

ABA News Digest

National Director

Wayne Maurer

Where Are We Heading???



Greetings Sisters and Brothers of the American Postal Workers Union and the American Postal Workers Accident Benefit Association. I still can't believe we are well into 2019. When I arrived at the APW-ABA home office in 2016 I wasn't sure what to expect going forward. The postal labor unions have been under constant attack and with the White House Task Force making their recommendations to the Trump administration, those attacks will only get more and more serious. Labor scored a major victory by taking back the House of Representatives in 2018 but there is much more work to be done. Already, candidates are lining up to secure endorsements in an effort to take back the Senate and the White House in 2020. Folks, our next election will be here before we know it. Internally, we have our own

elections within the APWU coming this fall. Please take the time to vote this year. So many people give away their right to vote for our elected officers by simply not taking a few minutes to vote and mail in their ballot.

As for the Accident Benefit Association, we have made strides to make our great association even greater. We have streamlined our number of officers while making sure that each postal region has ABA representation. We have dramatically reduced expenses to make sure that monies received are put to their best use possible, benefitting our members. As an example, for the first time since 1990 we have increased some of our benefits at no additional cost to any member, local or state organization. We have kept in place the popular 40% reduction in premiums for any local or state who joins the ABA by insuring their entire membership. Currently we have 260 locals and 22 states who take advantage of this organizing tool for their membership. There were some modest increases made to our Value Plan dismemberment benefits, but the largest increases were to our Advantage Plan dismemberment benefits and accidental death benefit. Please review our Benefits At A Glance flyer or Membership Application for details about our benefit packages.

We continue to process claims in a timely manner and since coming to the home office as National Director we have paid out over \$1,000,000 in

claims to almost 1,000 claimants. We are currently looking at other benefit enhancements for the future. Additionally, look for the annual APW-

at our benefit packages. Our entire team of officers is made up of APWU members whether retired or active within the USPS. We are also a non-



ABA Hartos, Tosches & Johnson Scholarship Application and instructions within this issue of the News Digest. Each year we award two \$1,000 scholarships to qualifying children of APWU and APW-ABA members. Before I came to the APW-ABA home office in New Hampshire I was fortunate enough to be a local President in Pennsylvania for twenty-four years. I know how easy it is to get consumed by the day to day responsibilities of running a local and dealing with unreasonable postal management. Please take a few minutes of your time to look

profit association with the sole purpose of providing benefits to APWU members, their spouses and retirees. As a labor union, the primary purpose of the APWU is to secure the best wages, working conditions and benefits for their members along with outstanding representation in dealing with our employer. The Accident Benefit Association might just be the most economical benefit available. Please take a look and consider joining the 60,000 plus members covered by one of our benefit plans. Until next time Sisters and Brothers, In Union solidarity.

NON-PROFIT ORG
U.S. POSTAGE
PAID
PRESORT INC

American Postal Workers
Accident Benefit Association
P.O. Box 120
Rochester, NH 03866-0120



2019 APW-ABA Improved Benefits

VALUE PLAN

Death	\$6,000.00
For loss of one finger	\$500.00
For loss of a thumb	\$750.00
For loss of two or more fingers	\$1,000.00
For loss of one thumb and one or more fingers	\$1,500.00
For loss of sight of one eye to	\$3,000.00
For loss of sight of both eyes to	\$6,000.00
For loss of one arm	\$1,500.00
For loss of both arms	\$6,000.00
For loss of one leg	\$2,000.00
For loss of both legs	\$6,000.00
For loss of one arm and one leg	\$6,000.00

ADVANTAGE PLAN

Death	\$24,000.00
For loss of one finger	\$2,000.00
For loss of a thumb	\$3,000.00
For loss of two or more fingers	\$4,000.00
For loss of one thumb and one or more fingers	\$6,000.00
For loss of sight of one eye to	\$12,000.00
For loss of sight of both eyes to	\$24,000.00
For loss of one arm	\$6,000.00
For loss of both arms	\$24,000.00
For loss of one leg	\$8,000.00
For loss of both legs	\$24,000.00
For loss of one arm and one leg	\$24,000.00

Spouses of active members can now obtain the same coverage amounts in the Plus Plan (Accidental Death Benefits) at the same premium rate. Previous Plus Plan coverage for spouses was limited to \$50k.

