

QUARTERLY NEWS DIGEST

Vol. 28, No. 1

An Injury To One Is The Concern Of All

January-March, 2013

National Director

Dave Daniel

ABA Awarded Best Organizer In The APWU

After a ruckus but rewarding national convention the APW-ABA staff and I returned to the home office and began the transition to the “new normalcy” at the ABA. For those of you who were not at the APWU National Convention; the APW-ABA was given a special award by the President Cliff Guffey and Organization Director Martha Shun-King for being **THE BEST ORGANIZER IN THE APWU**. The ABA board, staff and officers as well as our partners UNUM, USI/Affinity, Sun Life and BGA consider this award “a badge of honor”. We collectively and individually promise to continue building our great union by providing more and better products to the membership at the lowest possible prices. We are *organizers first* and we always promote the local and state organizations where we go. The benefits of the ABA are **ONLY** available to APWU members, retirees and family members; so we build your local and state membership wherever we go. Remember, the APW-ABA is owned and operated by the members. Every member of the board of directors is an APWU member. Every member of the ABA staff is a member of OPEIU Local #6 and the APWU auxiliary. Our partners and counselors are also members of the APWU Auxiliary and their available unions.

We can visit your postal installations and provide these organizational benefits to your local membership. We are now establishing schedules for Post Office visits for the first half

of next year. Give us a call to get on board to provide these protections to your membership. Let us know when you are having state and regional

day of diminishing membership local officers should never consider removing this benefit in the spirit of reducing costs. Remember this is a benefit

tion on these matters, please call me at the home office in Rochester.

The APW-ABA also proudly announces that retiree chapters are now eligible to receive the same dues structure as 100% locals. This will save our retirees 40% on dues. All local and state retiree chapters are eligible for this benefit. Please contact the home office for details on signing up your chapter. Remember, when our members retire, we still have the same obligation to serve them. Unfortunately OPM does not make it easy for Union members to maintain their membership into retirement. We at the ABA are determined to keep representing and serving our members: **ACTIVE AND RETIRED**: And to help them keep their APWU membership.

The new administration began by collecting restitutions for overpaid retirements and restoring those funds to the ABA retirement investments. With that we have satisfied ERISA and the DOL and have funded the employee annuities for at least 28 years into the future; which will only improve. We are also putting to bed the legal issues which have haunted us since the 1980s behind us. The year 2013 will be the first in several years where the ABA will not run a deficit. This is largely due to the efforts of immediate past National Director (National Director Emeritus), Mike Ganino. Mike got the partners together to establish the counselor/benefit program: caused the corrections in the retirement system to be accomplished; initiated a lawsuit concerning the building mold which has resulted in remediation; and, just before he left on November 7th, he encouraged the new building owner to reopen negotiations to purchase our suite. His foresight and conviction has stabilized the ABA and will make it possible for us to serve the membership for at least another 120 years.



APWU National President Cliff Guffey (right) congratulates APW-ABA National Director Dave Daniel (left) on a job well done during the APWU National Convention in Los Angeles, CA in August, 2012.

meetings, we would love to come visit. Our new structure matches the APWU coordinator regions, and there are two directors per region plus President Grant, Vice President Gust and Myself.

Your APW-ABA benefit provided by your local is so much more than an organizing tool. It is a benefit that is a life-saver for individuals and their families. It is also a gift that keeps on giving because it continually protects members and their families and is never cancelled. When locals consider the low cost of the ABA benefits, (100% Locals pay just 60 cents per member per pay period), it is hard to understand why any local would not provide this *member first* benefit. In this

which directly serves the membership. It is a tangible example of the local providing direct benefits to the members. Reducing travel, salaries, expenses, and etc. in direct ratio to reduced membership is the prudent way to go. The ABA dues are automatically reduced as membership drops, you only pay for the number of members you have. Please also consider that in many cases when local went 100% they raised the local dues to cover it as an earmarked increase. Removing the ABA benefit would cause that dues increase to go away as well. Also many farsighted locals joined the APW-ABA by constitutional amendment which makes leaving another constitutional action. If you have any ques-

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ACCIDENT BENEFIT ASSOCIATION

President

Terry Grant

We're On A Mission To Increase Awareness

Since the end of the ABA Convention in August, the officers and partners of this organization have been on a mission to increase awareness of the many benefits offered to our members. This mission has been augmented by the fact all of our outstanding “issues” have been satisfactorily settled or on a path to be accomplished.

