

# QUARTERLY NEWS DIGEST

Vol. 28, No. 2

*An Injury To One Is The Concern Of All*

April-June, 2013

National Director

Dave Daniel

## Member Owned APW-ABA As Old As The Postal Labor Movement



In 1891, Railway Clerks from Portsmouth NH contributed \$5.00 each to help injured coworkers. So was born, the ABA and contractual demands for sick days and benefits. In 1898, the ABA was incorporated as a member owned benefit organization to provide low cost-high value benefits to generations of APWU members. The ABA has had changes in structure and affiliation, but several things have never changed:

- 100% member owned
- 100% union employees
- 100% APWU board of directors
- 100% non-profit
- 100% of assets for member services
- Lowest cost benefits

- No APWU member is ever denied coverage
- Seeking more and better benefits for members
- #1 APWU organizer
- Benefits for APWU members only
- Highest percentage of paid claims anywhere

The APW-ABA has been growing APWU membership even as the USPS downsizes, offering “*must have benefits*” when other companies are cutting benefits, raising prices and denying benefits. You don’t achieve the ABA’s title of the **BEST ORGANIZER IN THE APWU** by turning members away. Everyone involved with the ABA considers this award “a badge of honor”. We collectively and individually promise to continue building our great union by providing more and better products at the lowest prices. We are *organizers first* and promote the local and state organizations, Retirees’ Department, Health Plan and The Auxiliary wherever we go. The benefits of the ABA are ONLY available to APWU members, retirees and families.

We visit your Postal installations to provide these organizational benefits to your membership. We are establishing schedules for Post Office visits now! Give us a call to get on board to provide these protections for your membership. Let us know when you are having state and regional meetings. Our new structure mirrors the APWU Coordinator Regions. There are two directors per region plus President Grant, Vice President Gust and myself.

Having the APW-ABA benefits provided to your members, by your local, is so much more than an organizing tool. It is a life-saver for members and their families. It is also a gift that keeps on giving, continually protecting members and their families without cancellation. Considering the low cost of 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. It is a tangible, direct benefit to the membership. Locals only pay the ABA

dues for actual current membership and dues are automatically reduced if membership drops.

The APW-ABA also proudly announces that retiree chapters are eligible for the same dues structure as 100% locals. This will save our retirees 40%. All retiree chapters are eligible. Please contact us to become a 100% chapter. When our members retire, we still have the same obligation to serve them. Unfortunately, OPM does not make it easy to retain union membership into retirement. The ABA is determined to keep representing and serving our members, **ACTIVE AND RETIRED**, and to help them retain APWU membership. Below are just a few APW-ABA highlights:

- Value Plan: pays \$12 per day up to 365 days, includes a \$6,000 accidental death benefit
- Advantage Plan: Pays \$24 per day up to 365 days, includes \$10,000 accidental death benefit
- Plus program provides additional coverage up to \$100,000 (\$50,000 for retirees & spouses)
- Up to \$50,000 guaranteed issue whole life insurance through UNUM
- Extended accident coverage available
- New “TAB & GRAB” cash back tax free shopping service for APWU members only
- Developing new low cost members only benefits
- New partnership for enhanced benefits coming soon
- Family members, retirees and survivors eligible for benefits

In Union Spirit.

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

AMERICAN POSTAL WORKERS  
**APW \* ABA**  
ACCIDENT BENEFIT ASSOCIATION

For more information, call us at 1-800-526-2890 or check out our website at [www.apw-aba.org](http://www.apw-aba.org)

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





President

Terry Grant

Are Unions Relevant?

The Bureau of Labor just published statistics from a recent population survey that revealed only 11.3% of working people are represented by a union at their workplace. That number is down from over 20% when the survey was first taken back in 1983. Of the number still represented by a union, over 35% of those are in public-sector labor unions. Just 6.6% are in the private sector.

The survey also revealed that union workers made on the average over \$200 a week more than non-union employees. That alone should demonstrate the relevancy of union representation.

The labor movement is under attack by the conservative, right-wing branch of the Republican party because it is the number one contributor to candidates who support working people. Kill the unions and you kill liberal-leaning candidates.

