

QUARTERLY NEWS DIGEST

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Postal Workers Serving Postal Workers Since 1891

April-June, 2014

National Director

Dave Daniel

It Is A Matter Of Survival

Welcome to the 2014 APW-ABA National Convention. As delegates you will be asked to consider a constitutional amendment which will allow the full APWU family to take part in the Accident Benefit Association. This is not just the good and right thing to do; it is a matter of survival for the ABA. It is ludicrous that the ABA constitution, as it is written, actually allows the United States Postal Service to dictate who can hold membership in the APW-ABA. The phrase in **article 3 section 1** states in part that in order to be eligible for the ABA, members must be "... employed by or retired from the United States Postal Service" . . . This language bars full APWU members who work for support services, some nurses, many outside organized APWU truckers and most APWU Auxiliary members from membership in the APW-ABA. This should have been changed as housekeeping many years ago when similar language was amended out of the APWU National Constitution, but it was not done. Therefore it must be passed by the delegates as an APW-ABA Constitutional Amendment. **I implore you to attend the 2014 ABA National Convention on Monday July 21st at 6:00 PM and support this essential change.**

The American Postal Workers Accident Benefit Association has been serving Postal Workers since 1891. It has survived the Spanish American War, two World Wars, the Great Depression, Korea, Vietnam, Iraq and innumerable skirmishes, conflicts, economic slowdowns, 30 Presidential elections (good and bad) and internal inequities: But survive it has. Future survival is not so sure. I am not an alarmist, but today's Postal business conditions are not good for the APW-ABA. During the 2013 APWU

(up from 62% when I took office). While this is a great improvement, the retirement fund is still a \$45,000 per calendar quarter draw from the general fund and will remain so until extra revenue is found to fully fund the retirement account. While there will be no new executives eligible to the ABA retirement system, those former ABA executives who are currently drawing retirements will continue to draw the fund down at a rate that far exceeds the bargaining unit employees for whom the plan was intended.

providing low cost benevolent benefits for a group of people presupposes universal involvement of the group. The ABA has negotiated new contracts and new benefits with UNUM, Sun Life and AFLAC. These are being introduced at the 2014 APWU National Convention. We have also established new relationships with the Willis Union Benefits Group of Boston and Innotech of Chicago to provide new services to our members. We are excited about these new ventures and the new opportunities they will provide for you.

The APW-ABA will not be seeking a dues increase at this convention. The Value Plan is at or near the break-even point and is sustaining itself. The Advantage Plan, however, is in a severe negative balance of payments deficit situation. Our actuaries and

the regulatory agencies will not allow this fund to continue at this rate. It is anticipated that the ABA will be required to increase the Advantage Plan dues by \$1.00 per pay period for 100% locals and \$1.50 per pay period for individual members, \$36 per year (\$3.00 per month) for cash pay retirees and \$24 per year (\$2.00 per month) for members of 100% retiree locals and retirees paying full dues to 100% APWU locals. This is due to what the actuaries call an "inordinate utilization rate" and "questionable repetitious utilization" for members in the Advantage Plan. Questionable claims also increase costs for investigative services which may be required to determine fraud cases.

Many people wonder why Ed Brennan and I take great exception to the APW-ABA being referred to as a vendor. Here is a synopsis of why we are not a vendor. We have formed close working relationships with VBP, Aflac, Union Plus and others. All of these organizations have fine people and do good work for the APWU. However, they are all subsidiaries of large corporations which have interests in many non APWU enterprises. They would be ok if they were not associated with the APWU. None of their agents are APWU members . . . **WE, OF THE ABA, ARE FULL MEMBERS OF THE APWU = WE BELONG!!!** Every member of the board of directors is a member of the APWU and their state and local APWU organizations. We are only in business to serve the APWU Family.

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Crafts' "Early Outs", the ABA lost 7300 members. The USPS seems determined to go out of business. It is certainly bent on busting the unions. The massive reduction in APWU positions has resulted in a reciprocal reduction in APW-ABA membership. Some locals have responded to membership reduction by taking the member centered ABA benefits away from their members in the name of saving money. **The fact is that no local ever pays for anyone who is not a current member of their local.** If a person drops from your membership roster, no money comes out of the local dues for that person. However, if your local drops 100% membership in the name of "saving money", loyal dues paying members will be deprived of their right to the coverage they voted to receive as a condition of membership.

If not for the mass exodus from the APWU Crafts, the ABA would be in the black at this convention. In the past two years we have resolved a vast array of legal and financial problems which had their origins from the 1980s through the early 2000s. It serves no purpose to look back and say what should have been done because we can only change now, for the future. The ABA Board of Directors, the home office staff and I have been dedicated to fixing the problems and looking forward.

Virtually all of the old issues are solved:

- ✓ More than \$250,000 has been restored to the annuity fund bringing the retirement account up to 80% funded

- ✓ The \$25,000 bill to Enviro Vantage for mold abatement was settled for \$15,000.

