RCAs.

Our Union is often blamed for the misdeeds of the Postal Service. There are some who would attempt to blame the Union when the Postal Service arbitrarily implements changes in established policy and procedure. The Union has nothing to do with these changes or misdeeds and when possible, addresses the propriety of the changes through nationally filed grievances. The Union provides its members with the knowledge of what management can and cannot do when changing policies. The Union, when it hears of upcoming changes, gets the information out to the membership, usually before local management is told to make these changes, and advises carriers on what to look for and what to do if a violation occurs.

Managers are quick to tell you to do this or do that but they will not tell you that what they are instructing you to do violates the contract. It is up to each and every one of us to know what we are required to do and recognize when what we are being asked to do is above what we are compensated for in our evaluation. You will not receive this information from management; you WILL receive this information from the Union when you attend the meetings and trainings offered.

So the next time you think “What does the Union do for me?” First take a look at your paycheck and then look at what you have done to gain the knowledge to better protect yourself and your position as a rural carrier. Join the Union and tell others what the Union can do for them; give them a form to join the Union and make the commitment with you to gain the knowledge we all need to protect our rights as rural carriers.

You Have a RIGHT

Patrick Pitts

Senior Assistant State Steward

There are some (and I was one) who thought the title of this article should be “**Weingarten for Dummies**” after the well-known series of books “... for Dummies.” Not that I think any of you are dummies. The rural carrier family is replete with very intelligent persons. The For Dummies series is well known for taking complex issues and breaking them down into small, easy to understand segments. The For Dummies adventure began in 1991 with “DOS for Dummies” and has come to be very prolific, with books on a large number of varied and wide-ranging topics. However, there may be some copyright laws in play and so; the title becomes **You Have a RIGHT**.

One of the tag lines used by the For Dummies series is “Plain-English Solutions for Everyday

Challenges.” And that is what we want to do here; use plain English to explain one of your most important rights.

In the past, we have had articles related to your Weingarten Rights. Most of you have received a small folding card, to be kept in your wallet, purse, desk drawer, etc. to provide guidance when you are confronted by a situation which could result in your being disciplined. You have been told of the Supreme Court ruling which gave birth to the Weingarten Rights. You have probably been to a meeting where the assigned speaker has presented information on your Weingarten rights and encouraged you to exercise those rights. But, so there can be no misunderstanding, to eliminate any confusion, let me put this very simply. **You have a RIGHT ...**

Any time, any person in authority for the Postal Service, whether it be your immediate supervisor, your postmaster, or any Postal Service manager asks you a question and you feel as if the question could lead to your being disciplined, **you have a right to steward representation. You do not have to answer** any question which you feel could lead to your being disciplined without your representative being present.

You’ve seen the “cop” shows, where the authorities have to read you your rights before they arrest you. Not so with your rights under Weingarten. **You have to know** you have a right to a representative. **You have to know** that you can’t be forced to answer any question which could lead, or potentially lead to your being disciplined. And it’s not enough to know these things; **you have to exercise your right!** Did you know that “they” don’t have to tell you that you have a right to representation? **It’s your responsibility to know!**

Any time you’re in a question and answer situation where you feel you could be disciplined as a result of the questioning you should respond by saying “**I respectfully request the presence of my Union Steward. Without representation, I choose not to answer any questions.**” It could be

a situation where you are “called into the office” and the manager starts asking seemingly innocuous questions. If you feel as if this questioning could lead to your being disciplined you should respond by saying **“I respectfully request the presence of my Union Steward. Without representation, I choose not to answer any questions.”** Maybe you have a supervisor come up to you while you’re casing mail and asks you something like “did you have mail for so-and-so yesterday?” If you feel that this question could lead to your being disciplined, **EVEN IF YOU’VE DONE NOTHING WRONG**, you should respond by saying **“I respectfully request the presence of my Union Steward. Without representation, I choose not to answer any questions.”** Maybe you are out loading your vehicle and your supervisor comes up to you and asks “where did this dent on your vehicle come from?” If you feel that this question could lead to your being disciplined, **EVEN IF YOU’VE DONE NOTHING WRONG**, you should respond by saying **“I respectfully request the presence of my Union Steward. Without representation, I choose not to answer any questions.”**