Keith M. Richardson

- 5. Block air leaks.** According to the U.S. Department of Energy, drafts can waste 5% to 30% of your energy use. To find those leaks use the **Black**
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David E. Daniel
National Director
Emeritus (2016)

President

Richard Phillips

Some Short Trips To The Past



I recently visited an area at the Florida State Fairgrounds in Tampa called Cracker Country, which looks like a backlot from Little House on the Prairie. Under the giant oaks are some old pioneer buildings including homesteads, a one room schoolhouse, a general store, a church, a blacksmith shop, a train depot, etc.; all which have been rescued from the wrecking ball from various places throughout the state and relocated there. At the heart of this “make believe” village, there’s an old post office where school kids can visit and postal employees can rest, sign a register and swap stories about the old days working in the post office.

Inside this building are several rescued postal artifacts, including a dispatch schedule for arriving/departing postal trains. Of special note, there’s an old picture of a railway post office mail

car that shows a Railway Mail Clerk leaning out of the side of the train as he is about to hang a sack of mail on a pole. I say that it’s a special picture because it depicts just one of the dangerous working conditions that existed in the past that led to the founding of what we now know as the Accident Benefit Association.

The visit to Cracker Country reminded me of a visit to the Smithsonian’s National Postal Museum in Washington D.C. Of particular interest as an officer of the ABA, the museum houses a hands-on exhibit in a rebuilt railway post office mail car. This exhibit depicts the working conditions of Railway Mail Clerks who worked for the Railway Mail Service (RMS) branch of the post office.

As hazardous as it was, the job as an RMS clerk was reported to be highly sought after and fulfilling work. RMS mail sacks were opened and sorted while in transport. Sorting mail was only half the job. Imagine traveling through the countryside inside a boxcar-like mail car, sorting mail, while being jostled from side to side with the motion of the train. Then, hearing a series of blasts on the whistle, knowing that the train is approaching the depot where the train will only slow down – not stop - as

the RMS clerk had to reach out of the doorway in order to hang a sack of mail on a hook. Hopefully they were able to get it right on the first try and in the process avoid hooking their thumb, finger, arm or sleeve and get pulled out the door onto the tracks.

Remember, these were years before OWCP and safety committees.

PRESENT HAZARDOUS WORKING CONDITIONS – STAND UP FOR SAFE JOBS

With all of the advances offered through technology, the Postal Service continues to be the most dangerous place to work in the U.S. Govern-

those that existed a few generations ago. Yes, there are still the obvious concerns regarding accidents that can cause physical injuries. However, today there are also new concerns that include poisonous chemicals and substances, such as anthrax and fentanyl, that have entered the mail stream.

Fortunately, unlike the Railway Mail Clerks in the past, today there are provisions that allow postal workers to have a voice in protecting themselves, including:

- The Collective Bargaining Agreement, at Article 14, Safety and Health
- Postal Handbook EL 814: Postal Employees Guide to Safety



- Postal Handbook EL 801: Supervisors Safety Handbook
 - Employee & Labor Relations Manual (ELM) – Chapter 8: Safety, Health, and Environment
 - Occupational Safety & Health Administration (OSHA)
- The Bottom Line is twofold: First, management has a legal and contractual

obligation to provide a safe work environment. Second, everyone has the right to perform their work and leave work in one piece.

Moreover, in the event you do suffer an injury caused by an accident – whether on or off the job – there is your Accident Benefit Association to assist you financially during your recovery.

ment. According to recent **Bureau of Labor Statistics Data**, in the last Fiscal Year there were 12 deaths. In addition, 42,749 postal employees’ claims across all crafts for injury or occupational disease were accepted.

And consider this: In many ways the dangers and hazards that postal employees face on the workroom floor are much more complex than

Properly Winterize Your Home

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and Decker Thermal Leak Detector. You’re likely to find drafts underneath doors and near windows. If you find a leak underneath your door put a draft snake across the bottom of it. A simple rolled up bath towel will work. If you have leaks near your windows, get some weather-resistant caulk and caulk them from the outside. You can use weather stripping as well. Other places you might want to check for leaks are where pipes and wires exit your foundation.

6. Winterize the A/C. You’re probably not going to be using your air conditioner during the winter, so taking some steps to protect it during this time can extend the life of your machine. Winterizing your A/C is easy. Drain any pipes or hoses coming from your air conditioner. You don’t want them freezing during the winter months. Also make sure to vacuum out any pools of water you have in the A/C’s drain pan. Another step you can take is to cover your central air unit with a plastic air conditioner cover. The cover will keep water and snow out of the unit and prevent rusting.