- ✓ The lawsuit against the Condo Building owner was settled for \$125,000 (which covered our legal fees and actual incurred relocation expenses).

- ✓ The new owner of the Condo purchased our unit for \$175,000 (which exceeded the 2013 appraisal value).

- ✓ We are now saving \$2,400 per month in condo fees.

- ✓ We no longer have an \$8,000 property tax bill.

- ✓ We are in a long-term lease of our new home office. (\$1600 per month).

- ✓ Legal and actuarial costs have been reduced by over 90%.

- ✓ All significant DOL, ERISA and law cases against the ABA have been positively settled or dismissed.

- ✓ Expenses have been reduced to essential levels and are micromanaged every day.

- ✓ The cost of printing, mailing and promotion has been underwritten by our partners reducing costs.

Much has been accomplished, but much more is left to be done. The passage of the constitutional amendment on membership will provide a great new source of potential membership to the ABA. The major thing that you and your fellow members can do to assist the ABA and yourselves: Attend local meetings and propose that your local become or return to being a 100% ABA local. The principle of

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It Is A Matter Of Survival

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If there were no APWU, there would be no ABA. That, in a nutshell, is the difference. We are a part of the APWU and the APWU is everything to us.

The APW-ABA is 100% Member owned – every member of the ABA Board of Directors is and has always been an APWU member – the ABA is 100% union. Our employees belong to OPEIU Local 9 and all of our printing is done by Stacy Publishing (Tom and Laury Brimm), a 100% union printer. The ABA was among the very first to cancel our Staples and Quill accounts where we had been spending in excess of \$13,000 per year. We are a non-profit organization whose only purpose is to serve APWU members, retirees and spouses. We are regulated by the US Department of Labor and ERISA and we meet their every scrutiny with rapid openness and response. The ABA makes every effort to pay every claim as fast as possible and provides four levels of appeal if a claim cannot be approved. We exist to serve you.

The APW-ABA home office staff is the most amazing group of work-

ers that I have ever had the pleasure of working with. This small band of Union Sisters has consistently pro-

vided seamless service to the membership during my tenure. No task has been too daunting; no deadline has been too soon for them to exceed any possible expectations. The

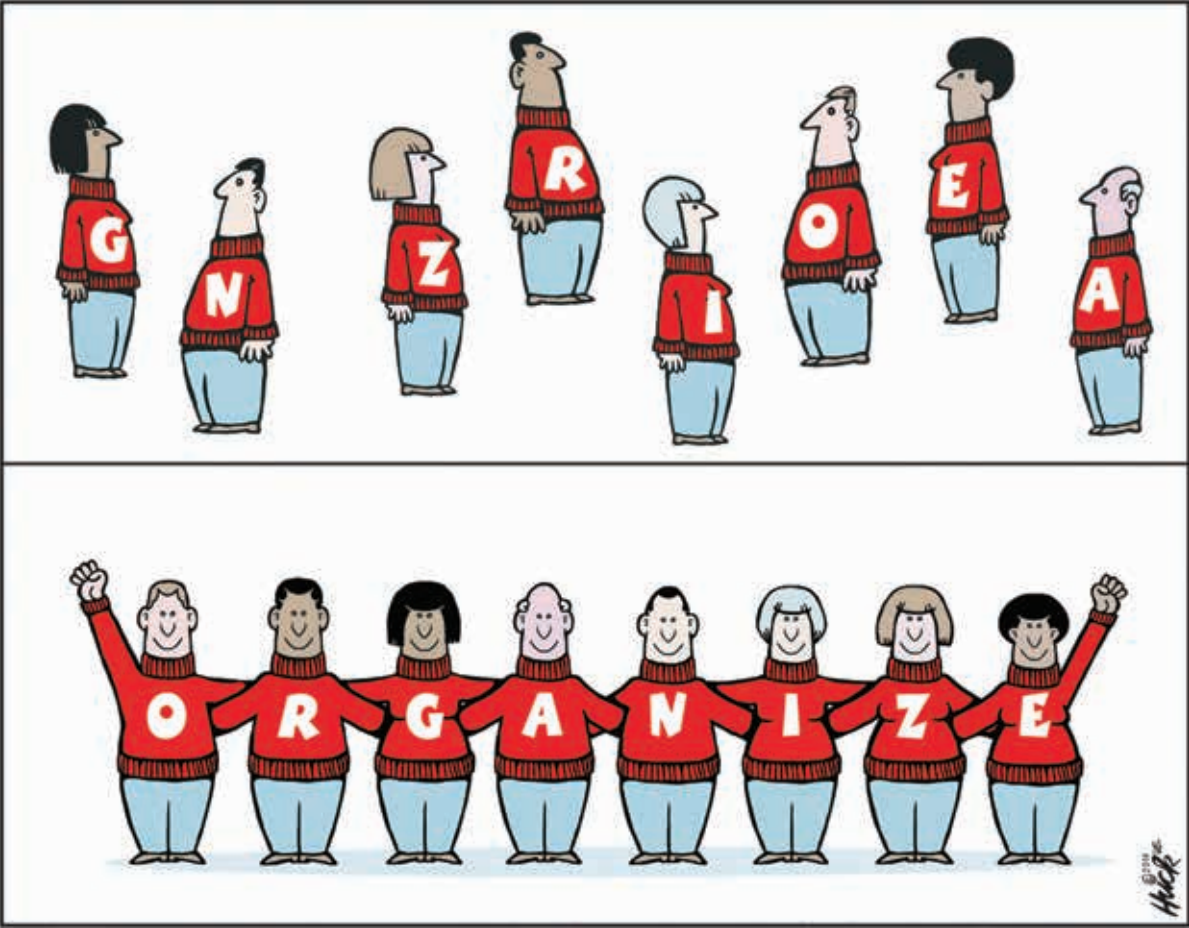
would like to thank the APW-ABA Board of Directors for their diligent efforts over the past two years. I do not believe that there has ever been a more involved board than this one