Most of you have heard about Postal Inspectors. Postal Inspectors were kind of like the FBI of the Postal Service. Oh, they were nice enough. They would come up to you all nice and friendly and say something like “we’re here to help you.” Or “don’t worry, we just want to clear up a few things.” They would smile and get you feeling warm and fuzzy, then the next thing you know you’re getting a Notice of Proposed Removal (that means you’re being FIRED). As Stewards, we knew that if any employee was approached by a Postal Inspector there was probably trouble brewing. But now, there’s a new group of inspectors out there. And trust me, they are very busy. They are called **Special Agents**; and they are from the **Office of Inspector General (OIG)**. They are not your friends. If you are approached by a Special Agent for the OIG you should have “red flags” flying high and flapping wildly in the breeze. In general, the OIG is responsible for investigating crimes or misdeeds by postal employees. If you are asked ANY question by a Special Agent and you have

a feeling, even an inkling of a feeling, that the questioning could lead to your being disciplined, **EVEN IF YOU’VE DONE NOTHING WRONG**, you need to respond by saying **“I respectfully request the presence of my Union Steward. Without representation, I choose not to answer any questions.”** They may be very nice, and very persuasive, and seem as if they want to be your best friend, and protect you, but each time they ask you a question you need to respond by saying **“I respectfully request the presence of my Union Steward. Without representation, I choose not to answer any questions.”**

Whether it’s a manager in your local office, or a Special Agent for the OIG, they may try to convince you that you don’t need to worry, they just want to get your side of the story; but you need to understand, this falls under the category of **“anything you say, can and will be used against you.”** It’s also important for you to know that just because you’ve answered a question or two doesn’t mean you’re obligated to answer any more. You can **STOP ANSWERING** at **ANY TIME** and say, **“I respectfully request the presence of my Union Steward. Without representation, I choose not to answer any more questions.”**

Your State Board just ordered 5,000 of the Weingarten cards mentioned earlier. These cards will be distributed to every Local Steward, State-level Steward, and District Representative in Washington. They should be available to you at your next County or District meeting. They will be available upon request from any of your appointed or elected officers. If you’re unable to get one of the Weingarten cards, call me, I’ll make sure you get one.

Know your rights. And it’s not enough to just know your rights; **EXERCISE YOUR RIGHTS!**

Patrick Pitts
Senior Assistant State Steward

NEW BENEFITS FOR MEMBER RCAS

1. AFFORDABLE HEALTH CARE PLAN

This new health insurance program is offered by Transamerica Life Insurance Company, an A+ rated insurance company by A.M. Best, the insurance industry rating organization.

There are three levels of coverage, with the monthly premiums costing:

	<u>First Class Plan</u>	<u>Priority Plan</u>	<u>Express Plan</u>
Member Only	\$ 92	\$116	\$137
Member + Spouse	\$158	\$202	\$241
Member + Children	\$137	\$176	\$218
Member + Family	\$203	\$262	\$322

Some of the highlights of these new health insurance plans are:

- Guaranteed Acceptance
- No Health Questions
- No Deductibles
- No Co-Payments
- Use Any Doctor Or Hospital
- PPO Network For Additional Savings
- No Referrals To Specialist Required
- Office Visits Covered
- X-Ray and Lab Benefits
- Daily In-Hospital Benefits
- Surgical & Anesthesia Benefits
- \$300 Accident Benefit
- \$10,000 Critical Illness Benefit
- Caremark Rx Drug Discount Card
- Vision and Hearing Aid Benefits

For complete enrollment information, visit the NRLCA website: www.bja-nrlca.com

You will find application forms, benefit outlines, and disclosures. If you do not have internet access, call Greater Insurance Service Corporation toll-free at 1-800-747-4472 and request an enrollment kit. For questions regarding health insurance benefits, call 1-866-867-6883.

2. MEDICAL PRESCRIPTION DISCOUNT CARD

All RCAs who are members of the NRLCA will receive the Caremark prescription discount card. Those who use the card will receive discounts up to 20% at local pharmacies. Savings of up to 50% are available to those who use the mail order pharmacy. This benefit is separate from the Health Benefit plan. All member RCAs will receive this card.

