

# QUARTERLY NEWS DIGEST

Vol. 31, No. 1

*Postal Workers Serving Postal Workers Since 1891*

January-March, 2016

**National Director**

**Dave Daniel**

## It Takes More Than 280 Years Of Dues To Repay One Year Of ABA Benefits

***\*1 ABA 100% Local APW-ABA Bi-weekly Dues = 60 cents***

***Full Year Payout for Your Accident = \$4380.00***

***\$4380 ÷ 60 cents = 7300 paydays ÷ 26 paydays per year = 280.77 years***

Most APWU locals have a dues structure of between \$20.00 and 30.00 per pay period. About \$10.00 of that goes to the National APWU. For your local to provide you with 100% APW-ABA protection, **it costs only 60 cents per pay period.** If you were out with an accident caused by a fall down the steps, a car wreck, a slip on a curb or Ice, a piece of equipment running over your foot or any one of a thousand causes, *you would be paid daily benefits (every calendar day) until your doctor releases you to return to work.* As an example: If you were out of work for one full year you would receive **\$4380** under the Value plan.

At 60 cents per pay period it would take **7300 pay periods** which is **over 280 years** for your ABA dues to equal the benefit you had received. <sup>\*1</sup>

**Why do we do this? How can we do this?** We do this because that is our calling. The "Benefit Association", as it was called by the Railway Post-

al Workers who founded it in 1891; was designed to help Railway Postal Workers before there was a Union, a contract, sick leave, annual leave or medical benefits. We are still a not for profit benevolent benefit association. We still endeavor to provide incredible benefits at the barest possible cost. **THAT IS WHY!!!**

**The HOW is more involved.** Being able to provide these benefits at these costs requires massive participation. As the Postal Service has consolidated and cut employment, so too has the APWU lost member-

ship; (Not as a percentage of the workforce, but in real numbers).

That is why it is so important for locals to be 100% ABA. We have always needed everyone and wanted to help locals protect their members; but in this Postal environment it is even more important for everyone to belong and for us to be united in every endeavor. Another part of the how is our general fund investments. However due to an ill-advised 2004 reduction and the simultaneous underfunding of the employees' pension fund, the general fund invest-

ments, (while very profitable), do not have the base of the past. That is why our partnership with UNUM and Innotech has become so important. This alliance has added greatly to our ability to grow services and benefits to the members.

The bottom line is that the APW-ABA is just like the APWU and the APWU Health Plan: It works best when everyone is involved. Organization and recruitment is everyone's job. When you are 100% involved in the union and the APW-ABA everyone wins.

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

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



## Convention Call

### 2016 ABA CONVENTION

The ABA National Convention  
will convene on

**Monday, August 22, 2016 at 6:00 P.M.**  
in Room 6AB at the  
**Walt Disney World Swan Hotel**  
**Orlando, Florida**

Registration will begin on Saturday August 20, 2016 at the ABA Registration Booth, where credentials must be presented no later than two hours prior to the start of the APW-ABA National Convention.

*continued on page 2*



Vice President

Jenny Gust

# Credit Reports: Have You Checked Yours?

Because some of our records with the Postal Service were accessed, we were given a free Equifax account to monitor our credit. I recently received a report that my address had been changed. I have not moved and immediately went online to check it out. I found two things I needed to address. What if I hadn't known or checked into this?

So I am asking you . . . have you ever checked your credit report? There are three major credit bureaus – Equifax, Experian, and Trans Union. All you need to do is go to [annualcreditreport.com](http://annualcreditreport.com). It's FREE! You are entitled to a free credit report from each of the bureaus once a year. Experts recommend that you request one of these reports once every four months. Keep track of which one you checked and check with another each time. That way you can keep a



good eye on your accounts year round. Since it's free – so why not do it? Identity theft is the fastest-growing crime in the country. Checking your credit report on a regular basis can lead you into action if necessary and prevent a lot of problems.