Our newest benefit – the whole life insurance program – is being well received across the country. Locals who get involved are not only seeing their members get extra benefits, but they have realized and **increase** in membership. That’s right, non-members are joining the APWU in order to be eligible to receive ABA benefits and our new life insurance program. At the convention it was reported that over **800** new APWU members have joined because of the new programs offered by the ABA. I would imagine that figure is not closer (if not more than) to one thousand. Pretty significant.

I guess I would categorize The ABA Convention as, at least, *interesting*. One of my duties as president is to chair the convention. While it was not one of my favorite things about our week in Los Angeles, at least we were able to modify our constitution and move forward with the business of our organization.

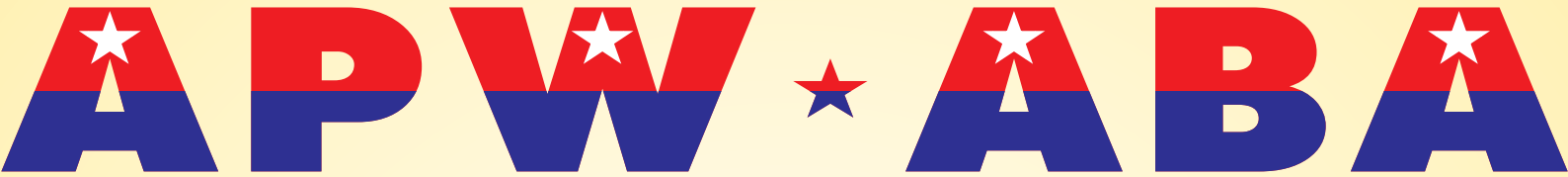
Congratulations to Dave Daniel,

who is now our national director. Also, to all elected officers, I welcome you aboard and wish you well. To outgoing national director Mike Ganino, I want to wish him and Pat the very best in retirement. Mike took on some very heavy problems while national director and I think he did a very good job bringing most of them to closure. Any local that is interested in the life insurance program should contact Brother Daniel at the ABA home office. I’m feel sure that if you take advantage of what is offered, your local and membership will benefit.




APWU National President Cliff Guffey (left) administers the oath of office to the newly elected APW-ABA Board of Directors following the August, 2012 APW-ABA Convention in Los Angeles, CA.


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Visit us on the internet
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or call us Toll Free at
(800) 526-2890

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PROUD MEMBER





Vice President

Jenny Gust

Got Germs? Bet You Never Considered This

What’s one of the items in your kitchen that you might not think about when it comes to germs? Germs in the kitchen are the worst in the house. The sink, dishcloths, countertops, and cutting boards – the list goes on and on. But researchers have recently warned consumers to use caution with reusable grocery-bags! While you are doing your part to save the planet by using them, you could also be harboring potentially harmful bacteria.

These bags are handled by you, your family, and the baggers at the store. Then there are the food products that are placed into the bags – cans, bottles, fresh produce, packages of meat, loaves of bread, baked goods. All this combined can



increase the chance of cross-contamination. What the experts recommend is carefully washing by hand, and even better, throwing them in the washing machine on a regular basis. Buy a few extra bags and keep them freshly washed. No sense in taking chances

and possibly making your family sick! The recent ABA Convention is now history. Thank goodness! For those of you who attended, you know what I am talking about! The new Director, Dave Daniel, and the rest of the board are ready to move on and keep this organization doing its job. That is to help our members when they have had an accident. The ABA has been around for a long time and hopefully has a long life ahead of it. Thank you for being a member!