One thing not explored in the survey was the amount and kinds of benefits enjoyed by those who are represented by a labor union versus those enjoyed by non-union workers. There really is no comparison because typically non-union workplaces offer little, if any, benefits to their work staff.

In the American Postal Workers Union members enjoy a variety of benefits, both those brought by language in a negotiated contract and ones developed by the union for it's members. Everything from vacation to sick leave to health insurance is part of a negotiated contract. Outside of the collective bargaining agreement the APWU has worked hard to offer members a variety of benefits from credit cards to home mortgages.

The APW Accident Benefit Association is a benefit developed by postal workers before 1900! For more than 100 years the ABA has been protecting members from loss when they suffer an accidental injury. In 2012 the APWU named the ABA it's number one recruiter! People joined the union so they could access the benefits of the ABA. Since early 2011 the ABA is responsible for more than 1000 new members of the American Postal Workers Union.

So, my answer for the question - are unions relevant - is a resounding yes! Not only do unions provide representation and protection by the way of a collective bargaining agreement, they also offer members a wide variety of benefits, the most important of which is the Accident Benefit Association.

Vice President

Jenny Gust

Credit Reports – Get One!

Have you checked your credit report lately? Have you ever checked it? It could be a real eye opener! There are three major credit bureaus – Equifax, Experian, and Trans Union. All you need to do is go to [annualcreditreport.com](http://annualcreditreport.com). The best part is that it's FREE! You are entitled to a free credit report from each of the bureaus once a year. Experts recommend that you stagger your report requests to one every four months. That way you can keep a good eye on your accounts. Since it's free – why not give it a try?

Identity theft is the fastest-growing crime in the country. Checking your credit report on a regular basis can lead you into action if needed. When you get your report and look it over, make sure everything on it is yours. No brainer right? I checked mine several years ago and found that a young woman who lived the next block over on my street had the same last name. She was listed on my report as living at my house and had opened up quite a few credit card accounts. I also discovered that some of my ex-husband's accounts were listed with mine, including a house that I signed off of after our divorce. It took some work, but I got the girl and the ex-husband off my report! Good riddance! I want to be responsible for my debts only – not anyone else's!

Although checking your credit report is important, it will not give you your FICO score, that you have to pay to get. You can try [myfico.com](http://myfico.com). Your FICO score is based on information from the credit reporting bureaus. Having a good FICO score can get you loans and lower interest rates. Your score depends on your payment history (35%), on how much you owe (30%), on credit history length (15%), on types of credit you have (10%) and on new credit (10%).

I hope you never have to deal with identity theft but if you have a problem you can check out this website for help: [ftc.gov/idtheft](http://ftc.gov/idtheft). I also hope you never have an accident but if you do – call the ABA – that's what we are here for!


Happy Easter and Happy Spring!!!

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



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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[www.apw-aba.org](http://www.apw-aba.org)

PROUD MEMBER





# 2013 APW-ABA Scholarship Program

## Honoring *Thomas Hartos & Michael Tosches*

**EXTENDED DEADLINE:**  
**JUNE 1, 2013**

to submit an acceptance letter and photograph accompanied by a biography which will appear in an issue of the *ABA Quarterly 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.

Local and State Presidents  
Board of Directors  
Dear Sisters and Brothers,

Below are the guideline and application forms for the APW-ABA Scholarship Program which is named in honor of long time union activists, Thomas Hartos and Michael Tosches.

Feel free to make copies as well as insert into your local publications or on your local web site.

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.

WebPage:<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](mailto:nationaldirector@apw-aba.org)

**2013 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 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). One scholarship will be awarded per calendar year.

4). The scholarship drawing will be held at the ABA home office no later than June of each year. This drawing will be strict “luck of the draw”, meaning the entrant pulled will be the winner. No preferential treatment will be given to any entrant. All applicants will be assigned a random number for drawing.

The winner will be drawn from amongst all applicants and notified by certified mail.

5). The scholarship will be paid directly to the school that the winner designated on their application. The winner will also be required

### 2013 APW-ABA SCHOLARSHIP PROGRAM

### HONORING

### *THOMAS HARTOS & MICHAEL TOSCHES*

### APPLICATION

**EXTENDED APPLICATION DEADLINE: JUNE 1, 2013**

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 members 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



Northeast Region Director

Bob Dempsey

# Don’t Be Apprehensive, Listen First

I wish our members weren’t so apprehensive of our visiting counselors from the ABA. We in Boston are wrapping up our ABA drive with Lynne Coutlee and her team but our numbers are on the low side of what we expected.