On another note, are you letting your members know of the benefits available to them through the Accident Benefit Association? If you have a local newsletter, no matter what size, put information about the ABA in it. If you have a member bulletin board, put something about the ABA on it. If you have a website, include ABA information on it. **Especially if you are a 100% local.** Remind your members over and over that the ABA is there for them in their time of need. No one does it better than the APW Accident Benefit Association! You just gotta let your members know!

AMERICAN  
POSTAL  
WORKERS

APW

ABA

Proudly Serving Members Since 1891

ACCIDENT  
BENEFIT  
ASSOCIATION

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\*Proud members of: OPEIU Local 6 and the NH Seacoast/ABA Chapter APWU Auxiliary

Visit us on the internet  
24/7/365 at  
[www.apw-aba.org](http://www.apw-aba.org)

or call us  
Toll Free  
at  
**(800) 526-2890**

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Digest reserve the exclusive right to edit,  
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# 2016 ABA National Convention

continued from page 1

## ARTICLE 7 ELECTION OF DELEGATES AND OFFICERS

### Section 1.

(a) The members of the respective Locals or State ABA organizations shall use procedure that is consistent with ROBERTS RULES OF ORDER to elect delegates to the ABA Convention. The names of delegates should be received by the home office in New Hampshire prior to June 1st of the Convention year.

(b) Delegate's credentials must be presented at the ABA Registration Booth no later than two (2) hours prior to the scheduled start of the ABA National Convention.

### Section 2.

(a) The membership of the National Convention shall be composed of the Board of Directors and registered delegates. An eligible MAL may petition their state organization to gain delegate status to the National ABA Convention.

(b) Each Local or State shall be entitled to representation at the National Convention on the following basis:

3 to 75 members	1 delegate
76 to 150 members	2 delegates
151 to 300 members	3 delegates
301 to 500 members	4 delegates
501 to 750 members	5 delegates
751 to 1000 members	6 delegates

and for each additional 250 members or major fraction thereof in any Local or State, one additional delegate is authorized, with a maximum of twenty delegates for any single Local or State.

**Section 3.** The President, Vice-President, National Director, and Regional Directors shall be elected for a term consistent with the schedule of the American Postal Workers Union National Convention. All nominations for office by members must be in writing and received in National Director's office after March 1, but no later than close of business on April 15 of the election year. There will be no nominations allowed after that date and he/she must be in good

standing on the date the letter of intent is received. As the first order of business, the National Director will read all the names and offices of the candidates seeking elective office. The election of officers shall be the last order of business of the Convention prior to the Installation of Officers.

(a) A candidate for the office of President, Vice-President, National Director, must be a member in good standing in the Association and shall be elected by delegates present and voting.

(b) A candidate for the office of Regional Director shall be a member in good standing in the Association

within the Area he or she seeks to represent and shall be elected by the delegates representing that Area.

**Section 4: Regional Directors:** Two (2) Regional Directors shall be elected from each of the five ABA Regions:

- 1. Northeast Region:** Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York.
- 2. Eastern Region:** Pennsylvania, New Jersey, Delaware, Virginia, West Virginia and Maryland
- 3. Southern Region:** North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Tennessee, Arkansas, Puerto Rico, Virgin Islands.
- 4. Central Region:** Kentucky, Ohio, Indiana, Illinois, Michigan, Minnesota, Wisconsin, North Dakota, South Dakota, Iowa, Oklahoma, Missouri, Kansas, Nebraska
- 5. Western Region:** Montana, Idaho, Washington, Oregon, Alaska, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, California, Hawaii, Pacific Islands

**Section 5.** Any candidate for National Office who receives a ma-

majority of votes cast at the Convention for said office shall be declared elected. No write in votes will be valid.

**Section 6.** When there are two or more candidates for National Office and the two candidates receiving a majority of the votes cast for such offices result in a tie on the first ballot another election shall be held immediately. These two candidates engaged in a tie shall be voted upon as candidates for such office in the second election, and the candidate with the majority of the votes shall be declared elected.