7. Replace your furnace filter regularly. Regularly change your furnace’s filters throughout the winter. A dirty filter impedes air flow, reduces efficiency, and could even cause a fire

in an extreme case. You might consider replacing your disposable filters with reusable electrostatic or electronic ones. You just need to give them a monthly wash, and they’re good to go another round.

8. Install storm doors and windows. Storm doors and windows can increase energy efficiency in your home by 45%. You install storm doors and windows on the outside of your regular doors and windows. Federal tax credits are available to help offset the cost of purchasing them.

9. Check your insulation. Simply adding more fiberglass insulation in your attic can boost the energy efficiency in your home. You need a minimum of 12 inches of insulation in your attic. If your insulation falls short, just add another layer of the pink or yellow itchy stuff. If you’re adding new insulation to your current insulation, make sure the new insulation doesn’t have a paper-backing. The paper acts as a vapor barrier and can cause problems for you down the road.

10. Wrap your pipes. Insulating your pipes reduces heat loss and can raise hot water temperatures delivered through your pipes, which allows you to reduce the heat on your boiler. That will save you money on your gas bill. And by making your pipes energy ef-

ficient, you also don’t have to wait as long for hot water when you turn on the shower, which helps conserve water and time. Wrapping your pipes with insulation will also help prevent your pipes from freezing during those long cold nights. You can get pre-slit pipe foam at the hardware store. Simply cut the foam to the length you need, wrap it around the pipe, and fasten it in place with duct tape.

11. Check smoke and carbon monoxide detectors. Winter sees an uptick in the number of home fires and cases of carbon monoxide poisoning because people are running their furnaces and boilers on overtime in order to keep warm. To keep your family safe, check the batteries on your smoke and carbon monoxide detectors and change them if needed.

12. Prepare a 72 hour kit. During that big ice storm that hit a few years ago, our house lost power for almost a week. And the roads, covered with a layer of ice, made it treacherous to drive. Thankfully we had a 72-hour kit stocked with food, water, and other supplies. You can buy pre-made 72-hour kits online or at most camping and outdoor stores. Better yet, save some money by making your own 72-hour kit (Hmmm... that would be a good follow-up post.)

13. Get your chimney inspected.

Before you start roasting chestnuts on an open fire, have a certified chimney sweeper inspect and clean your chimney. Thousands of fires each winter originate in chimneys. A chimney sweeper can check the structure of your flue and remove any combustibles or obstructions in your chimney. For more information on finding a chimney sweep, visit the Chimney Safety Institute of America’s website at csia.org.

14. Wear a damn sweater. One of the easiest ways to lower your energy bill is to harness your inner Jimmy Carter by *putting on a sweater* while you’re in the house. A heavy sweater adds about 4 degrees of warmth to your body. If you set your thermostat to 68 degrees and wear a sweater, your abode will feel like a balmy 72. Nice!

15. Clean your gutters. Clogged gutters can lead to the formation of ice dams on your roof. Ice dams occur when water backs up and freezes near the edge of the roof. The ice continues to build up and eventually forms “dams” that block the path of melted snow from your roof. Water starts pooling in mini reservoirs and begins to seep into your house, causing water damage. To prevent ice dams, clean out the dead leaves and other gunk in your gutters so water can drain freely.

In Solidarity.

Northeastern Region Director

Scott Hoffman

Stick Together As Contract Negotiations Continue

Dear Sisters and Brothers.

We have made it through another winter. As we anticipate the coming of spring, we also anticipate our new contract. Thus far, our employer has not offered anything worth sending out for our ratification. It seems the Service acts in a funny type of time warp when negotiating contracts. They jump back in time when convenient to dredge up ancient ways and language that we have since changed or we came to possess through years of negotiating and progressions of contracts.

They conveniently forget that our advances most often came through concessions. They sit at a table and demand back that which we have earned through prior negotiations. Problem is, they already got their equity via meeting halfway, or trading off issues earlier in previous contracts. They cry when their bad behavior has cost them great liability when they haven't lived up to their end of the bargain from previous negotiations.

They come out heavy, threatening fire and brimstone. No COLAs, new lower pay scales, more subcontracting, less into our health premiums. That's just the economics. They demand more flexibility, more non-career positions, with little hourly guarantees. No compensatory union time. In other words, shut down the grievance procedure and our right to investigate and

prosecute. They want exceptions for language and issues that this union and its members have already bought and paid for.



Christmas is over, and I for one am not in the giving mood. You don't reward bad behavior. Our National Constitution requires the following process when we negotiate a national contract.