Northeast Region Director

Bob Dempsey

2013: ABA Will Advance To New Heights

I just wanted to take a minute to wish everybody Happy Holidays. I would like to welcome Dave Daniel as our new National Director and wish the best to Mike Ganino in his retirement. I look forward to

a Happy New Year with Dave and Terry Grant advancing the ABA to new heights. I believe our problems are in the past and better days are in our future. As we approach the beginning of


a new year, I’d be remiss if I didn’t say I was very thankful for the outcome of our recent elections. What a great night in Massachusetts and working families were smiling the next morning because of the clean

sweep. Labor can be proud because these results were such a great TEAM win. Hopefully, this was the start of things to come because we proved; we can do it when we all work together.

Carbon Monoxide: Protect Your Family Now

It’s been called the “silent killer;” but its real name is carbon monoxide, and with winter upon us, we need to be aware of the dangers it can pose. Our homes are now closed up tight, and the heat is on as we try to stay snug and warm. Some families are burning wood and propane to save money. Whatever your situation, the risk of carbon monoxide poisoning can be present. Carbon monoxide is the product of incomplete combustion, no matter what type of fuel you are burning. It can also be produced if your heating system is not working properly or is not adequately vented. Carbon monoxide is an odorless, colorless, tasteless gas that gives no warning of its presence. That makes it very dangerous. Signs indicating the presence of carbon monoxide in the

home include stuffy, stale, or smelly air; very high humidity; or soot coming from a fireplace or heating system. To protect your family, have your chimney or heat flues checked regularly by a professional. Never run your car or any combustion engine in an enclosed space. Do not use an outdoor grill — gas or charcoal —indoors. Never use a gas range to heat your home or apartment; this can create a fire hazard and carbon monoxide fumes. Be alert for the symptoms of carbon monoxide poisoning, such as sudden flu-like illness, headaches, nausea or vomiting, shortness of breath, unclear thinking, blurred vision, cherry-red lips, and pale skin. However, be aware that victims may only experience some of these symptoms, or none at all. If the



symptoms disappear when you leave your home, then carbon monoxide may be present. If you suspect the presence of carbon monoxide in your home, take the following steps:


- Open the windows and doors.
- Call your fuel supplier or licensed heating contractor immediately for an emergency inspection.

• If carbon monoxide is detected, seek medical attention immediately to avoid permanent medical complications. Carbon monoxide detectors are available at hardware stores. They are minimal in cost but significant in protecting your family.

Stop Avoidable Accidents

Vehicle accidents while backing up occur on a daily basis. Shopping areas are where most of these accidents happen. When parking in a shopping center, look for a parking space where you can pull straight through. It is much safer to pull straight out

than trying to back out. If you have to park further from the entrance, just remember the walking exercise is better for your health. Another activity to avoid while driving is using a cell phone. It used to be just talking on your cell phone was a danger. Now that text messaging has become so popular, it is another real concern. Text messaging requires more concentration creating less alertness while driving. This is similar to reading a newspaper or a book while operating a vehicle which would definitely take away from your ability to drive safely. Most accidents can be avoided when common sense is used.




Scholarship Winner

Dear APW-ABA Scholarship,

I’m Alexandria Marie Wood, recipient of the APW-ABA Scholarship named for Thomas Hartos and Michael Tosches for 2012. I will graduate from Eastern Guilford High School this upcoming June. I participated in many different activities such as Softball, Swimming, Cross Country and several clubs involving academics and service, and others that concern global issues. I will be attending the University of North Carolina at Greensboro in the fall. My current major is Sociology with a concentration in Criminology. I am very interested in the dynamics of crime and its effects on society. I plan to also be a part of the student life, in clubs and possibly intramural sports. I am very thankful to be a recipient of such a large and prestigious scholarship. It will be a tremendous help in paying for my first year as a UNCG Spartan. I’d like to thank the American Postal Workers Accident Benefit Association for creating such a wonderful opportunity and selecting me to be the one it is granted to. I plan to put it to good use. Thank you all so much.

Sincerely, with great thanks,
Alexandria Wood



Eastern Region Director

Wayne Maurer

ABA Streamlines As Another Year Goes In The Books

Welcome everyone to the latest issue of the *Quarterly News Digest*. I want to thank all of our members in what was, the old Area 2, and now known as the ABA Eastern Area. Along with Katrina Nusbaum, I will again be serving this region as your Director. I am happy to report that your ABA is in better shape than it's been in a long time. We continually upgrade our systems and processes at the home office. We have streamlined our Executive Board which will provide excellent service to the membership as well as save money by reducing costs. We have a new National Director, Dave Daniel and new President, Terry Grant. I am excited about our leadership into the future.