**Section 7.** All National ABA officers will be installed following the

completion of the election by the President of the American Postal Workers Union, AFL-CIO, or his/her designee.

**Section 8.** The members, officers, representatives or delegates of this Association will not be permitted to vote by proxy.

**Section 9.** Each delegate and each member of the Board of Directors shall receive one vote. Members of the Board shall be allowed to vote for the Director of their respective Region.

**Section 10.** The President of the Accident Benefit Association shall establish an election committee, no member of which shall be a candidate for election while serving on such committee. The election committee shall be responsible for conducting the election. Prior to the acceptance of the election committee report any candidate who feels aggrieved in connection with the election shall file an appeal with the election committee at the ABA Convention. Where the Committee finds merit in an appeal, it shall report its findings to the President who will report to the delegates. The delegates shall act on the findings of the Committee.

(For the purpose of this Article the term "election" shall include nominating procedures.)

## ARTICLE 8 NATIONAL AND LOCAL MEETINGS

**Section 1.** The National Convention shall convene in the same month and years as the American Postal Workers Union Convention, at a time and place to be named by the Board of Directors, provided a National Convention is held at least once every four (4) years. Special sessions of the ABA National Convention may be convened upon call of the President, subject to the approval of two-thirds (2/3) of the Board of Directors.

(a) At least one hundred twenty (120) days prior to the biennial session of the National ABA Convention this association shall publish in the Official Publication of the ABA, a notice stating the time and place of the National Convention. This information shall be sent to every ABA Local and State Association, not later than April 10th of the Convention year.

(b) At least sixty (60) days prior to any special session of a National ABA Convention, the National Director will notify all ABA affiliated locals and State Organizations of the time, place, and purpose of the special session.

(c) It shall be the duty of the Local or State President or Secretary to furnish a certified list showing the names of the delegates and alternates. These certified credentials shall be furnished to the ABA Home Office no later than June 1 of the Convention year and it is to be used to entitle them to be seated as a delegate at the National ABA Convention.

(d) Resolutions must be submitted for the ABA Convention prior to June 1 of the convention year. The author of the resolution is required to send these resolutions to the office of the National Director in duplicate. This shall not prevent the submission of resolutions by delegates at convention as long as a copy is available for each delegate in attendance. Resolutions submitted after the report of the Constitution Committee will not be considered nor acted upon.

**Section 2.** The President shall meet between each non-convention year at the home office of the Organization, with the National Director. In addition, the Constitution Committee shall review the Constitution and make recommendations to the next convention to conform with such state and federal regulations as required by law.





Northeastern Region Director

Pete ‘Fud’ Furgivele

# Winter & Cold Weather Are Upon Us

Here are some helpful hints to help cope with Winter Weather. Avoid hypothermia by dressing in layers, and try to remain as dry as possible while outside. Outerwear should be wind-resistant. If possible, inner layers made of wool, silk or polypropylene are recommended.

Be careful when shoveling snow. Remember to lift with your legs; keep your back straight; and bend at the knees. Grip the shovel close to the blade and avoid twisting to move snow. Try to use a light snow shovel with an adjustable handle. This will reduce the amount of weight that is lifted and minimizes painful bending.

If your outside for long periods of time and exposed skin becomes red, it is probably the onset of frostbite. Treat frostbite by heating the affected area with warm water. Do not rub the skin and do not apply a heating pad

to the area, as the damaged skin can easily be burned.

Proper footwear is also a necessity not only in keeping your feet warm, but also to properly walk on icy surfaces. Remember, while walking on snowy and ice covered surfaces, take small steps to ensure your footing.