When talking to members if they sat down with a counselor yet or not I couldn’t believe how apprehensive

people were to sit with one. The answer always seemed to be “I have enough life insurance and don’t need any more”. This is after trying to be preventive and encouraging people to sit and listen so they can do some comparisons and possibly save some money going forward.

I only wish that I locked a rate in years ago when I was younger before

my FEGLI premiums started to jump. I tried telling people they should sit down and listen because I know Lynne has information on what their premiums will be going forward when hitting certain “milestones”. People are amazed when they hear what their premiums are going to be when they hit fifty and it only continues to get worse.

When we started with the Post Office, FEGLI was reasonable but not something you want to take into retirement. If you have a drive coming to your local, please do yourself a favor and sit with a counselor. You’d be amazed at how much money you can save by doing a little forward thinking and planning now for retirement.

Northeast Region Director

Pete ‘Fud’ Furgiuele

# 100% Local ABA Membership Always A Plus

Dear Brothers and Sisters.

I am honored to be the ABA Northeast Regional Director. I have been a member of the APWU since 1975 and a member of the ABA since the 1980’s. My wife Martha and I have been married since 1977. We have three grown children, two grandkids and a third one on the way. I am not a man of formalities

although my given name is Peter Joseph Frank Furgiuele; those who know me call me Fud. That is fine with me.

I am currently President of the Long Island NY Area Local. Since the late 1980’s we have participated 100% in the ABA. I know firsthand what ABA coverage has meant to our members. We pride ourselves in

serving our members, not only protecting them through the APWU National Agreement, but also with Workers Compensation claims. We have corrected many OWCP claims for our members who in turn are very happy with the results. When those same members then get a check from the ABA for their injury, they are extremely happy.

The ABA has paid our members thousands of dollars throughout the years. It is probably the best benefit that has been incorporated into our union dues. I look forward to working with the ABA Board of Directors in providing YOU, the members, the best coverage possible and the best Accident Benefit Plan there is.

# Organizing Drive Reaps Rewards For Locals

Invoice Date	Description	Billed Amount	Pay Date	Check Number	Payee
10/19/12	incentive program	\$780.00	10/25/12	241019228	APWU - Sacramento Area Local
10/19/12	incentive program	\$370.00	10/25/12	241019229	APWU - Greater LA Area Local
10/19/12	incentive program	\$870.00	10/25/12	241019230	APWU - Fort Wayne Area Local
10/19/12	incentive program	\$200.00	10/25/12	241019231	APWU - Western Nassau NY Area Local
10/19/12	incentive program	\$370.00	10/25/12	241019232	APWU - Hartford Local
10/19/12	incentive program	\$330.00	10/25/12	241019233	APWU - Springfield Area Local
10/19/12	incentive program	\$740.00	10/25/12	241019234	APWU - Clarksburg Local
10/19/12	incentive program	\$40.00	10/25/12	241019235	APWU - Cape Cod Area Local
10/19/12	incentive program	\$640.00	10/25/12	241019236	APWU - Central MA Area Local
10/19/12	incentive program	\$510.00	10/25/12	241019227	APWU - Oakland Local
10/15/12	Incentive Program	\$620.00	10/16/12	241019147	Auxiliary to the APWU
1/8/13	\$10 incentive	\$130.00	01/11/13	241019684	Northern Indiana Unified Area Local
1/8/13	\$10 incentive	\$570.00	01/11/13	241019685	Greater Cincinnati Area Local
1/8/13	\$10 incentive	\$400.00	01/11/13	241019686	Tri-County Ohio Area Local
1/8/13	\$10 incentive	\$100.00	01/11/13	241019687	Farmington, MI Local
1/11/13	\$10 incentive	\$60.00	01/11/13	241019688	APWU Philadelphia PA Local
1/11/13	\$10 incentive	\$340.00	01/11/13	241019689	Central MI Area Local
1/11/13	\$10 incentive	\$1,080.00	01/11/13	241019690	480-481 Area Local
1/11/13	\$10 incentive	\$360.00	01/11/13	241019691	Tucson Area Local
1/11/13	\$10 incentive	\$90.00	01/11/13	241019692	Flint Area Local
1/11/13	\$10 incentive	\$240.00	01/11/13	241019693	Detroit District Area Local
1/11/13	\$10 incentive	\$460.00	01/11/13	241019694	St Louis Gateway District Area Local
1/11/13	\$10 incentive	\$420.00	01/11/13	241019697	Phoenix Metro Area Local
1/11/13	\$10 incentive	\$220.00	01/11/13	241019698	Clifton Local
1/11/13	\$10 incentive	\$240.00	01/11/13	241019699	Aurora Local APWU
2/5/13	\$10 incentive	\$270.00	02/05/13	241019834	APWU-Evansville Area Local
2/22/13	\$10 incentive	\$400.00	02/22/13	241019966	APWU-Columbus Area Local
3/13/13	\$10 incentive	\$170.00	03/15/13	241020064	Canton OH Area Local
3/13/13	\$10 incentive	\$290.00	03/15/13	241020065	Akron Metro Area Local
3/13/13	\$10 incentive	\$170.00	03/15/13	241020066	The Eastern Panhandle Local
Total Payment		\$11,480.00			