and I have great hopes of a good future with this type of participation. I would like to offer a sincere “thank you” to Vance Zimmerman, Central Region Director, who has chosen not to run for re-election. Vance brought needed and desired financial expertise to the board and was very insightful in addressing the ABA’s financial concerns.

I appreciate the confidence which has been conferred upon me by the membership in my being reelected, unopposed, for the 2014-16 term of office. I will make every effort to deserve that trust and confidence.

In closing, I would like to thank ABA outgoing President Terry Grant for the tremendous job that he has done as ABA President and also as an ABA Board member for more than 20 years. He has never wavered in his dedication to the ABA and has stood steadfast against the forces which sought to divide the ABA and the Union.

His presence, guidance and personal counsel will be sorely missed. We at the ABA sincerely wish Terry and his family the very best of everything in the future.



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Emeritus (2004)

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National Director
Emeritus (2012)

President

Terry Grant

I Believe It's Time To Say Goodbye

I have been involved with the APW Accident Benefit Association since 1992 when I replaced my good friend Willie King. Willie was a special person and his passing was difficult for everyone who knew him. When I joined the Board of Directors I told myself, just act like Willie would. I hope he would be proud of the work I performed.

For many years I was content to represent Ohio, Kentucky and Indiana. This is my home area and a very special place for me. The three state organizations work very hard to maintain a level of solidarity that I believe is unmatched in the APWU. I want to thank them for their unwavering support.

The ABA has been through some difficult times since 1992 but we survived and are now prospering. The roadblocks put in our way have all been settled and the ABA is marching into the future offering new, very innovative products that should interest many of our members.



more professional and provide stronger leadership at our conventions.

The one I struggled with was the ABA Convention. For many years locals were reluctant to send representatives due to the combative nature of the convention delegation. Previous convention chairmen had a most difficult time maintaining order even to the point of chaos almost ruling. It was quite uncomfortable to sit in convention and have a few people ruin it for everyone else. I thought I could handle it better and I tried, but in my opinion, failed. Other board members thought I did as well as possible but something must be done to control the few whose only goal is to be disruptive. I have suggested a new rule of order that, if adopted, would help to solve the problem.

To all my friends on the Board of Directors and in the ABA, I thank you for your support and friendship. I wish you all the best and nothing but success for the ABA.

Those were my two main goals and I believe I succeeded with one and struggled with the other.

Vice President

Jenny Gust

Be Careful While Spring Cleaning

Yes, it's that time of year again. Time to clean the house and get rid of those winter cobwebs. I have been polishing and cleaning away and it seems like this year there is more to do than ever. The curtains need to be cleaned and the blinds have seen better days. I also like to take up the rugs, cleaning them all and putting some away for the summer. The carpet needs to be cleaned and so do the windows – inside and out. Once I get the house in order it is time to head outside.

My deck is my outside living room. I have tables and chairs, rugs and lots of items to place around it to make it comfortable. Once things are pulled out of the shed to go on the deck it is time to clean the shed!

Soon it will be filled with potting soil, fertilizer, watering cans, and lots of plants and flowers. Can't wait to pot some flowers and have lots of color surrounding me!


Then there is the yard work . . . it



seems like the work is never ending! But it will be worth the time and effort once I can sit on the deck with a glass of ice tea and enjoy it all.

So what does all this have to do with you? You probably have much of the same work to do at your home. While you are busy working away, take the time to work safely. Be sure to take care of yourself while lifting and moving things. Also, watch where you are walking so there are no trips or falls and don't do too much in one day so that you are tired and worn out. It will all get done as long as you're taking care of yourself, and when it is done, you will be able to enjoy it even more!

Remember, when disability occurs from an accident you have a great back-up plan – the ABA. Be sure to see an officer of your local, call the ABA office or check us out on the web. We are here to serve you! Happy Spring!



2014 ABA CONVENTION REMINDER

The American Postal Workers Accident Benefit Association will convene at 6:00 PM, on Monday, July 21, 2014, in Room W178AB at the McCormick Place Convention Center, Chicago, Illinois.

