

ABA News Digest

Vol. 34, No. 2

Postal Workers Serving Postal Workers Since 1891

December, 2019

National Director

Wayne Maurer

Season's Greetings



Welcome to our holiday issue of the *APW-ABA News Digest*. I don't know about you but the older I get the time seems to fly by faster than ever. With summer in the rearview mirror and the APWU National Elections just completed, it's time to focus on the APWU-USPS arbitration and preparations for the holiday mailing season. Entering my fourth year as National Director I'm happy to say that again in 2020 there will be no premium increase sought at this coming year's APW-ABA National Convention. After increasing our Advantage Plan Dismemberment Lump Sum and Accidental Death Benefits, I am now focusing on the feasibility of increasing our Daily Disability Accident Benefits.

The Board of Directors, our staff and I have worked very hard since

taking office to keep expenses to a minimum. This hard work has paid off in many ways, for example the increased benefits I mentioned earlier were the first increase in member benefits since 1990. We value every single member of the APW-ABA regardless of whether you are an active APWU member or retiree. The backbone of this association remains the hundreds of APWU locals and twenty-two APWU state organizations who participate in one of our 100% organized plans to cover their membership at our 40% reduced premium rate. This is where the majority of our membership comes from, generating the majority of our revenue used to pay hundreds of approved claims year in and year out. I wish to send out a huge THANK

YOU to everyone who supports our association.

One of our newest projects I am happy to report on is our ability to now accept credit card payments by phone for all cash pay retiree members and active members who are in a no pay status for an extended period. We recently rolled out this feature at the All Crafts Conference and Health Plan Open Season Conference. Already we have had members take advantage of this method of paying their premiums in addition to the traditional methods of paying by check or money order.

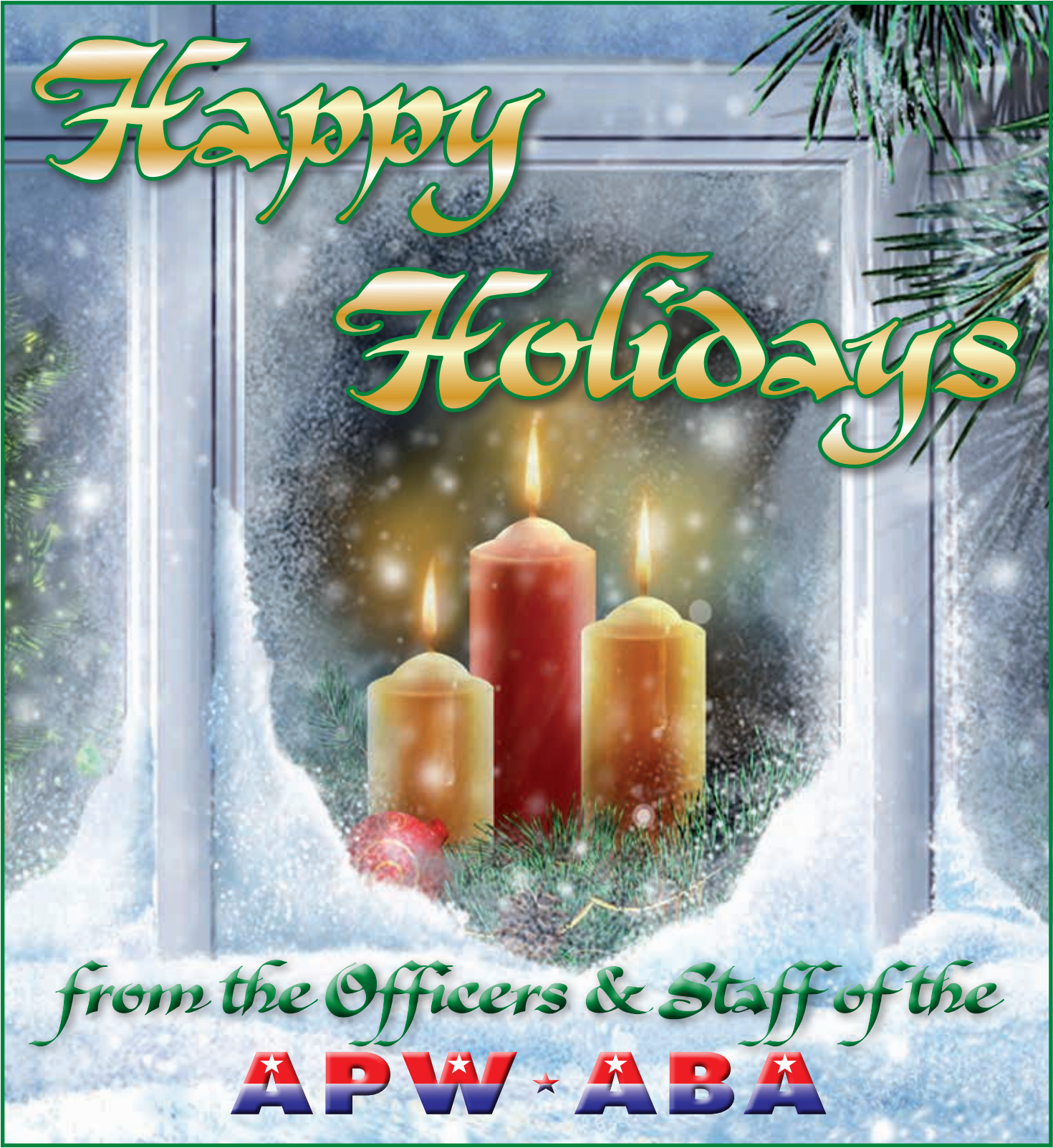
On a closing note, I want to congratulate all elected candidates in the 2019 APWU National Elections. I want to specifically mention Sarah Rodriguez who is our new National Director of the APWU Health Plan.