Bargaining Unit Rural Leave Replacement Benefit Summary

2006-2010 National Agreement

RCAs and RCRs receive negotiated pay raises, as per the following schedules:

Effective Date	Schedule 1	Schedule 2	Previous Contract	2000 -2006
11/25/06	\$17.72/hr	\$21.09/hr	2002	\$15.05/hr- \$18.24/hr
11/24/07	\$17.98/hr	\$21.40/hr	2003	\$15.23/hr- \$18.64/hr
11/22/08	\$18.24/hr	\$21.71/hr	2004	\$15.42/hr- \$18.71/hr
11/21/09	\$18.50/hr	\$22.02/hr	2005	\$16.45/hr- \$19.78/hr
			2006	\$17.51/hr- \$20.84/hr

Note: Schedule 1: RCA hired after 8/24/91 Schedule 2: RCA hired before 8/24/91

- Subs, RCAs and RCRs have the protection of the NRLCA Agreement. The NRLCA has the exclusive right to negotiate labor agreements for all rural craft employees, including salaries. Only NRLCA can represent rural carriers in the Grievance-Arbitration process, including providing protection in disciplinary actions, with the U. S. Postal Service.
- Subs, RCAs and RCRs are entitled to work and receive pay for at least the evaluated pay hours of the route each week when working a full week on their primary assignment, provided the actual work hours do not exceed 40 hours in a work week. When a Sub, RCA, or RCR works in excess of 40 hours in a work week, the employee is paid as follows: Straight time for the first 40 hours, then overtime for the hours in excess of 40 hours at the employee's hourly rate.
- When serving an entire work week, Subs, RCAs and RCRs shall be granted a relief day in the case of a J or K route if requested and approved by local management, or required by local management.
- Subs, RCAs and RCRs may sign a list indicating a desire to work on Sunday when there is the need.
- Subs and RCAs assigned to auxiliary routes, or to regular routes where the regular carrier is absent over 90 days, earn annual and sick leave.
- Subs and RCAs who have earned sick leave can use up to 80 hours of sick leave in any leave year to care for or attend to a family member having an illness, injury, or other condition, which, if the employee had such condition, would justify the use of sick leave by the employee.
- Subs, RCAs and RCRs who have a predetermined regular schedule may qualify, under the Federal Employees Health Benefits Program (FEHBP), to enroll in the Rural Carrier Benefit Plan by paying the entire premium cost, thereby saving substantial tax dollars. Subs, RCAs and RCRs who qualify for FEHBP insurance may have pre-tax dollars set aside for the entire premium.
- Subs, RCAs and RCRs are entitled to apply for the Leave Replacement Health Benefit Plan through TRANSAMERICA, the Automobile/Homeowner Insurance (with GMAC), Ameritas Group Dental Benefits and Vision Plan. Relief members will also receive the Caremark Prescription Drug Discount Card.
- Subs, RCAs and RCRs are covered by the Federal Employees' Compensation and Tort Claims.
- RCAs have bidding rights for regular rural carrier positions after one year of continuous service as an RCA. Over 50,000 RCAs have seniority rights for regular carrier positions.
- Subs and non-probationary RCAs have bidding rights for Part-time Flexible Rural Carrier (PTF) positions.
- RCAs and RCRs have preference for selection off a register of eligibles for regular carrier positions. This does not supersede Veteran's Preference considerations.
- Subs, RCAs and RCRs will be offered other leave replacement vacancies when such vacancies occur.
- The seniority of Subs, RCAs and RCRs will merge with the seniority of Subs, RCAs and RCRs in a new office when they transfer with the route to a new office and fiancé number.
- Except in formula offices, Subs, RCAs and RCRs who are offered and accept an auxiliary route may choose to serve the auxiliary route and their primary route only, or they may choose to serve only the auxiliary route. In either case, Subs, RCAs and RCRs assigned to auxiliary routes are not to be considered for, nor required, to work on any other routes.
- To facilitate a relief carrier being granted a day off, an exception to the relief day worked provisions, allows a regular carrier to voluntarily work their relief day.
- As NRLCA members, Subs, RCAs and RCRs are entitled to vote, to be an officer, a steward, a QWL/EI team member, or a delegate to conventions.