The ABA Registration Booth will be open at 12:00 Noon on Saturday, July 19, 2014, in the registration area at the McCormick Place Convention Center and will close 2 hours prior to the scheduled start of the ABA Convention (4:00 PM CST).

Northeast Region Director

Bob Dempsey

Time To Be A 100% Local

I simply don't believe you could ask for a more inexpensive organizing tool than to tell your prospective members that they are automatically enrolled into the Value Plan when they become a member of your local.

For only \$0.60 per member, per pay period (\$15.60 annually) you can offer this benefit to your membership and prospective members. It's an additional tool to have during



a PSE orientation when you add this benefit to your list of reasons why they should join the APWU and your local.

The Boston Metro Area Local members have benefited from being a 100% local for years. Our stewards are proactive and are quick to point out ABA benefits to members if they learn of a disability due to an accident.

Eastern Region Director

David Dunkle

I'm Honored To Serve The Members

Sisters and Brothers I am honored to be the new Eastern Region Director for the APW-ABA and believe you have every right to know my background.


I grew up in one of the oldest log cabins in West Virginia built in 1800. As a child, I watched my father almost get fired as a city letter carrier because he was injured on the job. Like many children I believed my father was one of the greatest men walking because he was a Disabled American Veteran who worked hard every day, went to church and helped those in need. His experience and my belief in the ability of the system to ultimately protect the just, led me to decide during that period to seek Postal Employment as an adult.

I went to work for the USPS in 1973 as a casual. After a while I figured out I that I would never get hired because I was not a Veteran and vets had preference for federal Jobs, so I joined the Navy in 1975. After boot camp I went to Naval Postal School and became an Accountable Postal Clerk which required me to know both the postal regulations and the military mail regulations relevant to U.S. mail. I first worked in Navy Post Offices in Subic Bay Philippines and on ships in San Francisco, Los An-

geles and San Diego California and at sea. Toward the end of my 4 year Naval Career I became injured during a covert action which resulted in my current status as a Disabled American Veteran. After my 4 year stint in the Navy I was hired by the USPS in Ashland, KY on 9-20-80, but only after I was forced to seek legal action because of improper hiring procedures. The game was on! The first day at the post office I tracked down our local Union President, joined the APWU and shortly thereafter became a steward. I worked for over 25 years as the Vice President for the KYOWVA Area Local and during that time, took and passed a course at George Meany Institute for Labor Studies called Preparation and Presentation for Arbitration. From 1997 to the present I have served as a National Arbitration Advocate for the Eastern Region APWU.

In March of 2011 I took over the position as President of the KYOWVA Area Local APWU representing postal employees living in the tri-state area of Kentucky, Ohio and West Virginia. In 2012 I was selected as the APW-ABA Rank and File Constitution Committee member and in February of 2014, was elected to the APW-ABA Eastern Region Director

position which was vacated by resignation. Since that time I have worked as the APW-ABA Rank and File Constitution Committee member learning



the ropes to lead the organization into the future.

I also build grievance databases and other computer generated medical documents, etc. to assist local and state offices as well as individuals who have problems. I am familiar with Microsoft Office, Adobe, Microsoft Works, Lotus, File Maker Pro, QuickBooks and many other computer applications.

In 2012 I was fired by the USPS for legal protected union activity. My case is now under review by the Na-

tional Labor Relations Board (NLRB) and as a result of the removal, I was forced to retire from the USPS. However, depending on outcome of the NLRB review, myself and the union may be vindicated pursuant to the OPM regulations on page 10 of the OPM Ri20-59 handbook.


I love working for the APW-ABA and love serving the members. As a retired officer, I have ample time to dedicate to the membership of the ABA. In looking to the future we need to find ways to increase membership and conserve valuable ABA member dues. I urge the delegates at the ABA National Convention in Chicago to support the passage of the membership amendment which will extend the benefits of the APW-ABA to the entire APWU family and expand the ability of the ABA to serve all members and continue these wonderful, reasonably priced benefits.

Eastern Region Director

Wayne Maurer

Welcome To Our Convention

Hello and welcome to your Accident Benefit Association 2014 National Convention. I hope that my ar-



ticle finds everyone in good health. I have had the privilege to serve as your Eastern Area Director now for the past eight years. The last two years has been a very busy time for all of us. It feels like we were just in Los Angeles a short time ago. How time flies. Let me fill you in on my duties over the last two years working for the ABA. I have attended State Conventions in Pennsylvania, New Jersey, Virginia, Maryland/DC and West Virginia. I have met with many Local Presidents to discuss features of our association along with our tab and grab promotion. I have had the opportunity to serve on my second appointment to our ABA Constitution Committee and serve on my third ap-

pointment to the ABA Audit Committee, my second as chairperson. I have considered and voted on every denied claim sent via appeal to the Board of Directors. I have also written numerous articles for inclusion in our *Quarterly News Digest*.