While shoveling out your car, make sure that the exhaust pipe is clear of any ice and snow. Try not to have anyone sitting in your car while it's idling. This is recipe for disaster. Carbon Monoxide poisoning just takes minutes to occur. Shovel out your car in short spurts and take as many rest breaks as needed. For all of us that are older, these same rules apply even if you're using a Snow Blower. If you should happen to fall, remain calm. Gather your thoughts and try to make sure you're OK prior to getting up. Don't be too proud to ask for help.

Finally, if you're a member of the Accident Benefit Association and have been injured by a fall or any other type of disabling injury caused by an accident, and have missed work due to that injury, remember to call the ABA. "We've Got You Covered".

**Members, please stay warm, safe and smart!**



Eastern Region Director

Wayne Maurer

# We're In This Together

Hello to everyone. I hope you all are having a safe and happy beginning to the new year. Just before Christmas, my local post office, the Langhorne, Pa office, was recognized by the Postal Service for outstanding performance in Customer Connect and Customer Care. The employees were treated to a sit down breakfast along with a visit by Postmaster General Megan Brennan. After our meal, Ms. Brennan addressed the group and entertained a Q and A session. One employee asked about our contract negotiations and the Postmaster General replied that her desire was to reach a new contract that was fair to the Postal Service, the APWU and all our customers. After concluding her speech I got the impression that the goal was to reach an agreement that satisfied the Postal Service first, followed by our customers and the APWU coming in a distant second and third, respectively. I understand that because as a labor union, the APWU would see the priorities slightly different. We would like to satisfy the APWU and its membership first, followed by our customers and the Postal Service. In reality, we all need each other. Without the Postal Service there would be no APWU. Without the APWU there would be a Postal Service, but quality workers would be missing and therefore the Service and its customers would be in poor shape. Finally, without customers there would be no Postal Service or APWU.

How this all relates to the APW-ABA is simple. Having served the Langhorne, Pa Local of the APWU for the past thirty years, I truly understand how the APWU needs a strong and large membership. There is strength in numbers. You only need to look at the pathetic offerings made to the APWU by the Postal Service

during each and every bargaining session for our national contracts to see that the workers need a strong and active APWU. Our Accident Benefit Association is one of many options

ties. Second, we had to inform and educate our members in order to make their working conditions and lives better, both during work and outside the workplace. Finally, we should strive to

tion to the APWU Health Plan, the Voluntary Benefits Plan, and the Auxiliary, our Accident Benefit Plan is here to serve you. The APW-ABA has some 60,000 members involved in one or more of our low cost benefit plans. If you and or your local are involved in one of our 100% Group Discount plans, I thank you. If not, it is very easy to get involved.

Please inform your membership about us and let them know how easy and affordable it is to be covered in the event of a disabling injury due to an accident. The good news is, once you are a member in the APW-ABA, you are automatically eligible to take part in any of our other benefit plans including whole life insurance, term life insurance or critical illness insurance, to name a few.

If that wasn't enough to get your attention, ABA coverage is also available to spouses and upon retirement, you can continue your APW-ABA membership without missing a beat. Remember, our accident plans never take a break. You are covered 365 days a year, on or off the clock. But you need to take the first step. Please call on us and we will take care of the rest. Along with Dave Dunkle, I am available to come out to any local or state membership meeting to discuss joining the ABA within the Eastern Region. You can reach me at 215-872-6153 or by email at [wdmeag@yahoo.com](mailto:wdmeag@yahoo.com). You can also call, write or email the staff at the ABA Home Office in New Hampshire. We are always happy to assist you. Our membership deserves to have knowledge of any and all benefits available to them as members of the APWU. I will work with you to see if our benefit plans are right for you. Thank you, and please consider the APW-ABA opportunities that await you.





# Increase Your Local's Membership By Being A 100% APW-ABA National, Local Or State Organization

Dear Brothers and Sisters.

In addition to being your APW-ABA Eastern Region Director and serving ABA members in New Jersey, Washington D.C., Maryland, Pennsylvania, Virginia, West Virginia and Delaware, I am also the President of the KYOWVA Area Local which serves APWU members living in Kentucky, Ohio and West Virginia.