The Main Negotiating Committee is to comprise of the National President, the Executive Vice President, the Director of Industrial Relations, and the Directors of our four crafts (Clerk, Maintenance, M.V.S. and Sup-

port Services). In addition to that, a Rank and File Advisory Committee is established. This is a committee made up of non-national officers. It is gener-

ally Local and/or State Presidents and Vice Presidents. These are the boots on the ground individuals who are still in touch with the every day realities faced by the membership, and keenly aware of management's tactics in the field.

the Rank and File has the authority to reject a Tentative Agreement that has been accepted by the National Negotiating Committee. The Rank and File is the membership's veto power. A veto or rejection vote is a mandate to the negotiators to re-open negotiations to attempt to secure a better agreement. This is exactly where we are now. Our constitutional checks and balances are in place, and playing out our negotiators will go back and attempt to move the line. If they do, the Rank and File will do their jobs, and weigh all the options. Hopefully an agreement can be brought forward to be voted on. If not, we prepare and battle as an organization and take our case to arbitration.

As an advocate, I do not fear arbitration. I recognize that a fair mutually agreeable solution is better business, but taking something out of fear, or trying to negotiate with a completely unreasonable counterpart, will not yield what is fair, beneficial or even livable.

The membership's job right now is to stick together, stay involved, and support their union. This is how we win, whether it be negotiated or arbitrated.

By the way, Happy St. Patrick's Day!

"Sláinte".

In Union Unity.

Eastern Region Director

Sherry C. McKnight

Practicing Back Safety At Work

Greeting Brothers and Sisters.

Hope this article finds you all in good health and spirit. I wish that the New Year turns out to be a very special one, filling each day with peak of health, abundance of happiness and sunshine.

BACK SAFETY AT WORK

Chronic back pain affects 80% of us at some point in our lives, practicing back safety at work prevents issues from becoming worse.

PLAN AHEAD

Planning ahead, getting help, and working "smart" prevents back injuries from occurring on the job.

Your body is most vulnerable when you have not moved for extended pe-

riods of time, such as when you get to your work site. Plan ahead for your workday by sleeping for eight hours and waking up refreshed. Take frequent breaks throughout the day, moving around the office to prevent fatigue. Your body is vulnerable when your system is malnourished, which includes lack of sleep. Practice a healthy lifestyle by eating healthful foods regularly; drinking lots of water and getting one hour of moderate exercise per day. Consider stretching and exercising before you go to work to reduce the strain on your back muscles. Consider adjusting everything waist level, including your desk and/or computer. Practice good posture and ensure your chair adjusts properly when using computers, power

equipment or sitting in meetings. Ergonomic equipment is recommended. Prevent work-related back injuries by ensuring your working conditions are free of debris and slippery spots. Slips and fall injuries cause most back pain problems in America.

USE ASSISTIVE EQUIPMENT

Use the equipment you have, to reduce the strain on your back and hip muscles. If you do not have assistive equipment available and you perform the job often, ask a colleague, coworker, or someone for help. Chances are your workplace has assistive equipment available for you to use, such as handcarts, dollies, hoists, furniture pads, shoulder straps, fork lifts and wheelbarrows.



WORK INTELLIGENTLY

When you are, lifting or moving objects, keep them as close to your body as possible, creating a low center of gravity. Do not twist your extremities when you lift or put down materials, turn your entire body at once. Remember to use back safety by lifting materials smoothly and using your legs rather than back muscles for strength. Remember that rough jerking motions irritate your upper and lower disks, causing soreness the next day. If you need support when lifting, lean on a sturdy object

and do not bend over. If the item is too heavy, kneel down and support the object on your knee before you lift it. Ask someone to help you if the item is too heavy.

GET HELP

There is a difference between being lazy and working smart, practicing proper back prevention techniques is an intelligent move.

"I laid me down and slept; I awaked; for the Lord sustained me."

— Psalm 3:5

Find out all we have to offer . . .

APW*ABA

Contact us today!

Call 1-800-526-2890

or visit our website apw-aba.org



Eastern Region Director

David Dunkle

How The APW-ABA Can Increase Your Membership

And Why It's Much Better Than Disability Insurance In Most Instances



Hello Brothers and Sisters. I love the ABA because it has helped so many across our great land since 1891 and now, in most areas at least, has doubled death and dismemberment benefits without an increase in your premium, due to a recent vote by the APW-ABA Board of Directors I'm proud to be a member of. The new changes make the ABA Advantage Plan the best "Bang for your Buck" plan with Accidental Death benefits now rising from \$10,000 to \$24,000 without an increase in your premium.