I must say that without a doubt my greatest feelings come when I can meet one on one with delegates at the various conventions to discuss our products and get a sense for what our members want. Sometimes members are not aware of the many levels of coverage that are available and at such a low cost, regardless of whether the premium is for a 100% local or at the individual rate. I have made

myself available to any local or state organization that would like me to attend their membership meetings and will continue to do so as your Eastern Area Director. Please make plans to attend our National Convention on July 21, 2014 in Chicago, Illinois and participate in the discussions that take place concerning the Accident Benefit Association. We as board members have taken several steps to reduce the size of our board as well as instituting cost cutting measures over the last several years. I hope to see you all on the evening of July 21st and in the interim please contact me at any time if the need arises.

Best of health to all.

South Region Director

Gene Nichols

A Call To Action!

Will you participate in the November 2014 national elections? There are those who doubt that APWU members will participate because of lack of interest. Sisters and Brothers, there are many things in this election cycle that should concern us all. We need to be concerned by the views of the people that we decide to vote for such as worker's rights, voting rights, health care and freedom of choice, just to name a few.

As members of the working class and organized labor, we should be



concerned about these candidates' views when it comes to work standards, our health, free trade agreements, and the ability to continue to make a decent living wage to support our families.

We need to start talking to the members of our household, friends and neighbors and even take it out into our community. It's never too early to start. We all know someone that doesn't vote because they say their vote won't matter, but let's take the time to make these individuals understand that it does matter, it matters to us all.

Having just returned from the Alabama, Mississippi, Tennessee Tri-State Convention in Tunica, Mississippi, I would like to thank the membership for their hospitality. I thank you for taking an interest in our union and taking your time to stop and talk to me about the American Postal Workers Accident Benefit Association.

I thank you for your support and look forward to seeing all of you at our National Convention in Chicago, Illinois.

South Region Director

Richard Phillips

A Case Of Jumping The Shark?

Remember the old sit-com "Happy Days"? Ah, how we looked forward to those weekly episodes that brought us into the world of Richie, a popular adolescent and his experiences with his family and friends, all set against the backdrop and nostalgia of the mid-50s. And, of course, there was Richie's alter-ego, Fonzie; that super-human character with perfect hair and a black leather jacket to match. Yea, some would say that was TV land at its greatest. Then, after several years of successful plots and subplots, there was an eventual decline, both in storyline quality and viewing audience. And this resulted in extreme measures . . .

Perhaps the story that marked the lowest point for "Happy Days" was the episode that involved the extended (and by then, aging) Cunningham family taking a fun-filled family vacation out to the West Coast. For some reason or other, Fonzie came along with them. Go figure. Anyway, somehow the plot turned on a stunt involving Fonzie water skiing – decked out in swim trunks, perfect hair, and black leather jacket – and jumping over a caged shark. Some fun! Thus, was coined the phrase, "Jumping the Shark" - a term first used to describe a moment in the evolution of a television show when something that was once great has reached a point where it has now declined in quality

and popularity, and the writers used some type of "gimmick" in an attempt to keep viewers' interest. The term has since been broadened beyond television, indicating the time when a particular brand, design, or creative effort declines.

So, what's this have to do with the APW-ABA? Well, I say that to say this. There's no doubt there has been a decline in APWU-representation for postal employees for the past several years. In an attempt to offset the declining numbers of potential ABA members and attract more, the ABA Officers and Board of Directors have already set a course of offering additional benefits to our members, including previous promotions that offer increased coverage and reduced rates for 100% locals. And in the future, the ABA will be offering more exciting benefits. But these efforts to expand benefits will not stop the continued decline in eligible ABA members caused by the declining number of new hires by the USPS.

As a result, we have to turn inward and look at the structure of the ABA Constitution which defines who can become a member. At the present time

the Constitution states that membership is open only to those members or associate members of the APWU who are *employed by or retired from the USPS*, as well as bargaining unit employees of the ABA. This language is so restrictive that it does not even allow contract truck drivers and mechanics, who are



full-dues paying APWU members represented by the Support Services Division, to become members of the APW-ABA.

In order for the APW-ABA to continue to exist in the future, much less grow, we have to look at this restrictive language. The delegates at the 2014 APW-ABA convention in Chicago will have an opportunity to change this language, and a resolution will be offered

to expand APW-ABA membership to include:

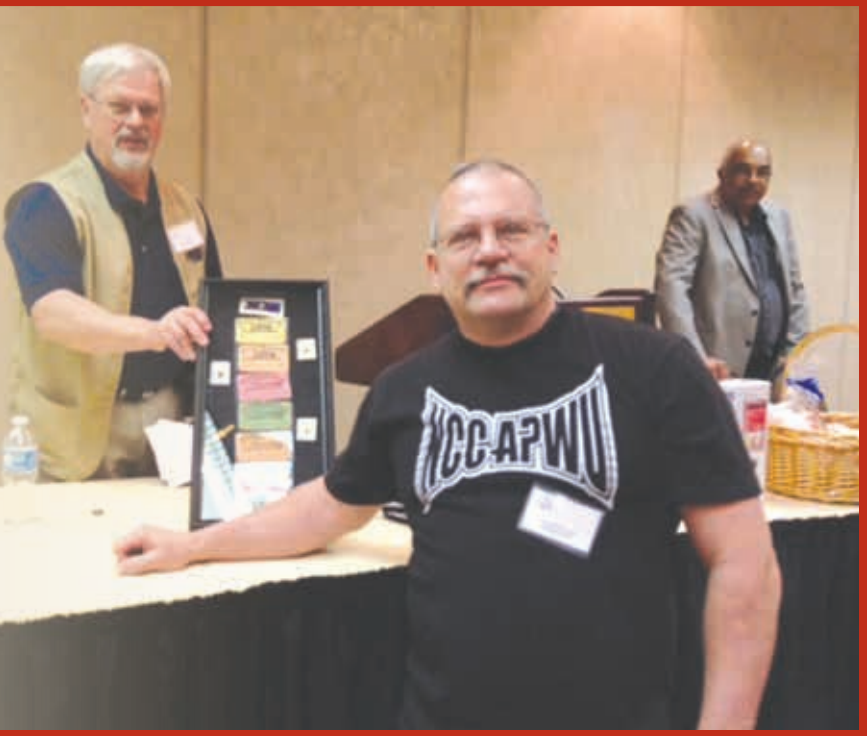
- (a) Any active or retired member of the APWU, and their spouse
- (b) Any Associate member of the APWU, and their spouse
- (c) Any career bargaining unit employee employed by the APW-ABA or the APWU, and their spouse
- (d) Any member of the APWU Auxiliary

Is this an attempt to "Jump the Shark"? Well, no. We haven't reached that point where the quality of the ABA brand or our creative effort to offer increased benefits to members has declined. However, with the continued decline in potential members, we do need to look at alternatives. And, the most logical effort is right before us, by expanding our field of membership, yet keeping our present intent to provide services to USPS and APWU related members and their families intact. It's really a no-brainer, or as Fonzie would say, with a big smile, legs spread, and thumbs up, "heyyy!"

Looking forward to meeting you and discussing this at the 2014 APW-ABA convention.

We Have A Winner!

Recently at the NC, SC & GA Tri-State Conference, William "Bill" Whalen (center), President of the Wilmington, North Carolina Local APWU, was the lucky winner of the ABA raffle consisting of ABA historical items and one year of free ABA Advantage Plan coverage. Presenting the award is Larry Sorrells, President of the North Carolina State Council APWU, as APWU Southern Region Coordinator Kennith Beasley looks on. Congratulations, Bill!



100% APW-ABA Local Status Is Now Available For Retiree Chapters

By Dave Daniel,
APW-ABA National Director

At the 2012 Biennial APWU and APW-ABA National Conventions in Los Angeles, several retiree chapters approached the ABA booth to inquire

about retiree chapters obtaining 100% Local status in the ABA. As the new National Director, I took the issue to the legal staff and reviewed the constitution to ascertain feasibility.

We are now announcing that

“YES”, the ABA can offer full 100% status to APWU Retiree Chapters. The requirement will be that all members of the local must be paid for on a regular basis by the Retiree Chapter to the ABA Home Office. (This will be

determined by agreement between the ABA and Retiree Chapter). An application for ABA membership must also be completed by each member so that we may update our files and send each member a Certificate of Membership.

The 100% retiree chapter rates will be the same as 100% ABA locals for the Value and Advantage Plans. If any member wishes to add the ABA Plus benefit, they may do so by completing an ABA Plus Application and they will be billed directly to their home address by the ABA Home Office.

The ABA will provide reciprocal support to the chapter and the APWU Retiree Department to help keep member’s data current and for other support and development services. The APW-ABA recognizes that our current retirees and future retiring members are our greatest resource for membership growth and experience retention. We believe that it is about time to make it easier for our legacy members to retain membership and share in the full range of membership services available through the APW-ABA.

We are pleased and excited to be able to provide this long needed service to retiree chapters.

Solidarity: We Stand United

PROCLAMATION

"The United States Postal Service shall be operated as a basic and fundamental service provided to the people by the Government of the United States, authorized by the Constitution, created by Act of Congress, and supported by the people. The Postal Service shall have as its basic function the obligation to provide postal services to bind the Nation together.... It shall provide prompt, reliable, and efficient services to patrons in all areas and shall render postal services to all communities."

— POSTAL REORGANIZATION ACT, AS AMENDED

A POSTAL UNION ALLIANCE


The U.S. Postal Service is under unprecedented attack. A congressionally-manufactured financial crisis drains the USPS of vital resources. Six-day delivery is under constant threat of elimination. The reduction of service standards and the elimination of half of the nation’s mail processing centers has slowed service and wiped out tens of thousands of good jobs. Post offices in cities and small towns are being sold or closed or having their hours cut back. Corporate privatizers seek to gain control over larger segments of postal operations – and to get their hands on the Postal Service’s \$65 billion of annual revenue. The Postmaster General’s policies of subcontracting and degrading service are fueling the privatization drive.