- As NRLCA members, Subs, RCAs and RCRs receive the NRLCA's monthly magazine, *The National Rural Letter Carrier*, to keep informed on job-related issues.
- Subs, RCAs and RCRs who have completed their probationary period can receive a \$1,000 incentive payment for purchasing and utilizing a manufactured right-hand drive vehicle on their assigned route(s) or a \$500 payment for purchasing and utilizing a converted or used right-hand drive vehicle that is five years or less in age.
- Newly appointed Subs, RCAs and RCRs will be paid the greater of the actual hours worked or the evaluation of the route (up to 40 hours) for the first five (5) pays periods of employment.
- A leave replacement utilized on a route which he/she has not served in the past 12 months will be paid the greater of actual hours worked or the evaluation of the route (up to 40 hours).

MAIL COUNT SCHOOL DATES & LOCATIONS

All classes are 10 am to 4 pm except Longview 9 am to 3 pm
Bring your lunch for a short lunch break

January 4, 2009

Spokane	Ramada Hotel at the Airport 8909 W. Airport Dr, Spokane
Wenatchee	Douglas Co. Fire District #2 377 Eastmont Av, East Wenatchee
Arlington	DSHS Building 3906 – 172 nd St NE #200, Arlington
Longview	Longview P.U.D. 961 – 12 th Av, Longview 9:00 am start time

January 11, 2009

Tri-Cities	Desert View Community 650 Desert View Dr, West Richland
Tacoma	Best Western Park Plaza 620 South Hill Park Dr, Puyallup

January 19 (Monday holiday)

Silverdale	Silverdale Beach Hotel 3073 Bucklin Hill Rd, Silverdale
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You must be a member of the NRLCA to attend mail count school. You can join by sending the application on page 11 to the address at the bottom of the application or submit it at the door of the count class.

Why should I change my address with my PM on the blue page of the USPS when I move? I have put in a COA, that should do it?

Not true!

Social Security gets their addresses from the USPS for active employees. If you don't change your address on line in your Post Office you will not get the yearly updates from Social Security, Thrift Savings, Flexible Spending, nor any health benefit changes, information about retirement, etc. Even your W2 goes to your address that you have on file with the USPS.

Don't delay. Take your employee ID found on your pay stub and your PIN number and have your PM/Supervisor update your address on line in your office.

CHOOSING THE RIGHT AUTO INSURANCE COMPANY FOR YOUR ROUTE VEHICLE

How do you know which auto insurance company is right for you as a Rural Letter Carrier?

When choosing an insurance company, price is certainly important. But in order to understand which company is the best value, you need to consider what they are really offering for that price. A price that sounds too good to be true probably is. Here are some important things to consider:

Coverage

Are the coverage's that they are quoting the same as the coverage's quoted by the competition? Are they basing their quote on bare bones coverage to reduce their rate? If so, will they try to up-sell you later? Make sure the coverage you are getting is adequate to protect you and your assets, and then make sure all of your quotes are for those same coverage levels. Also, look for the extras that some companies will offer, like free towing and new car replacement coverage.

Claims Service

Great rates don't do you much good if you can't count on the company when you have to file a claim. Do they treat customers fairly? Can you reach them any time? How quickly do they process claims? How much paperwork is required? Do your homework, ask around and look for independent resources online that can guide your decision.

Claims Paying Ability

In 2000 and 2001, more than 30 insurance companies declared bankruptcy each year! If a company goes under, they may not have to pay your claims. It's extremely important that the company you choose has a strong financial rating from an independent agency. The leading independent insurance rating agency is A.M. Best Company. Stick with companies that have at least an "A" rating from A.M. Best.

OEM Parts vs. Aftermarket

Many companies balance low premiums by cutting the costs of repairs on your vehicle. The most common way to do this is by using less expensive (and often lower quality) aftermarket parts. Ask your insurance company if they will guarantee to use OEM parts for repairs.

Renewability

Some companies will cancel a policy after you file an expensive claim. Look for providers that have a company policy against canceling coverage based on claim history.

Of course, you could make things simpler by just going with the one that offers coverages needed by the Rural Letter Carrier – and their family members. **GMAC Insurance is your inside connection for auto insurance.** We can offer you special discounts and knowledgeable advice for all of your vehicles, no matter who built them. Rural Letter Carriers should never have unanswered questions when it comes to auto insurance. If you have questions about your current policy, or would like a free quote from us, just call **1-888-325-7727**.

GMAC INSURANCE

There is a requirement to be a member of the NRLCA in order to get the special rates offered to rural carriers.

October 22, 2002

Dear:

Thank you for your recent letter concerning the need to provide retirement credit for RCAs.