The main purpose of this association however, is to provide benefits to the membership at an affordable cost.



Along with our long standing benefit packages, we are now into our second year of offering whole life insurance and extended accident insurance with our partner company UNUM/USI Affinity. As our membership within the Postal Service shrinks, we must do all we can to make sure our membership is given the opportunity to protect themselves as well as their families. We have found that since we

began offering members the chance to select whole life insurance coverage, there has been an increase in APWU and ABA membership. Many of these members were non-members for a very long time before joining both the APWU and ABA in order to gain access to these outstanding benefits. Any state or local organization can take advantage of this great organizing tool. If your organization

is in the 100% ABA Group Discount Plan already, THANK YOU.

Please look into having a USI Affinity Counselor work with your organization on-site to insure your members can chat one on one with a trained counselor about their level of benefit protection. If your organization is not already 100% ABA organized, please call your Regional Director, the ABA home office or go to the ABA website and see just how easy it is to take advantage of joining the ABA at the group discount rate.

In closing, if any state organization in the Eastern region would like Katrina or I to attend your State Convention in 2013, please contact us so we can make arrangements to attend. You can access the ABA through our website at: apw-aba.org.

Have a safe and happy holiday season.

Organizing Drive Reaps Rewards For Locals

The APW-ABA and our counselors in association with USI-Affinity are conducting organization drives in Post Offices nationwide. We are com-

pensating Locals for their involvement in coordinating these drives. As of the end of October, the APW-ABA drive has secured nearly 1,000 new mem-

bers for the APWU. Your Local will receive a \$10 stipend for each member who sits down and completes an interview with the counselors. The chart

below shows the amounts some of the participating Locals have received recently. Contact us as soon as possible to schedule a visit in your area.

Invoice Date	Description	Billed Amount	Pay Date	Check Number	Payee
4/26/12	Incentive Checks for Interviews in FL	\$4,780.00	04/27/12	661003324-35	
5/23/12	246 Interviews	\$2,460.00	05/23/12	241017044	
5/23/12	31 Interviews	\$310.00	05/23/12	241017043	
6/14/12	Incentive Checks for Interviews in New Orleans	\$530.00	06/14/12	241017164	New Orleans Local APWU
6/27/12	Tulsa OK Interview Incentive	\$530.00	06/27/12	241017251	Tulsa Area Local #1348 APWU
7/5/12	Incentive Payment	\$820.00	07/06/12	241017375	Wichita Area Local APWU
7/12/12	150 Interviews	\$1,500.00	07/19/12	241017474	Philadelphia PA Local APWU
7/12/12	368 complete enrollments	\$3,680.00	07/19/12	241017475	Chicago APWU Local #1 APWU
7/12/12	175 interviews	\$1,750.00	07/19/12	241017476	Atlanta Metro Area Local #32 APWU
8/30/12	Incentive Program (17 Leads)	\$170.00	08/30/12	241014718	St. Louis Missouri Local #7043 APWU
8/30/12	Incentive Program (41 Applications)	\$410.00	08/30/12	241017717	St. Louis Local #008 APWU
8/30/12	Incentive Program (38 Applications)	\$380.00	08/30/12	241017720	Local #67 APWU
8/30/12	Incentive Program (15 Applications)	\$150.00	08/30/12	241017719	Central Missouri Local #7065 APWU
9/24/12	\$10 Incentive Program for CA APWU National Convention Aug 2012	\$2,170.00	09/24/12	241017878	APW-ABA
9/24/12	\$10 Incentive Program for CA APWU National Convention Aug 2012	\$620.00	09/24/12	241017879	Auxiliary to the APWU
10/19/12	Incentive program	\$780.00	10/25/12	241019228	Sacramento Area Local APWU
10/19/12	Incentive program	\$370.00	10/25/12	241019229	Greater LA Area Local APWU
10/19/12	Incentive program	\$870.00	10/25/12	241019230	Fort Wayne Area Local APWU
10/19/12	Incentive program	\$200.00	10/25/12	241019231	Western Nassau NY Area Local APWU
10/19/12	Incentive program	\$370.00	10/25/12	241019232	Hartford Local APWU
10/19/12	Incentive program	\$330.00	10/25/12	241019233	Springfield Area Local APWU
10/19/12	Incentive program	\$740.00	10/25/12	241019234	Clarksburg Local APWU
10/19/12	Incentive program	\$40.00	10/25/12	241019235	Cape Cod Area Local APWU
10/19/12	Incentive program	\$640.00	10/25/12	241019236	Central MA Area Local APWU
10/19/12	Incentive program	\$510.00	10/25/12	241019227	Oakland Local APWU
10/2/12	Count difference catch up amount	\$480.00	10/05/12	241019083	APW-ABA
10/15/12	Incentive Program	\$620.00	10/16/12	241019147	Auxiliary to the APWU
Total Payment		\$26,210.00			