The four postal unions stand together to end the attack. We stand for a *public* Postal Service, enhancement and expansion of service, and protection of good union jobs in our communities. We stand with the people of our country in defense of their right to a universal postal service operated in the public interest.


We commit to work together to:


- Maintain six-day and home delivery.
- Protect and restore service standards and mail processing facilities.
- Maintain full-time, full-service public post offices in every community.
- Oppose the subcontracting of work and privatization of services.
- Expand postal services to include basic banking, notary, check-cashing and other services.
- End the corporate welfare of excessive pre-sort discounts.
- Form a common front in the fight for genuine postal reform legislation.
- Organize joint actions and speak in a united voice.
- Unite with other labor unions in defense of the rights of postal workers and all workers.
- Encourage joint efforts of our union members at the local level.
- Support maximum cooperation in the next round of contract negotiations.
- Build an alliance with the American people in defense of the public postal service.



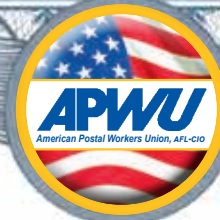

WE STAND UNITED TO PROTECT AMERICA’S POSTAL SERVICE!


Fredric Rolando
President, National Association of Letter Carriers


Mark Dimondstein
President, American Postal Workers Union


John Hegarty
President, National Postal Mail Handlers Union


Jeanette Dwyer
President, National Rural Letter Carriers Association



I’m Union Free And Proud


I don’t need a union, see,
I’m union free and proud.

My boss knows
what is best for me,
I’m union free and proud.

He cuts my hours,
my wages shrink.
He decides what thoughts
I’m free to think.

He says, “work fast,”
then barks, “work faster!”
I obey, he is my master.

I’m union free and proud.




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Central Region Director

Edward J. Brennan

What Are Your Priorities?

In order to be able to answer this question in a more visible manner, I will use my own local as an example.



We have the oldest 100% Auxiliary in the APWU, a newsletter called *THE*

AUXILIARY SPIRIT and also pay for all of our members to have the ABA Value Plan coverage. Unfortunately, due to recent cuts in membership caused by problems in the Postal Service, my local has gone from over 100 members to around 75. Because of this we have had to re-evaluate our resources and consider where our priorities lie and how to best represent our membership with our present operating funds.

When it comes to the ABA, we realized that if we had 100 members, 75

members or even less, the cost to our local remains the same for group membership. The loss of membership in the local has absolutely no effect on the monies spent for the benefits of belonging to the ABA. With the Postal Service trying to get more work out of less people, the necessity of retaining our ABA membership is greater than ever.

Priorities are different for different locals. While some locals are buying hats and T-shirts for their members, we felt that these items were not necessary for proper representation. Re-

gardless of the local, as Union Officers we have to consider our members first at all times. How do we represent them and keep them informed and how do we help them with their benefits? Remember, the cost of having ABA benefits hasn't changed and the need for these benefits is becoming more evident. Being able to give our members ABA coverage in a time of need when they are hurt from an accident, not only helps to put food on the table, but also helps to pay bills. These are our priorities.

West Region Director

Marty Schneider

Why Is ABA Membership Important To You?

The average age of APWU active members is almost 50 years old. Many of us find ourselves reaching the "golden years" without a lot of gold. The pressure of buying, maintaining our homes, raising our children and putting them through college has kept us and our Postal salaries, pretty busy. Maybe we have put off buying whole life insurance or even term insurance. Perhaps we haven't been as careful with sick and annual leave as we might have been. Then that illness or accident happens and suddenly we don't have any sick or annual leave and we are no longer eligible to buy

whole life insurance and even term insurance is very expensive. The accident may have been off the job and the good old Postal Service says they have no light duty for us. Then they tell us that the cost of the FEGLI that we have been counting on will start increasing at age 55, double by the time we are 70 and reduce in value to \$50,000.

What a pickle! Thank God for the APW-ABA. If you are a member of the ABA you get paid daily benefits for that accident, (on or off the job), for up to 365 days per covered accident. Not only that but the

ABA has allied with partners like the Willis Union Benefit Group, Innotech, UNUM and AFLAC to provide members **Guaranteed is-**



100% ABA. What this means is that instead of paying the already low price of \$1.00 per pay period for ABA benefits, your local can provide them to you for only 60 cents per pay period. In fact when your local provides the ABA to its entire membership everyone is covered at a 40% discount. Coverage is automatic for new members and the local only pays for those who are on their dues check off each pay period, so ups and downs in membership never results in paying too much by the local.

AND, guess what, all of the benefits I described above become available for voluntary individual purchase because of ABA membership. Just think what an important recruiting tool the ABA is for the 100% local. Members who purchase the individual extra benefits have to be APWU and ABA members to participate and they have to stay APWU and ABA members to keep these group benefits. This builds and retains membership. That, my sisters and brothers is why ABA membership is important!