I had the pleasure to have lunch with Sarah at the Health Plan Open Season Seminar in Portland and I am confident she will do an outstanding job in this role. Sarah takes over for John Marcotte who served as the National Director of the Health Plan these past several years. As a cosponsor of the Health Plan Open Season Seminar, the APW-ABA hopes to work as closely with the Health Plan under Sarah's direction as we did with Brother Marcotte. I want to wish everyone a healthy and happy holiday season and as always, if you have any questions or comments regarding our APWU member owned and operated non-profit APWU benefits association, please do not hesitate to contact us. We are here to serve you.

In Unionism.

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

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



Vice President & Central Region Director

Keith M. Richardson

Be Mindful This Holiday Season

Greetings Sisters and Brothers of the APW-ABA. Hoping these words find you well and in good health.

As great of an organization that the APW-ABA is, along with the great

benefits we provide to the members we serve, I wish these benefits were not needed. I wish there was a time when there were no claims to consider and no appeals to go over. I wish everyone

was working safely and all equipment functioning properly, and I wish there were no injuries suffered due to malfunctions or mishaps.

The holidays are coming upon us

and everyone is in a hurry. Slow down, pay attention, and be mindful of your surroundings.

I want to wish you all a fantastic holiday season and a prosperous new year!



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POSTAL
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Postal Workers Serving Postal Workers Since 1891

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The ABA News Digest is
the official publication of the
**American Postal Workers
Accident Benefit Association**
P.O. Box 120
Rochester, NH 03866-0120
and is published irregularly.
(603) 330-0282
www.apw-aba.org

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Policies And Procedures Are Getting An Update



I'm happy to report that after some rocky times during the past decade, the year 2019 is ending on a relatively positive note for the ABA. Many ABA members who were in attendance at the ABA conventions in the past will recall the dire reports and general mistrust by some vocal delegates regarding issues that had surfaced during earlier years. In recent years, however, I'm happy to report that it has been a pleasure to have worked closely with our National Director, Wayne Maurer, to offer transparency to ABA members and Board of Directors alike. In that respect, Wayne has generated monthly overviews to Board members on such subjects as membership, claims, events (such as seminars and conferences) attended to promote the benefits offered by the ABA, scheduled audit reviews, budgetary items, investments, and finances (including the advances we have made to address the lingering issues involving the ABA Pension Fund).

With that in mind, the latest Au-

dit Committee was conducted on October 16th at our national headquarters in Rochester, NH. Members of that audit were David Dunkle (Eastern Region Director) and Larry Sorrells (Southern Region Director). The committee reported that the audit covered the timeframe beginning on January 1st through June 30th, 2019. Utilizing the *Guidelines for Internal Audit*, as adopted by the Board, the committee found that all Guidelines were followed. The committee also reviewed the April 3, 2019, Audit Committee report and determined those recommendations had either been implemented or were in the process of being implemented. A copy of the Audit Committee Report was sent to each Board member.