New Products Prove To Be Great Success

Webster’s defines perseverance as: a continued effort to do or achieve something despite difficulties, failure, or opposition. I say this because I believe that the out-going National Director, Mike Ganino, through his perseverance while in the position, did lead the American Postal Workers Accident Benefit Association in a different direction by offering new products

that benefit the membership and the Association as a whole.

Our organization has been struggling to continue to exist; we were losing members due to downsizing by the Postal Service, the retirement system had either underpaid or overpaid participates in the plan. Currently, the membership is growing; hired professionals have calculated the proper formulas for the retirees and monies have either been dispersed or collected.

I would like to thank those of you that took the time to attend our National Convention in Los Angeles, California. It is one way to participate in the democratic process of our Association and have a voice and be heard. For those of you that were affected by Hurricane Sandy, my thoughts and prayers go out to you and your families.

The new products offered to our membership and their families have been a success. So successful that we have hired additional staff at the home office and the monies collected continues to move the organization in the right direction of operating in the black.

Becoming A 100% ABA Local Is A Great Organizing Tool Benefiting The Members

Becoming a 100% ABA Local is a great organizing tool. It is also a great low cost benefit for members and their families. The 100% Local discount rate is \$.60 cents per member per pay period for the Value Plan and \$2.00 per member per pay period for the Advantage Plan.

The Value Plan pays \$12.00 per day for every day (up to 365 days per accident) of total disability due to a covered accident and includes a \$6,000 accidental death benefit. The Advantage Plan pays \$24.00 per day for every day (up to 365 days per accident) of total disability due to a covered accident and includes a \$10,000 accidental benefit.

When your local decides to join the ABA 100%, a letter (including a copy of the part of your minutes where the motion or Constitutional amendment was passed) must be sent to Liz Powell, APWU Secretary/Treasurer, 1300 L St. NW, Washington, DC 20005, informing her of your local’s decision to go 100% ABA. Your letter should also include which plan (Value or Advantage) your local has chosen, and the pay period in which you wish to begin coverage, (a request of “next available pay period” is recommended). A copy of your letter to the Secretary-Treasurer must also be sent to the ABA.

Upon receipt of your letter, the APW-ABA will follow up with the APWU National Headquarters to facilitate all necessary action to ensure your local’s timely coverage. We will also send each of your members a membership certificate along with membership/ benefit information and a letter informing them that **their local** has provided this important benefit. Spouses may also be added at the discounted rate, via dues check off, at the member’s expense. An option change form will be included in the members benefit packet and also available online at our website, APW-ABA.org.

Your members will also be eligible to enroll in the ABA Plus program of additional death benefits up to a maximum of \$100,000 (\$50,000 maximum for spouses). Also available to your members (in association with our partners) is whole life insurance and extended accident insurance along with a wide array of other sponsored products from the ABA. All of

these benefits are available to spouses and many are available to dependent children up to age 26.