The American Postal Workers - Accident Benefit Association comes from very humble beginnings in 1891. It was incorporated on December 12th, 1898 and originally named the "National Association of Railway Postal Clerks."

On September 5th, 1972 the organization's name was changed to the American Postal Workers-Accident Benefit Association (APW-ABA) which has paid out millions in claims and remains solvent today.

INCREASING YOUR LOCAL UNION MEMBERSHIP WITH APW-ABA

I sign up new members everyday as

President of the KYOWVA Area Local that I might not have ever signed up if not for my area local being a 100% local of the APW-ABA. As a result of the APW-ABA policy that allows any local to pay the premiums for low pay or no pay members, I can tell potential new members who are sometimes worried about low pay or no pay situations that our local will pay it for them and I add the fact they will also remain members of the APWU while in a low pay or no pay situation. Usually they can't believe it and with this worry removed, many sign up. My local since being almost destroyed by Excessing has almost doubled since 2012 predominantly due to the form of security the APW-ABA brings our members and it is also a benefit we bring to those members who never get in trouble and need the Union's help.

If you have APW-ABA coverage and your local union does not and you want to get the reduced rates 100% APWU Organizations enjoy, you can simply go to your local APWU meeting and make a motion to join the ABA Advantage Plan, Value Plan or ABA Plus Plan. If it passes, your President will only need to call our great staff at the APW-ABA headquarters in New Hampshire and soon you and all your local brothers and sisters will enjoy not only the reduced rates that come with being a 100% APW-ABA Local, but the good feeling you'll get knowing your motion caused others to be covered like your-

self with 24 dollar a day pay outs for up to an entire year with the Advantage Plan.

APW-ABA 100% LOCALS BENEFIT ALL MEMBERS AND NOT THE FEW

Brothers and Sisters, if you're tired of your local spending money on parties or other things that benefit some, but not all, it's time you should consider what I believe is a wiser use of your funds that helps all local members rather than some. If you put your thinking cap on, you can probably figure out where money can be diverted from one local activity to pay for an APW-ABA benefits plan(s).

you won't like, if you have a disability plan. Insurance companies know that most medical problems with non-retirement age people occur at work and are overwhelmingly covered by either Federal or State Disability Plans usually known as OWCP programs. The Insurance company also knows, it is unlawful for a person to claim disability payments from more than one entity. Which means, the Insurance Company knows, most of the time, a person will not be able to draw from their disability plan when hurt at work or they will break the law. This is what allows them sometimes to offer a cheaper price because they know most the time they won't be paying out anything to most members.

The worst of it all is if your union organization has a disability plan and one of your members gets injured at work and isn't aware of the law and applies for benefits from more than one entity they may be facing charges from the authorities and if not, the employer will sure be ready to fire them for the violation because they are looking for a way to get rid of an injured non-productive person and this will begin the disciplinary nightmare for that member.

HAVING YOUR CAKE AND EATING IT TOO WHEN INJURED AT WORK WITH APW-ABA PLAN

You can benefit having an APW-ABA plan like the Advantage Plan, that provides you a 24 dollar a day pay out up to a year, in addition to any workers compensation pay you may receive, and it is perfectly legal because the ABA pay outs are not disability type pay outs. Which means, with ABA you could have your cake and eat it too while most members in a local union with only a disability plan are getting nothing in return for the money they spend.

WHY APW-ABA PLANS ARE FAR MORE BENEFICIAL OVERALL COMPARED TO DISABILITY PLANS AND WHY USING DISABILITY PLANS MAY BE SETTING YOUR MEMBER(S) UP FOR A DISCIPLINARY NIGHTMARE

Did you ever wonder why a Disability Plan might be cheaper than other plans. Well the answer is one