Convention Preparation Requires Many Tasks

By Charles "Goldie" Leavell,
APW-ABA Rank and File Member

As the Rank and File Member of the APW-ABA, the first weekend of April was centered around reviewing the constitution and performing an audit. As times change, what worked well yesteryear may not work as well today. Hours of discussion revolved around reworking the language of our constitution to open the doors for new members. The ABA provides benefits for its members that are better than the benefits offered by other companies to their members. The changes proposed for consideration were well thought out and debated by myself and three other officers. Chairman Richie Phillips, Dave Dunkle, Wayne Maurer and myself tossed all the issues about and deliberated until a consensus was met. The mission was to develop resolutions that would be accepted by all members of the board at our meeting in Chicago during the National Convention. Removing language that no longer applies and revising the time for turnover when a new director comes in is a better design for our future. Growing our membership is essential if we are to continue to provide our members with the best benefit plan. Opening the door to auxiliaries helps our cause. I believe

these proposals better our future. The changes are designed to reach beyond our routine membership base and creatively capture new members from new sources. I strongly believe we must also find ways to convince every local of the APWU to become a 100% participant for their members and for this organization.

The work also included performing an audit that was somewhat complex as the four of us examined every financial record. The checks and balances provided us with the assurance all transactions made over the previous six months were properly accounted for. The internal audit demanded we look at membership numbers, bank statements and invoices, examine 990's and insurance policies and also to do inventory on every item in the building. Every question that arose was answered and the report was completed for examining by the Board of Directors. Serving as Secretary of Norfolk Local 262 in years past, I have had some experience with audits. Now as President of my local I am grateful to serve as Rank and File Member of the APW-ABA.

I am looking forward to meeting the remainder of the board and till we meet in Chicago take care and be blessed.

sue, whole life and term life up to \$150,000 without medical questions or a physical, a major group critical care program, extended accident benefits and OFF THE JOB ACCIDENT INSURANCE THAT CAN REPLACE WAGES. All of this at competitive and even rock bottom prices simply because you belong to the ABA.

Many locals in the APWU are

Thank You

April 25, 2014

Dear Mr. Daniel &
APW-ABA Staff,

Thank you so much for resolving my claim appeal so quickly. The money will be a big help with all the medical bills and expenses. I appreciate this benefit of my union membership a great deal.

APW-ABA

A GOOD BENEFIT THEN . . .

Beneficiary Department.		Certificate No.	
ASSESSMENTS	Regular Rate	Preferred Rate	Date of Delinquency
No. 270, Levied Aug. 20, 1943	\$3.00	\$2.50	Sept. 20, 1943
No. 271, Levied Oct. 20, 1943	\$3.00	\$2.50	Nov. 20, 1943
No. 272, Levied Dec. 20, 1943	\$3.00	\$2.50	Jan. 20, 1944
No. 273, Levied Feb. 19, 1944	\$3.00	\$2.50	March 21, 1944
No. 274, Levied April 20, 1944	\$3.00	\$2.50	May 21, 1944
No. 275, Levied June 20, 1944	\$3.00	\$2.50	July 21, 1944

Above schedule shows the probable date of levy of assessments, but an unusual number of accidental deaths would necessitate one or more additional assessments during the year.
This card must not be issued until regular Branch and Division dues for year beginning July 1, 1943, are paid.



The Real Deal Now!

- ◆ **VALUE PLAN:** PAYS \$12.00 PER DAY FOR UP TO 365 DAYS FOR EACH COVERED ACCIDENT, INCLUDES A \$6,000 ACCIDENTAL DEATH BENEFIT AND LUMP SUM DISMEMBERMENT BENEFITS.
- ◆ **ADVANTAGE PLAN:** PAYS \$24.00 PER DAY FOR UP TO 365 DAYS FOR EACH COVERED ACCIDENT, INCLUDES A \$10,000 ACCIDENTAL DEATH BENEFIT AND LUMP SUM DISMEMBERMENT BENEFITS.
- ✓ 100% LOCAL RATES START AT 60 CENTS PER MEMBER, PER PAY PERIOD.
- ◆ **ABA PLUS ACCIDENTAL DEATH BENEFIT** (SUN LIFE)
 - ✓ COVERAGE NOW AVAILABLE UP TO \$150,000 FOR ACTIVE MEMBERS
 - ✓ RETIREES AND SPOUSES CAN RECEIVE UP TO \$50,000
 - ✓ LOCALS CAN PROVIDE 100% COVERAGE AT ANY AMOUNT (\$20,000 - \$150,000)
 - ✓ 100% ABA PLUS COVERAGE MAY BE ADDED TO THE VALUE OR ADVANTAGE PLAN

(EXAMPLE: YOU CAN COVER YOUR MEMBERS FOR \$20,000 FOR 35 CENTS PER PAY PERIOD. COVERAGE AVAILABLE TO \$150,000)

apw-aba.org

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



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