The APW-ABA is a member owned and operated non-profit fraternal benefit plan. The National Director and every member of the ABA Board of Directors are members of

the American Postal Workers Union, AFL/CIO. The entire ABA staff holds union membership in Local #6 of the OPEIU, AFL/CIO and the APWU Auxiliary. Our partners and counselors are members of their available unions and the APWU Auxiliary. The APW-ABA was established in 1891

and incorporated in 1898, paying millions of dollars in benefits at rock bottom prices in service to APWU members. The ABA’s only purpose is to serve YOU, THE MEMBER.

If you have any questions or need assistance, please feel free to call us at (800) 526-2890.



In addition to the ABA Board of Directors, the staff of the ABA is always ready to serve the membership. The ABA staff, pictured here with National Director Dave Daniel are (left to right): Emily Del Signore, Membership & Systems Development Coordinator; Lisa Bado, Accounts Receivable/Customer Service Coordinator; Jennifer Coelho, Claims Administrator; Kelly O’Neil, Accounting Technician; Melissa Potter, Executive Assistant; Luisa Sheldon, Assistant Membership & Systems Development-Communications Clerk; Rebecca Brownell-Smith, Assistant Claims & Relief Clerk.

Central Region Director

Edward J. Brennan

Let Us Spread The Word At Your Meeting

Thank you Central Region delegates for allowing me to serve you for the next two years. It is an honor to be your representative for that time and I promise to do anything in my power to represent you to the best of my ability. You are also going to gain additional representation in the field because of changes made to the areas at the ABA Convention. You will now have two representatives instead of one as in past years. I will share the duty with Vance Zimmerman of Ohio and I trust that you will be in very capable hands for the next two years.

In order to have a representative at your meeting, all you have to do is write to Vance or myself and we will request permission to attend. We will make every effort to be there. Or, you can get a ready answer by writing directly to Dave Daniel, National Director, APW Accident Benefit Association, P.O. Box 120, Rochester, NH 03866-0120 or by calling him at 603-330-0282. Then he can notify whichever of us is available and most easily accessible to your location to your location. I have worked with Vance in the past and I am sure that you will be please with whoever attends your meeting.

Should I be the one to attend, I nor-



St. Louis Gateway District Area Local APWU President Fred M. Wolfmeyer accepts the local’s stipend check for participating in the APW-ABA’s organizing drive presented by APW-ABA Central Region Director Ed Brennan.

only Union. We now have to realize that people don’t just join a local for Christmas parties, Union picnics, free hats or tee shirts. Some can’t attend Union meetings because of work schedules; some have issues for other reasons. Every Union member doesn’t have grievance issues, but EVERY Union member should receive something tangible for their dues money on a local level. That is where a Local can protect ALL of their members with the blanket protection of full paid membership in the Accident Benefit Plan for all of the Local. It demonstrates the fact that the Local cares about all of its members and gives them something as soon as they join. It really helps a family to receive a check in the mail shortly after a member is injured at work or play, 7 days a week, and 24 hours a day through accidental injury. This check might not cover all of a worker’s expenses, but it does demonstrate that our Union is truly our brother’s keeper and that every Union member is important. Let us help you serve your members. Stop at our table and we will help you sign up your Local in the Accident Benefit Association plan. We are here to help you help your members. All you have to do is ask.



APW-ABA Central Region Director Ed Brennan presents Sharon Al-Uqadah, President of the Greater Kansas City Area Local APWU with a their organizing drive participation check.

mally ask for a table to put out material for the delegates and I sit at the table throughout the meeting in order to answer questions and assist the delegates with material furnished by the Accident Benefit Association. I normally speak to the delegates at the start of the meeting in order to give the delegates a little background on myself if they do not already know me and give a brief commentary on the founding and benefits of the Accident Benefit Association. I then end my presentation by revealing the location of my table and the fact that I will be there to serve the delegates throughout the meeting. I would greatly appreciate being able to work in this manner.

With all of the changes taking place in the coming months in the

Postal Service, it is becoming more and more evident that we need the services of the APW Accident Benefit Association in our offices. Small offices are being cut back to clerks going from one location to another, larger offices being severely cut back in employees and managers trying to force employees to work harder and faster with little care for their health or safety. Without care for workplace safety and with excessive speed to get jobs done, little can be done to avoid an increase in accidental injuries and possibly even deaths or dismemberments. Now, more than ever before do we have to make the physical protection of our fellow workers a primary goal of our Union.