NRLCA is concerned about the unfortunate situation that currently exists for RCAs. We attempted a number of avenues in seeking to change the current law restricting the "buying back" of time worked by an RCA.

NRLCA belongs to a legislative coalition of 32 employee organizations, both union and management, representing nine million federal/postal, state, & local government employees. The coalition's name is FAIR; it is an incorporated non-profit entity. It gains its legislative prowess from unity of purpose. It meets regularly and any FAIR member may request an issue be added to the collective agenda.

NRLCA requested that legislation to allow part-time employees (RCAs) to buy back time worked when they became full-time postal employees, be added to the coalition agenda. The coalition members recalled the history of the creation of FERS. At that time the federal pension system, CSRS, was under attack because it was not actuarially fully funded. Rather it was statically funded, which means employer-employee contributions did not actually equal what was to be paid to retirees out of the retirement trust fund. So when FERS was created, the law specified that it be dynamically funded, defined as fully funded at the time of each contribution by employer and employee. Additionally, FERS has three components: a thrift savings plan, a defined benefit plan and Social Security. The coalition members pointed out that there is no way to "buy back" thrift plan investments in the stock market. Social Security doesn't allow buy backs. So our coalition members said they were opposed to making "buy back" legislation a FAIR coalition issue.

NRLCA wanted some historical perspective so we met with a consultant for NARFE (National Association of Retired Federal Employees). When FERS was enacted he was the General Counsel for the House of Representatives Post Office Committee. He recalled the same history and said he saw no possibility of passage of such legislation.

Simultaneously, NRLCA approached the US Office of Personnel Management (OPM) and asked their position on such legislation if it were to be introduced. OPM said they would oppose the legislation because one could only "buy back" a portion of a three-fold retirement plan. They also believe the issue was decided once and for all in 1985. OPM stated if such legislation were to move forward, they would recommend the President veto such a bill.

NRLCA went to see several Members of Congress who are on the Committee of jurisdiction. They politely said they weren't interested in introducing legislation. So NRLCA is confronted with the situation that our legislative coalition will not help us, Members of Congress from the appropriate subcommittee said no, an extremely knowledgeable Association Executive said it is not possible, and President Bush's OPM will oppose the legislation. It was therefore our conclusion that introduction of legislation would be an exercise in futility.

The first thing we teach in our annual state president's legislative seminar is that the least meaningful thing a Member of Congress can do is to introduce a bill, especially if they are not on the subcommittee with jurisdiction over the issue. Annually, 4595 bills have been introduced, however less than 100 have passed into law.

Once again, we are frustrated that it is not possible to do something to relieve the unfair pension situation for RCAs. Every regular rural letter carrier knows how valuable and indispensable RCAs are to serving our customers and the Postal Service.

We appreciate your concern and will continue to seek ways to solve this problem.

What you should know about the Federal Tort Claims Act and how it affects you as a Rural Letter Carrier



What is the Tort Claims Act?

The Federal Tort Claims Act of 1961 is a federal statute that provides for a government administered protection plan for all government employees, and the government itself, should any liability be incurred by any of its employees or agents in the course of their official duties.

Will the Tort Claims Act protect the Rural Letter Carrier from liability in the event of an on-route accident?

Yes. Federal employees are protected against liability resulting from their operation of a motor vehicle while with-in the scope of their official employment. **This protection is on-route protection only.** *Any deviation from your assigned route could jeopardize your Tort Claims coverage. The government protects you from liability only; damage to your vehicle is not covered. To fully protect your vehicle, separate coverage must be purchased.*

Will the Rural Letter Carriers' Vehicle Insurance Plan also protect the Rural Carrier from liability while on the route?

Yes and more. The RLC Program with GMAC Insurance provides *complete coverage* for Rural Carriers insured by the plan — *on and off the route.* And if the government ever denies your on-route liability claim under the Tort Claims Act, the RLC Vehicle Insurance Program will work with you and the Postal Service to make sure you are protected.

What should the Rural Letter Carrier do in the event of an on-route accident?

All accidents must be reported to your Postmaster or Supervisor and to your insurance company as soon as possible. Failure to report an accident could jeopardize your coverage.

What happens when an on-route liability claim is reported to the Rural Letter Carriers' Vehicle Insurance Program?