While the Value Plan coverage is the ABA's cheapest accidental injury plan, my 30 plus years experience as a Union Officer has taught me that more members sign up in the APWU when they find out our local is a 100% ABA local with Advantage Plan coverage. This Plan gives us a reduced rate on premiums and costs only \$3.00 per member, per pay period. The **Advantage Plan** pays \$24 dollars a day for disability due to an accident and also provides dismemberment benefits and a \$10,000 accidental death benefit. The Value Plan pays \$12 dollars a day and includes a \$6,000 accidental death benefit.

In the past few months at least 3 of my local members have suffered an accident and have been compensated thousands in benefits. Most locals can stop something they are doing that is less important and provide their members with this great accidental benefit without raising dues.

To become a 100% ABA Local, a motion at your local meeting must be made and passed to elect either the Value Plan or Advantage Plan coverage. Once that is done, give the ABA Home Office a call at 1-800-526-2890 and they will guide you the rest of the way.

The best thing about being a 100% APW-ABA local is using it as a tool to sign up new members. Here are some of the selling points:

- 1. The coverage begins when the first premium payment is made.
- 2. PSEs who have no right to GOVERNMENT health care coverage until one year after their hiring get ABA coverage as soon as they sign with a 100% APW-ABA union and first premium payment is made.
- 3. The very best news for any PSEs or PTFs who are not guaranteed but 2 hours a pay period, is their 100% APW-ABA local will pay their bi-weekly premiums if such employee is in a non-pay status or do not make enough money a pay period to cover such premiums. Of course, any 100% local can advise the ABA national office they will no longer pay for their members in non-pay status, but my local never has because we usually only have 2 to 3 non-pay members a pay period and the ability to sign up new members outweighs the minor cost to the local.

**Why Question 8 On OWCP Form CA-20 Is The Main Reason Legitimate Claims Are Denied**

The workers compensation law, Federal Employees' Compensation Act ( FECA ) was written by Congress

to help those injured on the job. Unfortunately, after Congress passes any bill a flock of attorneys are task with writing regulations and forms consistent with the law, but this is where

is only required to provide employees OWCP forms if an employee asks for a specific form. Even worse, those processing your claim at OWCP can deny your claim, but they have no ob-

Question 8 on the CA-20 is likely the main reason most legitimate OWCP claims are initially denied. Question 8 seems harmless enough simply asking if Doctor believes the condition(s) found was caused or aggravated by an employment activity as described in item 4 and then it asks Doctor to explain. This is where the problems begin because the Doctor like the employee does not know what should be explained, plus the question is associated with question 4 which adds additional confusion.

The Doctor should list in item 4 that the disease/illness/injury is related to the USPS and in question 8 the Doctor should mark it yes and explain by saying “ the employee’s medical condition or diagnosis is related to employee’s employment with United States Postal Service.

If the doctor does not complete item 8 and 4 correctly and/or fully with an explanation OWCP will deny the claim either because it was not filled out completely or answer was vague. If an employee’s doctor only marks yes on question 8 and does not explain who the specific employer is in question 8 or 4 OWCP will be unsure which employer is being referenced and they will deny the claim probably without a specific explanation, but a one liner saying claim is denied because employee failed to substantiate claim or insufficient evidence.

This adds to the confusion and workers compensation hopes you don’t appeal and you fade away, while the USPS is laying in wait for the OWCP decision to charge the employee with workers compensation fraud, simply because the claim was denied for non-specific reasons.

One of the up sides of having APW-ABA when an employee has a work related accident is any money received from the APW-ABA is not considered a disability payment or employment income and the employee does not have to disclose it on the OWCP compensation form.