We can no longer be a grievance



Jim Marsden of the Central Missouri Area Local APWU receives their organizing drive participation check from APW-ABA Central Region Director Ed Brennan.

2013 APW-ABA REGIONS MAP & DIRECTORS

NORTHEAST REGION DIRECTORS
Bob Dempsey
Pete Furquieue

EAST REGION DIRECTORS
Wayne Maurer
Katrina Nusbaum

CENTRAL REGION DIRECTORS
Edward Brennan
Vance Zimmerman

SOUTH REGION DIRECTORS
Gene Nichols
Richard Phillips

WEST REGION DIRECTORS
Richard Makarewicz
Marty Schneider

WESTERN REGION
AK, WA, OR, MT, ID, WY, NV, UT, CO, CA, AZ, NM, HI, GU, SA, JO, MI, W, S

CENTRAL REGION
ND, SD, NE, KS, MN, IA, MO, WI, IL, IN, OH, KY, TN, AR, LA, MS, AL, GA, SC, NC, FL, TX, OK

NORTHEASTERN REGION
ME, VT, NH, MA, CT, RI, NY

EASTERN REGION
PA, NJ, DE, MD, DC, WV, VA

SOUTHERN REGION
TX, AR, TN, MS, AL, GA, SC, NC, FL, LA, KY, OH, IN, IL, MO, IA, WI, MI, OH, KY, TN, AR, LA, MS, AL, GA, SC, NC, FL, TX, OK

West Region Director

Marty Schneider

Organizing Drives Are A Great Success

As a relative newcomer to the APW-ABA, I want to take this opportunity to thank you for the privilege of serving you. In my capacity as Western Region Director, I have already traveled to the home office in New Hampshire to participate in training and a semi-annual audit. Both fruitful and successful, I learned a great deal

about how fortunate we are to have such a dedicated and hard working staff.

In order to make the APW-ABA the best it can be, we recently conducted an organizing drive in my area local, Phoenix Metro. It was another learning experience which I hope we can duplicate in other local, state

and regional areas of the APW-ABA. Thank you to Mary Lou Pavoggi, Phoenix Metro Area Local President and Johnny Abril, Secretary-Treasurer, for facilitating the drive. We also enjoyed time at the Annual Picnic of the Phoenix Metro Area Local which helped kick off our drive on Sunday, October 21st.

If your local is interested in hosting a drive, please do not hesitate to contact your Region Director or the National Director, Dave Daniel. We are anxious to bring the benefits of Membership in the ABA to you. Give us a call at your earliest convenience. Remember our slogan, "An Injury To One Is The Concern Of All."

The New Year Brings Exciting Possibilities

We hope you and your family enjoyed the holiday season. We also want to remind you that wintertime IS "accident season". Please take a little extra time when traveling in the snow and ice. Make sure your vehicles are prepared for winter, slow down and remember that four wheel drive means nothing on ice. Dress appropriately for the weather including footwear to prevent slips and falls and remember that clearing snow and ice can not only protect your family from injury but can protect you from a lawsuit if a passerby should fall on your property.

If, after all your preparations and care taking, you still find yourself with an accident, the APW-ABA will be there for you. You are protected 24 hours a day, 7 days a week, 365 days a year. The **all Union** APW-ABA has served our membership for more than



Many of our counselors were on hand at the APW-ABA booth during the APWU National Convention in Los Angeles. They will be traveling to our organizing drives throughout the country this year.

120 years, paying out millions of dollars in benefits. The chart below gives a true and accurate synopsis of payments versus dues and provides important statistics for your consumption.

In 2013, we will be continuing our organization drive all over the country. Our counselors are currently scheduling visits to Post Offices in all areas. The first few months of 2013 are filling up fast, so please contact us soon to schedule your local for a visit. We are anticipating additional benefits in our offerings for 2013. Such things to look forward to: a nationwide discount card for all your online shopping, benefits for legal services, long and short term care, home and auto coverage, pet insurance and many other options are being considered and prepared.