Following the Audit Committee's report, a Board of Directors meeting was held on October 16th. Present during this Board meeting were National Director, Wayne Maurer, President, Richard Phillips, Director David Dunkle, Director Larry Sorrells, as well as NE Region Directors Scott Hoffman and Dana Coletti, who had driven to ABA headquarters. All other Board members participated telephonically, pursuant to Article 8, Section 2 of the ABA Constitution & Bylaws.

Perhaps the most important business before the Board during the October 16th meeting was the updating

of *Policies for Full-Time ABA Officers*. It should be noted that these policies had not been updated since January 4, 2008, and a review was long overdue to reflect changes in the ABA Constitution & Bylaws that were made over the course of the past decade.



As a result, the October 2018 Audit Committee had recommended that a committee comprised of the National Director and the President review the current *Field Guide for APW-ABA Board Members and Officers* (last updated 10/2016) and the *Policies for Full Time ABA Officers* (last updated January 4, 2008), and submit recommendations for updates to the Board of Directors for review, final modifications, and approval by ballot vote. With that in mind, Director Maurer and I met during the APWU of Florida spring conference (which we were attending anyway), as well as during several teleconferences and email exchanges to develop poten-

tial new language for these policies. Copies of the new Policies were then provided to each Board member prior to the Board meeting for discussion and modifications. Copies were then mailed to each Board member, and at this writing the new Policies have

been approved by ballot vote. So, here we are at the end of 2019 with a positive view for the future of the ABA. Just around the corner is 2020, when APWU state organizations will be conducting their conventions, leading to the APWU National Convention – as well as the ABA Convention, in Los Angeles. ABA representatives will be available at state seminars and conventions and will welcome the opportunity to meet with members to discuss the many benefits the ABA offers. With best wishes to all of our members for a safe and prosperous Holiday season and new year, I remain, In solidarity.

Northeastern Region Director

Dana Coletti

Let Me Introduce Myself

Greetings Brothers and Sisters. I would like to introduce myself to you, my name is Dana Coletti and I am the new Northeast Region Director for the Accident Benefit Association. It is an honor to hold this position and I am committed to serving you well in that capacity. First let me tell you something about myself. I live in Manchester, NH with

my wife and two children. I have resided in NH for over 30 years and New England all my life. My career with the Service started when I was not long out of high school in December of 1991 as a casual clerk in a level 21 Associate Office. From there I worked my way up the ranks as a PTF and then as a FTR. Continuing my career, I transferred into Maintenance in May

2013. My current bid assignment is an AMT, but I presently am the full-time President of the Manchester Area Local 230. I have held this position since January of 2014. I am also the President of the NH/APWU and have held this position since October of 2008. It is my passion to serve the membership and I hope to do so until I retire. My Union career started not long

after my Postal career as an alternate steward in 1993. Eager to learn I ascended through the ranks of Steward, Chief Steward, Director, Vice-President, and finally President. I continue to serve the membership as a National Staffing Advocate and as an Arbitration Advocate. I look forward to involving myself in all aspects of the ABA. In Unity.