If you are insured by the Rural Letter Carriers' Program, GMAC Insurance will immediately notify the other party that their claim should first be presented to the Postmaster for payment under the Tort Claims Act. If the government denies the claim because you deviated from your route, don't worry—your RLC Program will protect you.

Does the Postmaster have the authority to deny protection under the Tort Claims Act, or to deny a claim?

No. All Tort Claim denials must come from the U.S. Postal Services Legal Department.

Will any insurance company protect the Rural Letter Carrier if the government denies an on-route liability claim?

Not necessarily. Many companies simply won't insure your route vehicle, and if they do, they charge you a higher *business use or commercial use rate.* Also, many agents don't seem to fully understand the Federal Tort Claims Act and the needs of government employees. That's why the National Rural Letter Carriers' Association recommends the RLC Vehicle Insurance Program with GMAC Insurance — a company that has looked after the special needs and interests of Rural Carriers since 1953. First of all, GMAC Insurance understands the government's tort liability procedures. So by placing a special exclusion on your RLC Program policy, GMAC Insurance can offer you a lower pleasure use or route car rate on your auto insurance.



How can I find out more about the Rural Letter Carriers' Vehicle Insurance Program?

It's easy. Just call toll free: 1-888-325-7727 for complete details and rates. One of the friendly RLC Program Customer Service Representatives will be happy to answer all of your questions.

VEHICLE INSURANCE PLAN

GMAC Insurance

NATIONAL GENERAL INSURANCE COMPANY • NATIONAL GENERAL ASSURANCE COMPANY
REINSURER OF HOME STATE COUNTY MUTUAL (TEXAS) • ONE GMAC INSURANCE PLAZA, ST. LOUIS, MO 63045
(NOT AVAILABLE IN ALL STATES)

4413 (09092003)

Revised
NRLCA Form 1187
2006

UNITED STATES POSTAL SERVICE
AUTHORIZATION FOR DEDUCTION OF DUES

RURAL CARRIER CLASSIFICATION		
<input type="checkbox"/> Regular	<input type="checkbox"/> PTF	<input type="checkbox"/> Relief

<input type="checkbox"/>	OR	<input type="checkbox"/>
(SOCIAL SECURITY NUMBER)		(USPS EMPLOYEE ID-NUMBER)

<input type="text"/>	<input type="text"/>	<input type="text"/>
LAST NAME	FIRST NAME	MI

MAILING ADDRESS	CITY	STATE	ZIPCODE + 4
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POSTAL INSTALLATION WHERE EMPLOYED	ZIP CODE OF INSTALLATION	INSTALLATION FINANCE NO.
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SECTION A - AUTHORIZATION BY EMPLOYEE

I hereby assign to the **National Rural Letter Carriers' Association**, from any salary or wages earned or to be earned by me as your employee (in my present or any future employment by you) such regular and periodic membership dues as the union may certify as due and owing from me, as may be established from time to time by said Union. I authorize and direct you to deduct such amounts from my pay and to remit same to said Union at such times and in such manner as may be agreed upon between you and the Union at any time while this authorization is in effect.

This assignment, authorization and direction shall be irrevocable for a period of one (1) year from the date of delivery hereof to you, and I agree and direct that this assignment, authorization and direction shall be automatically renewed, and shall be irrevocable for successive periods of one (1) year, unless written notice is given by me to you and the Union not more than twenty (20) days and not less than ten (10) days prior to the expiration of each period of one year.

This assignment is freely made pursuant to the provisions of the Postal Reorganization Act and is not contingent upon the existence of any agreement between you and my Union.

Contributions or gifts (including dues) to the NRLCA are not tax deductible as charitable contributions. However, they may be tax Deductible under other provisions of the Internal Revenue Code.

SIGNATURE OF EMPLOYEE	DATE	PHONE
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SECTION B- FOR USE BY STATE EMPLOYEE ASSOCIATION

R - NATIONAL RURAL LETTER CARRIERS' ASSOCIATION

SIGNATURE OF ACCEPTING UNION OFFICIAL

DATE

I hereby certify that the dues of this organization for the above named member, for the applicable designation, are currently established at _____ per pay period

LOC#	STATE
DATE	REMIT #

_____, STATE SECRETARY

SECTION C- FOR USE BY NATIONAL ORGANIZATION

Date of Delivery to Employer (For National Office use)

ANIVERSARY DATE TO BE USED AT USPS PERSONNEL OFFICE



Important!
Be sure to include Postal Finance# Where Indicated.
Submit Original and Copy to NRLCA Membership Dept.