Our mission is to serve the APWU membership and our APW-ABA members.

Use Space Heaters Safely

Many folks use a space heater to warm specific areas of their home and help save on winter energy bills. However, if used incorrectly, space heaters can cause fires or carbon monoxide poisoning. You can protect your family from these dangers if you take care when choosing your space heater. Below are some tips from the U.S. Consumer Product Safety Commission and Underwriters Laboratories, Inc. for buying and using space heaters.

- Choose a heater that has been tested and certified by a nationally-recognized testing laboratory, such as Underwriters Laboratories, Inc. These heaters have met specific safety standards.
- Select a space heater with a guard around the heating element. Place the heater on a hard, level, nonflammable surface – not a rug or carpet.
- Keep the heater at least three feet from bedding, drapes, furniture, or other flammable material.
- Never leave a space heater on when you go to sleep, and never place a space heater near a sleeping person.
- Turn the space heater off if you leave the area, and keep children and pets away from space heaters.
- Have a smoke detector with fresh batteries on each level of your home, and a carbon monoxide detector outside your sleeping area.
- Make sure your space heater has a tip over switch that automatically shuts the unit off if it tips over.
- Make sure the heater is in good condition — no frayed cords or worn insulation, and never use an extension cord with a portable heater. Also, do not hide cords under rugs.
- Keep portable heaters away from sinks, tubs, and other wet or damp areas to avoid electric shock.
- Be aware that mobile homes require specially designed heating equipment. Only electric or vented fuel-fired heaters should be used.
- Do not use space heaters to thaw pipes, warm beds, cook food, or dry clothing.
- If you have a liquid-fueled space heater, use only the fuel recommended by the manufacturer. Never use gasoline or a substitute fuel. The wrong fuel can bum hotter, causing a fire.
- When refueling, turn the heater off and let it cool down completely before adding fuel. Wipe up spills promptly.

Member Type/Plan	Average Length of Absence	Average Paid Per Claim	100% Locals One Year Premium	Individuals One Year Premium
ACTIVE MEMBERS				
Value Plan	70 Days	\$840.00	\$15.60 (4.3 cents per day)	\$26.00 (7.1 cents per day)
Advantage Plan	61 Days	\$1,464.00	\$52.00 (14.2 cents per day)	\$65.00 (17.8 cents per day)
RETIREEES				
Value Plan	90 Days	\$1,080.00	\$15.60 (4.3 cents per day)	\$27.00
Advantage Plan	59 Days	\$1,187.00	\$52.00 (14.2 cents per day)	\$68.40
SPOUSES				
Value Plan	43 Days	\$516.00	\$15.60 (4.3 cents per day)	\$26.00
Advantage Plan	54 Days	\$1,296.00	\$52.00 (14.2 cents per day)	\$65.00

The average Value Plan claim paid \$840.00 to a member of the 100% Local and that member only paid \$15.60 for the entire year's coverage.

The average Advantage Plan claim paid \$1,464.00 to a member of a 100% Local and that member only paid \$52.00 for the entire year's coverage.

The ABA Is Truly A Bargain!

**AMERICAN POSTAL
WORKERS UNION
AFL-CIO**

**21st
BIENNIAL
CONVENTION**

**LOS ANGELES
CALIFORNIA
2012**



***“Let the workers
organize . . .***

***for the future
of
Labor
is the future
of
America.”***

— John L. Lewis

We work for you every day to build the APWU and provide new and better benefits for APWU Members, Retirees and their families. The award from the American Postal Workers Union declaring us “the Best Organizers in the APWU” is a badge of honor to your all-union APW-ABA, and, after 121 years, we have only just begun!

***365 Days of Coverage at \$12 per Day Value Plan
or \$24 per Day Advantage Plan***

- 7 Days per Week • 24 Hours per Day • 365 Days per Year • At Work or Home • On or Off the Job
- Pays Regardless of Any Other Coverage • Tax Free Benefits Paid Directly to You

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For more information, call us at 1-800-526-2890 or check out our website at www.apw-aba.org