Attending Physician's Report

U.S. Department of Labor  
Office of Workers' Compensation Programs

Record of Examination

1. Patient's name Last First Middle 2. Date of injury mo. day yr. 3. OWCP File Number OMB No. 1248-0048 Expires: 01-31-2018

4. What history of the employment injury (including disease) did the patient give to you?

5. Is there any history or evidence of concurrent or pre-existing injury or disease or physical impairment? (If yes, please describe) Yes No ICD Code(s)

6. What are your findings? (include results of X-Rays, laboratory reports, etc.)

7. What is your specific diagnosis(es) related to the employment activity? ICD Code(s)

8. Do you believe the condition(s) found was caused or aggravated by an employment activity as described in item 4? (Please explain answer) Yes No The diagnosis is related to the patient's employment with the United States Postal Service.

9. Did injury require hospitalization? If no, go to item # 13 Yes No 10. Date of admission mo. day yr. 11. Date of discharge mo. day yr. 12. Additional Hospitalization required if Yes, describe in "Remarks" (9cm 25) Yes No

13. What treatment did you provide?

14. Date of first examination mo. day yr. 15. Date(s) of treatment mo. day yr. mo. day yr. mo. day yr. 16. Date of discharge from treatment mo. day yr.

17. Period of total disability From mo. day yr. Thru mo. day yr. 18. Period of Partial Disability From mo. day yr. Thru mo. day yr. 19. Date employee able to resume light work mo. day yr.

20. Date employee is able to resume regular work mo. day yr. 21. Has employee been advised that he/she can return to work? Yes No 22. If yes, on what date was he/she advised? mo. day yr.

23. If employee is able to resume only light work, indicate the extent of physical limitations and the type of work that could reasonably be performed with these limitations. (Continue in item #25 if necessary.) 24. Are any permanent effects expected as a result of this injury? If yes, describe in item #25. Yes No

25. Remarks

26. If you have referred the employee to another physician provide the following: Name Address City State ZIP 27. What was the reason for this referral? Consultation Treatment

Signature 28. I certify that the statements in response to the questions asked above are true, complete and correct to the best of my knowledge. Further, I understand that any false or misleading statements or any misrepresentation or concealment of material fact which is knowingly made may subject me to criminal prosecution. Signature of Physician Date

29. Name of Physician 30. Tax ID Number Address 31. Do you specialize? Yes No City State ZIP 32. If yes, indicate specialty

If you have a disability (a substantially limiting physical or mental impairment), contact OWCP for information on communication assistance (alternate formats or sign language interpretation), accommodations and/or modifications. See Instructions for Disability-Related Assistance under Federal disability nondiscrimination law.

CA-20 (Rev. 08-14)

skulduggery comes into play.

Attorneys like any person doing a job love job security and this gives attorneys incentive to write forms and regulations to create work for those in the attorney field by not giving clear explanations where possible when writing regulations or forms associated with a particular law.

Under the FECA law the employer

ligation to explain in detail why your claim was denied. Moreover, Doctors are not trained in the law and without attorney or other legal aid the Doctor is likely to complete a form incorrectly resulting in the denial of an employee's OWCP claim. One example of this is question 8 on the OWCP form CA-20 which is an Attending Physician Report form.

Find out all the APW-ABA has to offer

Call

1-800-526-2890

or visit

our website

apw-aba.org

Contact us today!



2016 APW-ABA Scholarship Program

Honoring Thomas Hartos, Michael Tosches & Eugene Johnson

2016 APW-ABA SCHOLARSHIP PROGRAM

honoring

THOMAS HARTOS, MICHAEL TOSCHES & EUGENE JOHNSON

APPLICATION

APPLICATION DEADLINE: MAY 15, 2016

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 Nat'l 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, 2016

Dear Sisters and Brothers,  
Below are the guidelines and applica-  
tion form for the APW-ABA Scholar-  
ship 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 applica-  
tions 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. Incom-  
plete 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,  
Dave Daniel  
National Director  
nationaldirector@apw-aba.org

2016 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 Quarterly News Di-  
gest* 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 com-  
pleted application which will be ver-  
ified 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 dol-  
lar (\$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 dol-  
lars, (\$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", mean-  
ing the entrants pulled are the winners.  
No preferential treatment will be given  
to any entrant. All applicants will be  
assigned a random number for draw-  
ing. The winners will be drawn from  
amongst all applicants and notified by  
certified mail.