Eastern Region Director

Wayne Maurer

It’s Springtime!

Hello everyone in the Eastern Region. Thank you for taking the time to read your copy of the *ABA Quarterly News Digest*. With spring upon us, please take a few moments to remember a few basic ideas that may keep us healthier and safer this time of year.

The spring season is when many of us take the initiative to participate in some form of spring cleaning. Before you begin you task, have an idea as to what exactly you want to accomplish. If you will be required to do any lifting, remember to lift the proper way. Use your knees for bending and have good balance when you lift. Also, do not try to lift a load that is unstable or simply too heavy for you to accomplish yourself. Take the time to secure the load or rearrange items so that you

can lift safely. If the item you are lifting is too heavy to lift alone, get a helper. Once you have injured your back it is too late for a do-over. Make sure you have a clear path to carry the load and definitely do not attempt to carry or lift anything if you do not have a good vision line to your final destination. Taking a few minutes to plan will go a long way toward not getting hurt. If you are cleaning, do not reach excessively or stand on uneven or unstable surfaces. It may take a few extra minutes to work correctly but you will greatly minimize the chance of falling or pulling a muscle if you work within an acceptable reaching limit.

After you finish your spring cleaning chores you will probably be wanting to take part in recreational activi-

ties. Heck, you’ve deserved it. Just a few reminders to consider, first off, hydrate! If you are involved in any sporting activity remember to drink plenty of water. You should hydrate before you begin any activity. Waiting until you feel thirsty is too late to properly start the process. If you start drinking water or mineral beverages before you start working out or playing a sport you will greatly decrease your chances of cramping and dehydration. Finally, please take five to ten minutes to warm up and stretch before taking on any physical activity. This will also help prevent injury. If you happen to own cats, as I do, take a good look at these creatures when they awake from one of their many naps. One of the first things they do is arch their back

and then slowly stretch out their front and hind legs. This is just an instinctive habit they do for good reason. Ask any personal trainer and they will tell you that stretching should be the first thing we do each day.

Remember, a few minutes each day can go a long way in keeping us healthy and less likely to sustain an injury whether it be by accident or not. If you do suffer an accident, this is what the Accident Benefit Association is here for. Take some time to look the Digest. If you, your state or your local already has an ABA plan, then THANK YOU. If not, please take some time to consider joining this 100% Union benefit available to all APWU members and their spouses. Have a great spring!

South Region Director

Richard Phillips

100% ABA Locals Still Going Strong

Often times we find that members are unaware of the benefits available to them simply by belonging to the APWU. This article is written to remind all members of 100% ABA locals of one of the great benefits available to them through their union membership.

Once again, **all members of 100% ABA locals are reminded of the fact that they are automatically covered under the American Postal Worker’s Accident Benefit Association (APW-ABA), just by being a member of their local.** You can check with your local President or Secretary-Treasurer to determine whether your local is a 100% ABA local. (Local officers of non-100% ABA Membership locals desiring to sign their membership in this program can do so by contacting APW-ABA headquarters at the numbers listed in the last paragraph of this article.)