APWU MEMBER OWNERS

BENEFITS AT

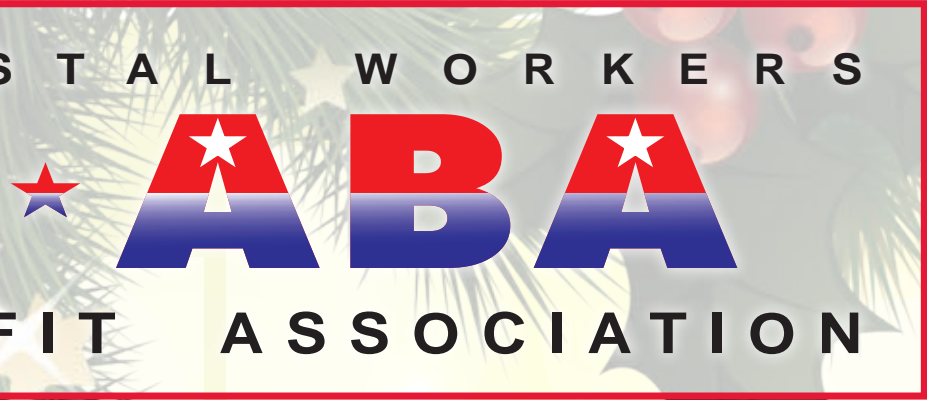
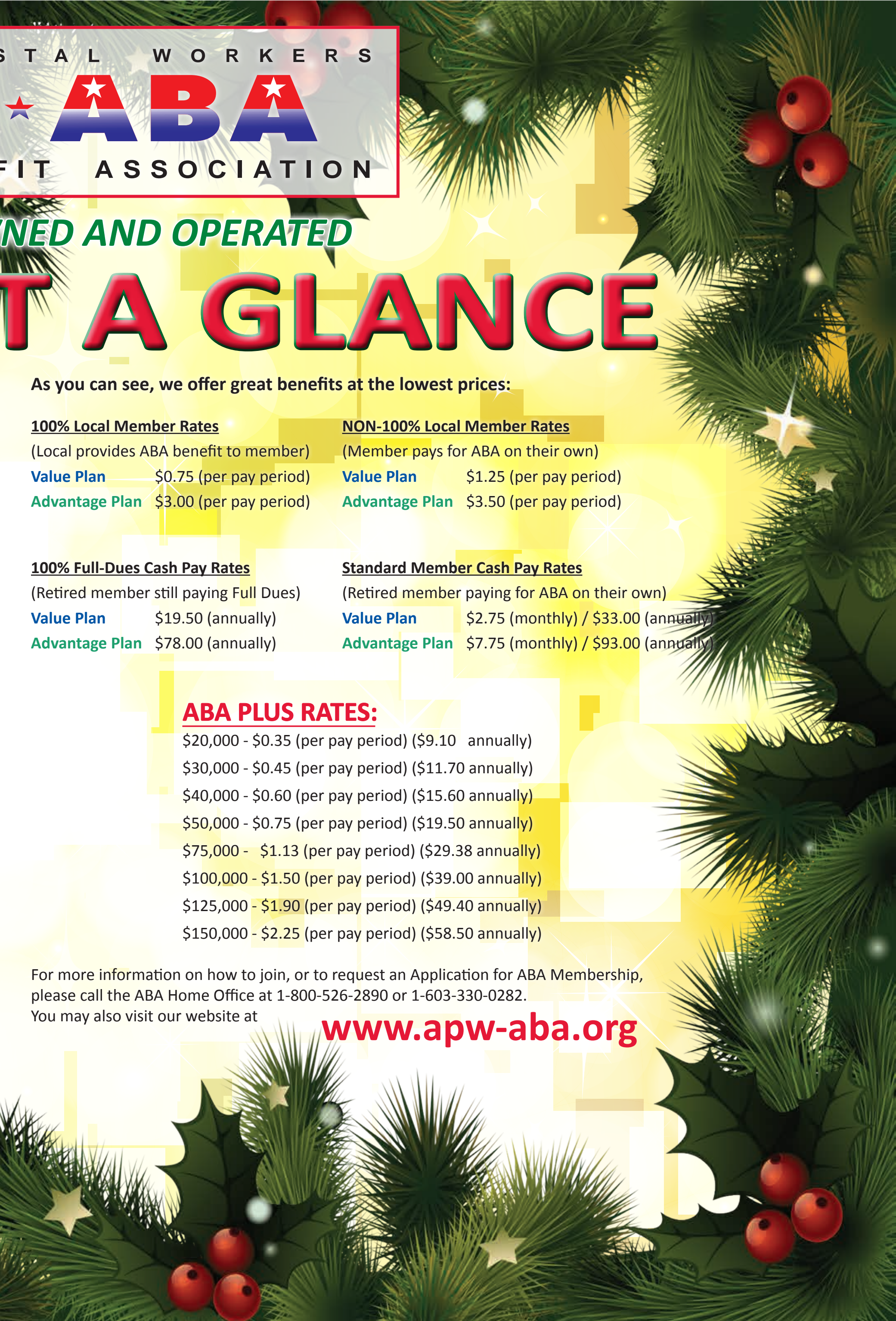
The Accident Benefit Association is easy and affordable to join. All members in good standing with the APWU and employed by the U.S. Postal Service, including associate members, are eligible to participate in the Plan. **AND**, you may also retain your ABA coverage upon retirement.