5). Scholarships will be paid direct-  
ly to the school that has been desig-  
nated on each winner's application.  
Each winner will also be required to  
submit an acceptance letter and pho-  
tograph accompanied by a biography  
which will appear in an issue of the  
*ABA Quarterly News Digest*.

6). The National Director will coor-  
dinate the scholarship program with  
the authority to settle any or all eli-  
gibility requirements or disputes that  
may arise.



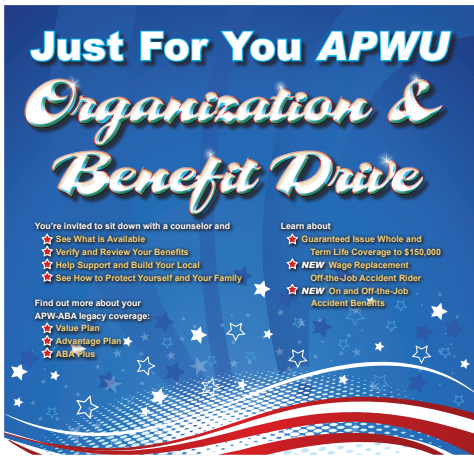
Central Region Director

Keith M. Richardson

# Schedule Your Organizing Drive Today

Greetings Brothers and Sisters.

Recently I had the pleasure of attending the Illinois Postal Workers Union Educational Seminar in Champaign Illinois and it was a great opportunity to fellowship with sisters and brothers and to also get the word out about the APW-ABA. I was excited and honored to have taken the time to sit in the Young Workers workshop that was offered while I was there. That's a subject near and dear to my heart, especially since so many PSE's



within our union have to await eligibility for healthcare coverage. Luckily though, they are immediately eligible to take advantage of the excellent coverage available to them through the APW Accident Benefit Association.

I am pleased to say that within the coming months, I have tentatively set up at least 4 ABA Organizing Drives partnering with locals within the region and hopefully there will be many, many more. Now is the time for all to be involved. This is the time to get the

word out about the APWABA and what we have to offer for just pennies on the dollar.

If you have any questions or concerns, please feel free to contact me or the ABA Home Office in New Hampshire.

P.S. If you're a local within the central region in need of materials to disperse to your membership, please contact myself or any of the ABA office staff so that your stocks can be replenished.

In Solidarity!

Central Region Director

Edward J. Brennan

# 2016 National Convention: ABA At The Crossroads

I recently read an excellent editorial in the Lincoln, NE newsletter, written by Editor Terry Danek, in which he clearly and openly points out the various possibilities connected with the very existence of the Local as the Postal Service continues to cut and slash post offices in the United States and Central Region, in particular. Terry's vividly informative description of future postal decisions in reality, describes possible outcomes in all of the offices and Union organizations in the United States. And all of this postal destruction clearly reflects on the operations and existence of postal

service related organizations such as the APW ABA.

At the upcoming National Convention in Orlando, FL, the officers of the ABA will have their work cut out for them by preparing constitutional issues, resolutions, and possible structural changes. The drastic changes in postal operations and employment structures, along with resulting effects on postal employee locations and numbers throughout the nation, directly changes union membership and representational needs. Everything that has been going on in the postal service in recent years has an immediate effect on the makeup, structure

and operations of postal related organizations and can cause a need for open minded cooperation, careful planning and decision making by the officers of the ABA and delegates at the upcoming Convention.