Members in 100% ABA locals have their individual premiums for coverage in the APW-ABA Value Plan automatically paid by the local union. Under the Local’s agreement with the ABA these premiums (which would otherwise cost each member \$1.00 per pay period), are paid by the Local at a reduced rate of \$.60 per pay period; a reduction of 40% for individual coverage. In addition, some 100% ABA Membership locals participate by covering their members with the APW-ABA Advantage Plan, at \$2.00 per member, per pay period (which would otherwise cost each member \$2.50 per pay period).

All members are reminded that:

The **APW-ABA Value Plan pays \$12.00 per day for each day that you are totally disabled from work due to an accident - including weekends and holidays and also includes an automatic \$6,000 accidental death benefit.**

The **APW-ABA Advantage Plan pays \$24.00 per day for each day that you are totally disabled from work due to an accident - including week-**

**ends and holidays and also includes an automatic \$10,000 accidental death benefit.**

Disability must be the direct and sole result of an accident of external cause either occurring at work or off-the-clock.

**During the calendar year 2012, claims paid by the APW-ABA to members of the APW-ABA Southern Region amounted to \$114,340.00.**

In addition to either the APW-ABA Value Plan or Advantage Plan, all members are reminded that they can also add their spouse at the same discounted rates:

You can also upgrade your acci-

dental death benefit by enrolling in the **ABA PLUS Benefit Plan**, which provides coverage in the amounts of; \$20,000 for \$.35 per pay period; \$30,000 for \$.45 per pay period; \$40,000 for \$.60 per pay period; \$50,000 for \$0.75 per pay period; \$75,000 for \$1.13 per pay period; and \$100,000 for \$1.50 per pay period. In addition, coverage up to \$50,000 is available for spouses & retirees.

Also, introduced in 2011 and underwritten by UNUM, members now have access to Whole Life Insurance and qualify for guaranteed issue coverage up to \$50,000 without a physical or any medical questions.

Again, remember that coverage for accidents is provided to all members of APW-ABA 100% locals at no additional cost. And most importantly, **APW-ABA accident benefits are available ONLY for APWU members and their spouse; non-members cannot apply for these benefits.**

For more information on the benefits offered by the APW-ABA, as well as information on how to file a claim, please contact your local union office or the ABA Home office at 1-800-526-2890. You can also visit them on their web site at [www.apw-aba.org](http://www.apw-aba.org), or write to them at APW-ABA, PO Box 120, Rochester, NH 03866.

*Brother Clarence LaFargue*

*1939 – 2013*

*by Dave Daniel, National Director*

Brother Clarence LaFargue, Husband of Sharon Lee “Darlin” LaFargue for 51 years and father of C. Scott, and Michelle René, passed away on February 27, 2013. Clarence was active in everything his family did for his entire life. He was proud of his children and grandchildren. His constant conversation about his family at union events made us all feel that we knew them well. He also served his church, The Knights of Columbus, his children’s activities and schools and his community, including a stint as a Reserve team leader in the Ward 3 Marshall’s office.

Clarence loved his Union. Retired National APWU Research and Education Director Mike Zullo commented on Clarence’s passing, “There goes one of the good ones. Clarence was one you could always



count on to stand up for what was right, regardless of the consequences or ramifications.” I second that motion.

Clarence served his local and state honorably and well. Whenever he was called upon to serve at any level he met the challenge. In the accompanying photograph (supplied by John Durben), Clarence is busy serving the ABA at the 2004 National APWU Convention in Los Angeles.

Clarence served on the Board of Directors of the APW-ABA for many years. He was elected Assistant National Director (without opposition) in 2006. He only served in that capacity briefly but, as always, he served honorably and ably. We offer our deepest and most sincere condolences to “Darlin” and the family and we all share in the loss. Clarence will be missed.



## Central Region Director

Edward J. Brennan

# It Takes Two To Tango

I have been a full dues paying member of the United Federation of Postal Clerks and its successor the American Postal Workers Union for over fifty years. I have also belonged to the APW Accident Benefit Association for a large part of that time. I joined both because I strongly believe in Unionism and also in the benefits provided to postal workers through the Accident Benefit Association. Several years ago, I was asked by one of the ABA directors to be a representative of the ABA in one of the nearby states because "no one had been there for years as that state did not have conventions that were fun". I went to that state and continue to do so today.