Send to
REBECCA R WENDLANDT
WARLCA SECRETARY/TREASURER
2811 N CHASE LANE
LIBERTY LAKE WA 99019-5002

PLUS'S FOR BELONGING TO NRLCA

- **RCBP Health Insurance: (Available for Relief Carriers, however the relief carriers must pay 100% of the premiums)** This is NOT a HMO; you get to choose your doctors, are encouraged to get second opinions, and have the most complete cancer coverage of any plan in the federal insurance benefit package. It has a GREAT mail in prescription plan. It has a very limited dental plan, a routine eye exam benefit, 24 hour nurse line, cancer treatment benefit, kidney dialysis benefit, travel assistance program, healthy maternity program, and disease management program. Check out the brochure on the NRLCA website: www.nrlca.org or call the insurance department at NRLCA (703) 684-5545.
- **NRLCA Leave Replacement Health Benefit Plan:** This coverage is available to ALL Relief Members of the NRLCA. This health insurance program is offered by Transamerica Life Insurance Company and has two levels of coverage. Visit the NRLCA website or call Greater Insurance Corporation at 1-800-747-4472.
- **NRLCA Dental/Eye Care Benefits:** With the Amertias FUSION plan sponsored by NRLCA, you don't have to worry about separate dental & eye care plans. Our plan combines dental & eye care benefits into one affordable package. The packages are Economy, Value, Standard or Royal. For additional information on benefits call 800-747-4472 or visit www.nrlca.org
- **NRLCA Life Insurance Plan:** (For all Members--regulars, PTFs, and relief's) under age 60 which has up to \$200,000 term life, \$40,000 accidental death and dismemberment, and two family life insurance plans to choose from.
- **Voluntary Long Term Disability Income Protection Plan:** (For members—regulars & PTFs only) This plan is through Standard Insurance Company, which ranks 2nd in the number of in-force LTD cases, 4th in new LTD cases, and covers a total of 7 million people through its various disability, life & dental insurance products. For additional information call 888-414-0383.
- **Group Long-Term Care Insurance:** This coverage is available to All Members (Regulars, PTFs, Relief's, and Retirees) of the NRLCA under age 80 AND spouses, parents, step-parents, and parents-in-law of NRLCA members! Long term care covers confinements for skilled nursing care, intermediate nursing care and custodial care up to \$100 per day while in a nursing care facility. It also pays benefits for non-confinement care including home health care, adult care and respite care.
- **GMAC Insurance:** This coverage is available to All Members (Regulars, PTF's, Relief's and Retirees) of the NRLCA, family and friends. GMAC Insurance is the only vehicle insurance plan endorsed by the NRLCA. They have been providing the RLC Vehicle Insurance Plan for over 50 years. This company understands the Federal Tort Claims Act and how it affects you as a Rural Letter Carrier. They also have insurance for your motorcycles, homes, etc. Request a quote by calling 1-888-325-7727
- **APCU CREDIT UNION:** A Credit Union is a member-owned, not-for-profit, cooperative financial institution, formed to permit those in the field of membership to pool their savings, lend to one another, and own the organization where they save, borrow, and obtain related financial services. Call (800) 849-8431 or go to www.apcu.com.

WASHINGTON STATE CARRIERS: Membership Drive Rebate: Send in your completed and signed dues withholding form by December 10 to the State Sec/Tres and Regular carriers will receive a \$50 check. RCAs joining will receive a \$15 rebate, JUST IN TIME FOR CHRISTMAS!

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Blaine, WA
Permit # 106

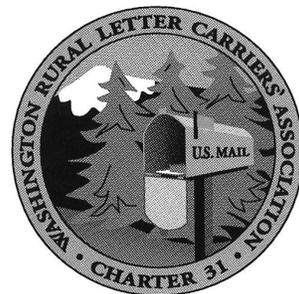
WASHINGTON RURAL CARRIER

UPCOMING DATES TO REMEMBER

District 1 March 22, 2009

District 3-4 March 29, 2009

MAIL COUNT SCHOOLS see page 9



Where Service Begins With a Smile