Hopefully the officers and delegates can focus on working together to see the problems that the postal service has made for us, and will be able to modernize the structure and operations of the ABA so we can continue to serve the members of the APWU in the ever changing Postal Service. Archaic thinking and methods will have to be set aside as the officers and delegates constructively and selflessly



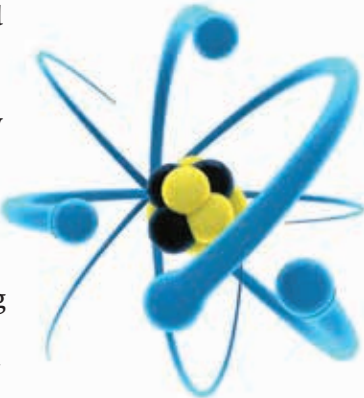
bring the ABA into the modern age of postal operations. The time is now to put past problems and personal self-considerations aside while we work together for the ABA.

West Region Director

Marty Schneider

# Are You A Proton?

Have you ever heard the adage that if you need something done, ask a busy person? My mother was known for saying it. She was also "that" busy person people went asking to get something done. There was always a certain energy about her. My mother expounded on the adage by teaching the five of us children the satisfac-



tion of a job well done. It reminds me of the atomic particle, the proton. Any organization is always on the lookout for enthusiastic, energetic individuals that have that spark. The ABA is no different. Have you noticed the electricity someone like that projects? It's contagious. And those sorts of indi-

viduals gather momentum like magnets to iron. The ABA has a number of talented, magnetic folks on board, and we need more! Our membership drives offer some great incentives. We have seen excellent success at locals who kindly open their doors to the ABA. Of course the benefits of enrolling in the ABA speak for themselves. Whether you're a Value Plan or Advantage Plan member, have ABA Plus Accidental Death Benefits or have enrolled your spouse in the ABA coverage, it's likely due to the

exuberance of the ABA Representative or ABA Board Member that brought the Organizing Drive to your area.

Nominations are just around the corner. Elections will be at the National Convention in August. What can you do if you're interested? Contact the ABA Home Office at 1-800-526-2890. You can also ask any ABA Board Member. They will be happy to answer your questions and point you in the right direction. You may just be the "proton" for the job.

West Region Director

Hank Greenberg

# You Really Don't Need This Benefit

For more than 100 years we have been telling you that you need the financial protection of this accident benefit plan. The truth is, you don't need it. That's right, you don't need it — as long as you have rich parents or the winning lottery ticket.

Seriously, you cannot plan for an accident — and most people don't think they will have an accident and the disabling injury suffered from an accident.

You would be surprised to know that most accidents occur to people below the age of 40 — the very time you are most financially vulnerable.

Until I reviewed the statistics pertaining to each age group, I always thought that most accidents involved "senior citizens". I was wrong. Most accidental injuries involve people under the age of 40. When you are under the age of 40 you have not been working long enough

to build the financial security necessary to protect you when an unplanned expense, such as an accident, occurs.



(Brothers and Sisters, I could not write this article if such a situation did not occur when I was under the age of 35 and suffered a disabling accident. My wife was being treated for cancer and I had three children to care for. The ABA benefit didn't make me rich but it paid for expenses I did not have the money for.)

Believe me, the ABA benefit doesn't cost — it pays.



Did you know by enrolling your entire local, you can save your members money? 100% Local dues are just 60¢ per member per pay period. That is a 40% savings vs. the individual member pricing.

## ***3 Simple Steps are all it takes:***



1. Bring a motion in front of your membership.
2. Take a vote of the membership.
3. Once approved, forward a copy of that portion of your minutes to the APW-ABA along with a copy to the APWU National Secretary Treasurer's Office for processing.  
(National will automatically forward 60¢ per member to the APW-ABA.)

## ***Contact Us Today!***

**apw-aba.org**  
**1-800-526-2890**

A M E R I C A N P O S T A L W O R K E R S  
**APW** ★ **ABA**  
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