In the past, I was told that there were not enough members to justify going to some state conventions. I went anyway on my own expenses. I mention this to indicate my deep commitment to the APWU and the APW-ABA. There is no financial reward for me and my fellow Regional Directors

to travel to meetings and sign up new members. It is a labor of love to the union and the ABA. It is service to the membership and their families. The ABA couldn't pay me for the hours I spend doing this although I am reimbursed for travel, expenses and per diem. In fact, I am constantly looking for the least expensive way to travel and to limit costs for the ABA. I don't need a trip somewhere or something to do with my spare time. I just believe that anyone who pays dues in this union is entitled to all of the representation and benefits thereof.

New National Director Dave Daniel has a different policy. All board members are encouraged to visit state and regional meetings. The ABA cannot afford to send everyone everywhere, (it is the member's money after all). But in a reasonable time and rotation every state will be visited by the ABA.

APWU leaders who desire having me or one of the other Regional Directors attend your func-

tion should call National Director Daniel at the ABA home office, 1-800-526-2890, or email him at [nationaldirector@apw-aba.org](mailto:nationaldirector@apw-aba.org). Call the same number to obtain materials describing the benefits of belonging to the APW-ABA. If Brother Daniel does not receive a request or invitation for the ABA to come in, we will not come uninvited. This prevents the awkward situations where an implied invitation is not recognized by others in charge of the meeting. Please allow time for us to address your meeting so that they will know where we will be set up with materials for them throughout the meeting. I represent the Central APWU Region, but may be approved to visit other regions as needed. You can contact me at 1-636-947-6106.

All APWU members should keep in mind that the APW-ABA is the only 100% APWU union benefit plan out there. Every person who is now or ever has been a director of the ABA

is an APWU member. Our Staff is 100% union as well (OPEIU Local 6) and members of the APWU Auxiliary. We, like the APWU Health Plan are not here to make a profit, but to always provide the best benefits at the lowest prices . . . for the membership.

Due to the expanding product line of the ABA and the exclusive APWU members' only benefits, the ABA has an ambitious travel schedule this year. However, we can always accommodate APWU organizations which truly desire association with the ABA and are interested in making viable exposure available for the membership. We are also scheduling our counselors to come into locals to organize and provide the opportunity for these benefits . . . but only if the persons are or sign up to be APWU members . . . first. When our counselors come in, the local hosting the drive, will receive a per interview stipend for their assistance. All of this things are available to you from the APW-ABA, but it takes two to tango.

## Happy ABA Staff Moves Into Our New Home

by Dave Daniel, National Director

The happy faces say it all as the ABA staff takes a break from moving and settling into our new office in Rochester, NH. The hard work over the past few weeks has not dampened the spirits of our fine staff.

We have had a smooth transition into the new office. Other than the Thursday through Sunday when we moved our communications equipment and went to a new system, there was no interruption in service. All claims have been processed in a timely manner and "the checks are in the mail". This move will greatly improve our conditions of work and will save nearly 50% annually on the physical operating costs for the home office.

The sale of our condo has resulted in nearly \$200,000 being restored to the ABA investment portfolio. It is this income source which makes it possible for the ABA to provide your benefits at our rock bottom rates. Over the past few years, expenses, legal fees, professional fees and exorbitant condo fees have eroded our financial base. Over the past three years this trend has been slowly reversed. The sale of the condominium together with the settlement of a mold suit against the building owners has completed this transition to solvency.

The bright faces on "our front porch" reflect the knowledge that the ABA is entering a new era where benefits to the membership will be expanded and service levels will continue at their high standards. New innovations in the membership, claims, financial and communications programs will actually expedite claims and inquiries above our already high standards.