Southern Region Director

Kenyon Beasley

2019 Brings An Increase In Benefit Coverages

Greetings Sisters and Brothers. 2019 is here and your Accident Benefit Association (ABA) continues to work diligently to provide the best coverage at the most reasonable rates. Although, even more so than ever, it seems that time is flying by, steady progress is being made. As many of you are aware by now, this year brings an increase in benefit coverages not seen in almost 30 years. No matter how careful a person is, accidents happen when you least expect them. Even with health insurance, the expenses from an accidental injury can really add up. As Postal employees, we all take great comfort in knowing that our leave benefits are negotiated by the APWU. Lost wages

from missing work, potentially high health insurance deductibles, and unpaid bills all have a negative effect on your family, lifestyle, and mental health. When you consider the fact that close to 60% of Americans have less than \$1,000 in their savings accounts, financial relief during times like these is difficult to come by for most people. For APWU members, what better way is there to protect what you value, in case of an accident, than investing in the ABA? To the locals who have yet to sign-up for 100% participation, these new benefit coverages will serve well in convincing your membership of the advantages being offered by the ABA just for being a member. In addition

to the benefits being paid directly to the member, the sheer joy the membership experiences as a whole from knowing that their Union assisted a fellow member in a time of need does wonders for the organization. As word spreads and time goes on, non-members will feel as if they are missing out and want to become dues paying members. This will only serve to create a stronger and more viable Union and, with today's political climate, a stronger and more viable Union is exactly what we need. To sum it all up, I'll say as I've said before. When it comes to the ABA, *it's better to have and not need than to need and not have.*



2019 APW-ABA Scholarship Program

Honoring Thomas Hartos, Michael Tosches & Eugene Johnson

2019 APW-ABA SCHOLARSHIP PROGRAM

honoring

THOMAS HARTOS, MICHAEL TOSCHES & EUGENE JOHNSON

APPLICATION

APPLICATION DEADLINE: MAY 15, 2019

INCOMPLETE APPLICATIONS WILL BE RETURNED

NAME ADDRESS:

CITY: STATE: ZIP: PHONE#:()

I will graduate from High School, which is located
in , in .
(City – State) (Month – Year)

I will be enrolled for the term of at
(Year) (School)

in . My father, mother or legal guardian is a member
(City – State)

in good standing in the ABA and the Local APWU.
(Local name)

ABA Member's email address: @

(Student - printed name & signature)

(Parent/Guardian - printed name & signature)

(This section to be completed by Local or State President or ABA National Director)

This will certify that ,
(APW-ABA member's name) (SSN or EID# of member)

is a member in good standing of the Accident Benefit Association.

Date: Signature:
(ABA Local or State President or ABA National Director)

All Applications Must Be Sent To:
ABA Scholarship Program
PO Box 120
Rochester, NH 03866-0120

THE BELOW IS FOR ABA USE ONLY

Local Name Local # Date Recv'd 100% Local Yes No

This application has been reviewed and certified, - ABA Nat'l Director

APPLICATION DEADLINE:
MAY 15, 2019

Dear Sisters and Brothers,
Below are the guidelines and application form for the APW-ABA Scholarship Program which is named in honor of long time union activists, Thomas Hartos, Michael Tosches and Eugene Johnson.

Feel free to make copies as well as insert into your local publication or on your local website.

We ask that you insure all applications are filled out completely, paying special attention to the member's postal employee identification number (EID) or social security number, so that we may verify ABA membership. Incomplete applications will be returned.

Please contact our office if you have any questions. Our normal business hours are, Monday thru Friday, 8:00am – 4:00pm EST.

Web Page: <http://www.apw-aba.org>
Telephone: 603-330-0282
Facsimile: 603-330-0285
Toll Free: 1-800-526-2890

In Union Solidarity,
Wayne Maurer
National Director
nationaldirector@apw-aba.org

2019 APW-ABA SCHOLARSHIP
GUIDELINES

1). The scholarship announcement, application and guidelines will be mailed each year to all Local and State Presidents and ABA Board of Directors, no later than March of each year. The announcement and application will also be printed in the *ABA News Digest* as well as posted on the official ABA website. The deadline for returning the scholarship application will be set forth by the ABA.

2). All entrants must submit a completed application which will be verified by their local or state president or by the ABA home office. Properly completed applications will be entered into a drawing for a one thousand dollar (\$1,000) scholarship. Entrants must be a graduating high school senior who is the son, daughter or legal ward of a member of the ABA.

3). The scholarship award is limited to a one time amount of one thousand dollars, (\$1,000). Two scholarships will be awarded per calendar year.

4). The scholarship drawings will be held at the ABA home office no later than June of each year. These drawings will be strict "luck of the draw", meaning the entrants pulled are the winners. No preferential treatment will be given to any entrant. All applicants will be assigned a random number for drawing. The winners will be drawn from amongst all applicants and notified by certified mail.

5). Scholarships will be paid directly to the school that has been designated on each winner's application. Each winner will also be required to submit an acceptance letter and photograph accompanied by a biography which will appear in an issue of the *ABA News Digest*.