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

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

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

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



OWNED AND OPERATED

AT A GLANCE

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

100% Local Member Rates

(Local provides ABA benefit to member)

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

NON-100% Local Member Rates

(Member pays for ABA on their own)

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

100% Full-Dues Cash Pay Rates

(Retired member still paying Full Dues)

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

Standard Member Cash Pay Rates

(Retired member paying for ABA on their own)

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

ABA PLUS RATES:

\$20,000 -	\$0.35 (per pay period) (\$9.10 annually)
\$30,000 -	\$0.45 (per pay period) (\$11.70 annually)
\$40,000 -	\$0.60 (per pay period) (\$15.60 annually)
\$50,000 -	\$0.75 (per pay period) (\$19.50 annually)
\$75,000 -	\$1.13 (per pay period) (\$29.38 annually)
\$100,000 -	\$1.50 (per pay period) (\$39.00 annually)
\$125,000 -	\$1.90 (per pay period) (\$49.40 annually)
\$150,000 -	\$2.25 (per pay period) (\$58.50 annually)

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

www.apw-aba.org

Eastern Region Director

David Dunkle

How The APW-ABA Can Increase Your Membership And Why It's Much Better Than Disability Insurance In Most Instances



In addition to being your APW-ABA Eastern Region Director 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. If you're a member in my area and need questions answered, call or text me at 304 633-7221 and leave a message.

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

The American Postal Workers-Accident Benefit Association comes from very humble beginnings in 1891. It was incorporated on December 12th 1898 and originally named the "National Association of Railway Postal Clerks." On September 5th, 1972 the organization's name was changed to the American Postal Workers-Accident Benefit Association (APW-ABA) which has paid out millions in claims and has remained solvent through the Great Depression and the more recent 2008-2012 recession.

THE DOWNSIDE OF DISABILITY PLANS VERSUS ABA PLANS

ABA benefit plan payouts are not considered income and thus do not need to be reported to federal agencies like OWCP. As the result, an ABA member can have their cake and eat it too because they can draw COP or OWCP compensation plus their ABA benefit payout if their medical problem is related to an accident re-

sulting from external cause(s). However, disability plan payments must be reported to OWCP and it is criminal to claim two disability payments simultaneously. This is why Disability premiums may seem a little cheaper than ABA benefit plans, but are you really getting your money's worth if you have a disability plan for your organization.

Disability companies know most injuries and about 50% of illnesses are related to work. This means overall, most the time, for the disability company, they will not receive a claim for their plan benefits because OWCP disability payouts pay more and it is criminal for an employee to file for both. This is why they can make premiums seem less because they know most the time they will not have to pay.

The Worst News for Your Members with a local disability plan: If your organization has a disability plan it is inevitable you will have a member(s) unaware of the criminal consequences of filing an OWCP disability claim simultaneously with some other disability claim for same medical problem. As a result, if the USPS finds out, which they will from OWCP, the employee will surely be fired and the USPS will be able to establish a NEXUS because the disability claim to another company will be related to the claim made against the USPS to OWCP. My advice is to leave the disability plan behind and join APW-ABA. Let your members have their cake and eat it too.

INCREASING YOUR LOCAL UNION MEMBERSHIP WITH APW-ABA

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

If you have or don't have APW-ABA coverage and your local union does not have APW-ABA and you want to get the reduced rates 100%

APWU Organizations enjoy, you can simply go to your local APWU meeting and make a motion to join the ABA Advantage or other plan. If it passes, your President will only need to call our great staff at the APW-ABA headquarters in New Hampshire and soon you and all your local brothers and sisters will enjoy not only the reduced rates that come with being a 100% APW-ABA Local, but the good feeling you'll get knowing your motion caused others to be covered like yourself with 24 dollar a day pay outs for up to an entire year with the Advantage Plan.

STAYING AHEAD OF SKULLDUGGERY WHEN INJURED ON THE JOB

When an employee is injured on the job it can be a nightmare in paperwork and battling two different agencies, { USPS and Office of Workers Compensation, (OWCP) } who use language in the Federal Employees Compensation Act, FECA to their advantage to confuse and delay your claim, unless you do everything exactly right.