The employees and I simply love the new building. It is a perfect fit for us and for the 123 year old ABA. The building is actually a renovated home built in 1853. It is on the Na-



**ABA staff members (back row, left to right): Melissa Potter, Executive Assistant; Rebecca Brownell-Smith, Assistant Claims & Relief Clerk; Kelly O'Neil, Accounting Technician; Emily Del Signore, Membership & Systems Development Coordinator; and (front row, left to right) Luisa Sheldon, Assistant Membership & Systems Development-Communications Clerk; Lisa Bado, Accounts Receivable/Customer Service Coordinator; and Jennifer Coelho, Claims Administrator have worked hard to get our new office situated.**

tional Register of Historic Places. It even has a name: "The Emily Cross House". The house was originally built as a condition of employment for Ms. Case to move from Bedford, Massachusetts when she became the first school teacher in Rochester. Our landlord, Mr. Don Carnignan, bought the house in the late 1990s to save it from the wrecking ball. He renovated

it under the strict guidelines of the Department of Interior and used it as his CPA office until last year.

The ABA has a five year lease with options for two additional five year periods and an option to buy.

In preparation to move, the employees were each given a budget to secure "new" furniture for their offices. The furniture that was in our

condo was either leftover furniture from the previous owner or brought from our Portsmouth office in 2005. Nothing was of good quality and some was simply falling apart. I investigated buying new matching furniture but was appalled by what is being sold today. Desk/hutch setups made in china and made of pressed board and Formica were running about \$1000.00 to \$1200.00 each. We decided to go another way.

I asked the employees to search newspapers, Craigslist, e-bay, etc., to try to find quality used furniture of their choice. They became involved and excited about this option. As a result we are now in possession of eight sets of office furniture which includes four vintage roll top desks, a beautiful old teacher's desk and other quality solid wood furniture. Each of the women have decorated their offices to their taste and simply exude pride and contentment in their respective spaces.

Oh, by the way we averaged about \$600.00 per person buying this quality long lasting furniture.

In direct philosophical contradiction to what we have all experienced in the Postal Service, I believe that when people are comfortable in their work environment, comfort and stability is favorably reflected in their work product.

Please note that our telephone numbers and Post Office Box address remain the same;

**Phone: (603)330-0282**

**Fax: (603)330-0285**

**Claims: (800)526-2890**

**Address: P.O. Box 120, Rochester, NH 03866.**



West Region Director

Marty Schneider

# Maintain Your Membership After Retirement

Did you take the Incentive Retirement effective January 31, 2013? If you were fortunate enough to do so, my congratulations! If you didn't, are you thinking of retiring in the near future? If so, please bear in mind that maintaining your full dues membership in the APWU is a really wise thing to do. It allows you to continue to attend local meetings and if your local constitution permits it and you are eligible, it allows you to attend State, Regional and National Conventions. It offers you an opportunity to remain active in the struggle of rank and file versus management. But there is another thing it allows you, and that would be to keep your ABA benefits for both you and your spouse.

Accidents can happen to retirees as well as active members of the Union. When disability occurs from an accident, having ABA benefits to back you up can be a relief at a very difficult time. When filing an Application for Benefits claim form, medical documentation from your doctor is required confirming your diagnosis along with the dates you are totally disabled and unable to perform your normal daily functions such as, cleaning, grocery shopping, or requiring assistance to get around, to name a few. So keep the ABA in mind when you're making your decision to retire.

I haven't taken the plunge yet, but when I do, I plan to remain active in my local as a full dues paying member. I want to be able to continue to fight for the same rights and benefits I enjoyed as a working member of the APWU. I will also be free to lobby without the constraints of the Hatch Act to inhibit me. There are things that I will be able to say that my "Hatched" brothers and sisters can't.

To be sure, I want my ABA membership to cover me in the event of an accident. Who knows, an accident could happen to me on the next informational picket. Truth is, I haven't missed many of those and probably won't when I'm retired. But it's comforting to know that I'm "covered" both now and in the future.

West Region Director

Richard Makarewicz

# ABA's Mission Will Not Be Hampered

It's been some time since I last wrote an article for the ABA newspaper. But then, nothing stays the same for very long. So I am taking advantage of this opportunity to submit an article to express a few opinions that I have been holding back on. If you read the latest National APWU newspaper, an article by the national president has informed us that approximately 20,000 postal employees will be leaving the service in the next few months or so. On the face of it, this is not good news for the ABA. How many of our members will we lose?

That is yet to be determined in the future and on first thought of the matter, I felt that we would be in deep trouble. Will we?