6). The National Director will coordinate the scholarship program with the authority to settle any or all eligibility requirements or disputes that may arise.

Southern Region Director

Larry Sorrells

Hoping 2019 Is A Better Year

Well, 2018 ended with a government shut-down and at the time this article is being written, still has yet to end. I hope and pray that this stalemate ends soon and our brothers and sisters in the other federal unions are back to work and being paid. I also pray that government services that have been suspended are restored and running well. Things are getting critical and going crazy!! Can you believe that government workers are being forced to come in and work without pay? Many of these people are vital to the security of our country and all of them are important and the work they do is important. How could anyone be so callous and unsympathetic to these workers and their families? The answer is, the main person responsible for this lock out JUST DOES NOT CARE about these

workers and their FAMILIES. He has never had to worry about paying bills and trying to make ends meet.

ernment contract employees, many of who are veterans, are probably not going to get any back pay. Many



Many of the agencies have resorted to starting food banks and GO Fund Me actions. I never thought things could get this bad. These locked out employees who are forced to work without pay cannot get out and look for part time or full time work! Gov-

communities, such as the DC and Northern Virginia areas, Alaska, Huntsville Alabama, and many others are experiencing depressed economies due to the federal workers who are not buying goods and services. I have many friends who work

for government agencies and know many of their union representatives. I certainly feel for them and their families. Believe me, I in no way take pleasure in it being them and not us. I am so glad that we are an independent agency, and so far, have not had to deal with this. However, with the CRAZY in charge, no one is safe. The rule of law and federal regulations do not faze him. Heck, it's a federal violation to work employees and not pay them, for starters. All of us as workers are in this together. Hopefully, this will be over soon. Call or write your senators and congresspersons. Also, DON'T FORGET about this and get out and vote the next voting cycle. It could be us next time. It is ironic that this is supposedly being done to strengthen our security.

Central Region Director

Edward J. Brennan

Newly Improved Benefit For All Members At Less Than \$2 Per Month

Has your Local or State organization ever wondered what benefit every member could get for the union dues they pay? How about a newly improved benefit that a Local or State organization can provide to all their members for less than \$2.00 a month.

The APW-ABA has such a plan, the Value Plan. The Accident Benefit Association has recently upgraded some of its benefits without raising costs. For only \$32.50 per year you can have ABA Value Plan coverage which pays out \$12.00 per day for a disability which results directly from an accident of external cause, whether on or off the job. This plan



also includes dismemberment benefits and an automatic \$6,000 accidental death benefit. However, if your Local or State decides to enroll in the ABA

100% Group Discount Plan, that \$32.50 per year drops to \$19.50 per year. That's a savings of \$13.00 per year.

For only \$19.50 per year, your local can provide all members with coverage that protects them 24 hours per day, 7 days per week, 365 days per year. AND, spouses are also eligible

to join at the same rate as the member. (Members would pay separately for their spouse through payroll deduction).

At your next local meeting, vote to make your local or state organization a part of the Accident Benefit Association by enrolling in the 100% ABA Group Discount Plan. If agreed by majority vote, make a copy of the minutes of your locals vote and send it to the ABA Home Office at PO Box 120, Rochester, NH 03866. Include which pay period you would like your local members to become effective or just simply ask for the next available pay period. The girls in the ABA office will handle everything from there on and then you can sit back and relax and enjoy the fact that you have a benefit that all your local members can use.

West Region Director

Marty Schneider

‘Act Of God’ Leave: Use It!

Who knew Flagstaff Arizona would declare a State of Emergency?! In the wee hours this morning (February 22, 2019) the City of Flagstaff told its citizens to stay indoors and off the roads. Why? you might ask. Well, Mother Nature has dumped 31 inches of snow onto Flagstaff in roughly 24 hours. This is news because it broke an over 100 year old record. This has ramifications on our Flagstaff Arizona co-workers because they were texted this morning not to come to work. The safety factor far outweighed the need to move the mail. Of course, the fact that the highway into Flagstaff from Phoenix where the mail emanates is closed and therefore they have no mail to work is a secondary reason to close the USPS doors.

This sort of situation is unusual but has occurred this year elsewhere in the country, Illinois, Wisconsin and other mid-western states ceased delivery for as much as three days, as they were pummeled with snow in the so-called Polar Vortex storm. So many emergencies occurred it's hard to name them all. People lost their heat. Water pipes burst from the below zero temperatures. Obviously, vehicles would not start. And the human toll is appalling. Our competition in Illinois lost one of their employees who was found deceased just outside his workplace. The take away here is simple. If it isn't safe outdoors, don't chance it. There is no replacing a human life. The USPS has what they term "Act of God" leave. Use it! Don't be a hero.