The FECA is designed so the USPS or OWCP is not required to tell the injured or ill employee which OWCP form is the right one to use or specifically why your claim was denied. In some cases when your claim is denied OWCP might say "Claim is denied because you failed to provide sufficient proof to substantiate your claim". This really doesn't tell the "Average Joe" the specifics of why the claim was denied, so the "Average Joe" could correct those deficiencies and Joe ends up having to hire an attorney, unless Joe is lucky enough to have a union rep equipped and trained to help Joe with the claim. In some cases a claim might be denied because the wrong form was filed or one question not fully answered, which results in the USPS charging the employee with fraud and leads me to the main reason I wrote this article.

In FECA law there is a thing called a **Recurrence**. This basically is a OWCP form (CA-2a) you file after having an accepted on-the job injury which within a few days re-occurs. There is a CA-2a form that must be completed when filing a Recurrence, but it is difficult to tell when reading the law if you have a recurrence or a new injury. This occurs because Brainiac attorneys working for the government have written the law in such a way that you must have a Brainiac attorney or advocate in your corner to stop your claim from being denied.

It's a vicious circle of attorneys fashioning the law to cause the hiring of other attorneys. This keeps them all in a job while the ill or injured employee suffers. When you have a job

related illness or injury, either classified as an injury caused by traumatic force over a period of 24 hours or less and filed on form CA-1 or it is classified as a disease or illness which occurs during more than a 24 hour period and filed on a CA-2. You might get through this phase, but problems arise when you get better and after some time the medical problem(s) return and you are faced with figuring out if your problem is a new (injury or disease/illness) or a recurrence of a pre-existing approved CA-1 or CA-2 type medical problem.

In my opinion, the law is written to confuse most the people most the time. In my opinion, recurrence is a lot of double talk that gives OWCP a green light designed to deny your claim. Not only do you have to use a CA-2 form to file it, but you also have to figure out if you need to file **Recurrence of Disability** or **Recurrence of Medical Condition** or both on the CA-2 form. Read it for yourself and see if you are confused to some degree and after you read it I'll tell you how to easily outwit the attorneys. The Recurrence portions of the FECA Rules and Regulations state:

Recurrence of disability means an inability to work after an employee has returned to work, caused by a spontaneous change in a medical condition which had resulted from a previous injury or illness without an intervening injury or new exposure to the work environment that caused the illness. This term also means an inability to work that takes place when a light-duty assignment made specifically to accommodate an employee's physical limitations due to his or her work-related injury or illness is withdrawn or when the physical requirements of such an assignment are altered so that they exceed his or her established physical limitations. A recurrence of disability does not apply when a light-duty assignment is withdrawn for reasons of misconduct, non-performance of job duties or other downsizing or where a loss of wage-earning capacity determination as provided by 5 U.S.C. 8115 is in place.

Recurrence of medical condition means a documented need for further medical treatment after release from treatment for the accepted condition or injury when there is no accompanying work stoppage. Continuous treatment for the original condition or injury is not considered a "need for further medical treatment after release from treatment," nor is an examination without treatment.

Before I get to the punch line, let me tell you what happens if you file a CA-2. In some cases, OWCP will send you a letter and tell you the claim is denied, but they won't specify, in plain

continued on page 7

Eastern Region Director

Sherry C. McKnight

Prevent Slips, Trips And Falls

Greeting Brothers and Sisters.

Hope this article finds you all in good health and spirit. Wishing you a joyous holiday season and continued success in the New Year. May you continue to have health, peace, and prosperity throughout the New Year.

PREVENT SLIPS, TRIPS AND FALLS

It's probably happened to most of us. That momentary lapse of attention, thinking about a personal problem or distraction by an activity that ends in a slip, trip or fall. A stumble down a stairway. A trip over an uneven surface. Slipping on the ice. It can lead to a variety of regrettable events ranging from a simple bruised shin to an extremely serious injury. It's just a number of conditions and situations that set the stage for slips, trips and falls in the workplace.

Housekeeping you skip may cause a fall, slip or a hospital trip!

Slips, trips and falls are the number

one reason for industrial injuries in the United States. More workers are hurt due to slips, trip or falls than any other reason. Over the years we've had several incidents from tripping on strapping to slipping on oil.

Thousands of disabling injuries—and even deaths—occur each year as a result of slips, trips, and falls:

- From heights, on stairs, and on level ground
- Off of ladders and platforms
- At work and at home

Housekeeping is probably the single most important thing you can do to prevent this type of accident. Housekeeping is the key to preventing slips, trips and falls.