National Director Dave Daniel and the Board of Directors will be looking at different options to enhance benefits and look for new ones that may be of interest to our members who are still working and those that are retired. Benefits we can deliver at a cost only a non-profit association can offer. With that thought in mind, be cautious of those "low cost" offers that in time will increase to make up for loss of revenue. Has the ABA used that sales technique? No, in fact we lowered the cost in some instances a few years back.

I have confidence in our present National Director, Dave Daniel and the staff at the ABA Home Office that their work will increase and will also be able to expand on the benefits we can offer our members. This will not be an easy task, but one that you can be assured will bring about much needed changes to our benefit plan and the needs of the members of our association.

I must comment on the new atmosphere emanating from the ABA office. One that is refreshing and the way it should be. There is absolutely no reason why, as brothers and sisters of this organization, that disagreements cannot be handled in a civilized manner with all due respect to those concerned.

I trust and am confident that any loss of membership due to a reduction of the workforce will not hamper our mission to provide our members with the benefits they deserve and can afford. Stay tuned and stay assured that we will be better than we have ever been.

# A New APWU Auxiliary Chapter Is Formed

The APWU Auxiliary has a new chapter. **The New Hampshire Seacoast/ABA Chapter was chartered on Jan. 1, 2013** to serve the

no auxiliary chapter is cordially invited to join and serve.

Some of the many benefits of joining an auxiliary chapter are:



APW-ABA National Director Dave Daniel receives the APWU Auxiliary Charter Certificate for APWU Auxiliary President Kathy Danek.

membership in New Hampshire. Brother Tom McCormick, a retired APWU member and officer from Portsmouth is the President of the new chapter. ABA National Director Dave Daniel, a retired Postal worker and APWU union officer from Huntington, WV is the Vice President. Melissa Potter is Secretary Treasurer and Lisa Bado is editor. The NHSA chapter has an initial membership of 54 members and is looking to expand. Anyone in the NH area or in other areas who have

1) The involvement in many charitable projects.

2) Keeping a political life line to the APWU.

3) The opportunity for retirees to stay union active

4) The opportunity for family and friends to support the union and involvement of loved ones who are part of the union.

We would like to welcome and thank all current members of the NHSA:

David Daniel, Melissa Potter, Lisa Bado, Emily Del Signore, Kelly O'Neil, Jennifer Coelho, Luisa Sheldon, Rebecca Brownell-Smith, Nick Diliberto, Patricia Diliberto, Paul Allen, Paul Severino, Maria Marchese Spiller, Tom McCormick, Sandy McCormick, John Mejasic, Vince Cicciatello, Chris Conforti, Ruben Aguirre, Charlotte Albert, Leslie Albert, Juliann Anderson, Maria Belloso, Christopher Bianchini, Roxanne Candela, Ryan Cook, Roscoe Cook, Brendan Coughlan, Douglas Coutlee, Lynne Coutlee, Elizabeth Cruz, Marabeth Fallacaro, Luis Figueroa, Arlene Fry,

Patricia Fuller, John Grant, Harold Goldman, Carissa Griffin, Laurel Havlin, Bobbie Johnson, Lynne Latman, Dianne Marre, Patricio Marre, Ronald Mattson, James Mbithi, Kelly Melrose, Richard Melrose, Matthew Ordille, Alice Pol, Dana Polk, Ben Pressley, Linda Russell, Charles Tanner, Joy Trammell, Catherine Whisler, Paul Zarenkiewicz.

If you are interested in joining the

New Hampshire Seacoast/ABA Auxiliary Chapter, please complete the Application below and return to:

Attn: Tom McCormick  
c/o P.O. Box 120  
Rochester, NH 03866

along with your payment of \$5.00 by check or money order. Upon receipt, you will be added to the auxiliary list and shortly after, will receive your auxiliary membership card.

New Hampshire Seacoast/ABA Chapter  
of the APWU Auxiliary



APPLICATION  
FOR MEMBERSHIP

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE: (\_\_\_\_\_) \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_



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- Thousands of Sellers
- Your Favorite Brands
- Searchable Website
- Accessed Through APW-ABA.ORG and Through Any Link to the ABA
- Download Your APW-ABA Branded Shopping Assistant and Never Miss a Cash Back Reward
- Click the Link for 'TAB & GRAB'
- or Call Us at 1-800-526-2890

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