Don't place yourself in jeopardy because the mail must go through. Frost bite can lead to a whole host of medical problems and it's also not worth it to risk. And this applies to other seasonal storms and weather emergencies. Safety is primary. If a State of Emergency is declared in your area, listen to it. Use your TV and radio and internet to make yourself as knowledgeable as possible. But if you do have

an accident in this sort of situation and happen to be a member of the APW Accident Benefit Association, we are here for you. There's no substitute for good coverage. And believe me, the ABA is "good" coverage. Be Safe my friends. Yours in Union Solidarity.



A M E R I C A N P O S T A L W O R K E R S



A C C I D E N T B E N E F I T A S S O C I A T I O N

APWU MEMBER OWNED AND OPERATED BENEFITS AT A GLANCE

The Accident Benefit Association is easy and affordable to join. All members in good standing with the APWU and employed by the U.S. Postal Service, including associate members, are eligible to participate in the Plan. **AND**, you may also retain your ABA coverage upon retirement.

The following (3) ABA Plans are available to active and retired members and their spouses and can be obtained as a stand-alone benefit or you may combine the ABA PLUS plan with either the Value Plan or the Advantage Plan.

★ **Value Plan** – (1) \$12 per calendar day for an injury resulting from an accident that totally disables the member and requires assistance in performing normal daily life functions. (2) Lump Sum Dismemberment benefits resulting from a covered accident. (3) \$6,000 accidental death benefit for the member. (4) A \$2,000 accidental death benefit for the non-member spouse of a member. (5) A \$2,000 accidental death benefit for the members’ unmarried dependent children up to and including the age of (26).

★ **Advantage Plan** – (1) \$24 per calendar day for an injury resulting from an accident that totally disables the member and requires assistance in performing normal daily life functions. (2) Lump Sum Dismemberment benefits resulting from a covered accident. (3) \$24,000 accidental death benefit for the member. (4) A \$2,000 accidental death benefit for the non-member spouse of a member. (5) A \$2,000 accidental death benefit for the members’ unmarried dependent children up to and including the age of (26).

★ **PLUS Plan** – Enhanced accidental death benefits in incremental amounts from \$20,000 to \$150,000 which may be obtained as a stand-alone benefit or combined with the Value Plan or the Advantage Plan. If the PLUS Plan is chosen with either the Value Plan or the Advantage Plan, the higher amount PLUS benefit replaces the accidental death benefit amount of the Value Plan or Advantage Plan. **(Retirees and Spouses of Retirees are limited to a maximum of \$50,000 of PLUS Plan coverage)**

As you can see, we offer great benefits at the lowest prices:

100% Local Member Rates

(Local provides ABA benefit to member)

Value Plan	\$0.75 (per pay period)
Advantage Plan	\$3.00 (per pay period)

100% Full-Dues Cash Pay Rates

(Retired member still paying Full Dues)

Value Plan	\$19.50 (annually)
Advantage Plan	\$78.00 (annually)

NON-100% Local Member Rates

(Member pays for ABA on their own)

Value Plan	\$1.25 (per pay period)
Advantage Plan	\$3.50 (per pay period)

Standard Member Cash Pay Rates

(Retired member paying for ABA on their own)

Value Plan	\$2.75 (monthly) / \$33.00 (annually)
Advantage Plan	\$7.75 (monthly) / \$93.00 (annually)

ABA PLUS RATES:

\$20,000 - \$0.35 (per pay period) (\$9.10 annually)
\$30,000 - \$0.45 (per pay period) (\$11.70 annually)
\$40,000 - \$0.60 (per pay period) (\$15.60 annually)
\$50,000 - \$0.75 (per pay period) (\$19.50 annually)

\$75,000 - \$1.13 (per pay period) (\$29.38 annually)
\$100,000 - \$1.50 (per pay period) (\$39.00 annually)
\$125,000 - \$1.90 (per pay period) (\$49.40 annually)
\$150,000 - \$2.25 (per pay period) (\$58.50 annually)

For more information on how to join, or to request an Application for ABA Membership, please call the ABA Home Office at 1-800-526-2890 or 1-603-330-0282. You may also visit our website at www.apw-aba.org