- Keep walkways, aisles, and stairs free of tools, materials, and other hazards.
- Keep egress open

- Clean up any leaks or spills on floors, stairs, entrance ways, and loading docks promptly.
- Keep drawers closed.
- Take Precautions on Stairs and Dock Edges
- Walk, don't run, on stairs. Hold onto stair rails while going up and down. Remember the three point rule.
- Don't jump on or off platforms and loading docks and stay away from edges.
- Don't carry a load you can't see over, especially on stairs or around dock edges.

TIPS TO HELP PREVENT SLIPS, TRIPS AND FALLS

1. Create Good Housekeeping Practices
2. Reduce Wet or Slippery Surfaces
3. Avoid Creating Obstacles in Aisles and Walkways
4. Wear Proper Shoes
5. Control Individual Behavior

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

— Psalm 3:5

2019 APW-ABA Scholarship Winners

Honoring Thomas Hartos, Michael Tosches & Eugene Johnson

Hannah Krier

Hannah is very grateful for the generosity of the APW-ABA. This scholarship will tremendously help her towards her goal of graduating from Drake University with a major in Health Sciences. This will hopefully lead her to medical school and a job in Dermatology. Hannah is a passionate student who strives for excellence throughout every aspect of her life. She was actively involved in her theatre department throughout Middle School and High School. In her senior year she served as Department President and got to perform

her dream role as Donna Sheridan in Mamma Mia. She hopes to continue her passion in music and the arts while also carrying out her degree.

Jaclyn Crumpton

Jaclyn Crumpton is a Chilton County High School Graduate who will be attending the University of Alabama to major in Interior Design in the fall of 2019. She is very active in her community, loves all things creativity, and cannot wait to see where her future leads her at UA! Roll Tide!

How The APW-ABA Can Increase Your Membership And Why It's Much Better Than Disability Insurance In Most Instances

continued from page 6

English, tell you why it was denied. While you try to figure out what you need to do to get the Recurrence approved by reading through all the loop holes and jump through the hoop language, you realize you are totally confused and need to hire an attorney.

So, what do you do? Well, it's quite simple. When you have a problem that could be a Recurrence it could also be a new injury or disease or illness. My advice is to fill out both a **CA-1** or **CA-2a** if your problem is a injury or a **CA-2** and **CA-2a** if your problem

is a disease accompanied by a letter essentially stating you don't understand all the FECA language and you have completed both forms for OWCP's review, so they may determine which form is the appropriate form for your medical problem. At this point you have squarely placed the burden on their shoulders and they really have very little room to wiggle out of approving your claim, unless your form or forms are not completed in a way to prove your problem is related to your work for the USPS or they lie.

The end result in my experience,

if you follow my advice as it relates to a traumatic force injury, is OWCP will approve the new injury CA-1 and not the recurrence because the OWCP payment burden shifts to the USPS in the form of COP. If OWCP decides it is a recurrence or a new disease/illness the payment burden always shifts to OWCP in the form of compensation. The main thing is to put OWCP in a catch 22 situation by filing both applicable forms for your traumatic injury or illness situation.

By writing the letter and joining the documents together you cannot

be successfully charged with attempting fraud because you have explained in the letter you don't understand the law and you're asking them to decide which form is applicable in your particular situation.

As an ending note I would add, you should always certify letters to OWCP and USPS when they relate to a medical on the job problem. Start a file for the many papers you will receive during the process that may become important as you proceed through the process.

Good Luck out there.

Southern Region Director

Larry Sorrells

Be Prepared For The Future

None of us can predict the future, especially when it comes to our health and well being and that of our families. Many of the issues caused by these changes are governed by the laws and regulations of the particular state or municipality that you live in. Consulting with a lawyer or civic groups that deal with retirement, insurance, property or inheritance would be a prudent thing to do.

1). Have a living will on file covering inheritance issues, guardianship if needed, final wishes as to life support, trusts that may need to be set up, etc. The services of a lawyer specializing in this field will be needed.

2). You may want to put any bank accounts in both names. If there is a death in the family, you may want to name other persons who can take over if another loss occurs. This can save a lot of confusion and work at a time when it is not needed. Also, if you are not the person who writes the checks, familiarize yourself with the process. If there are bills that are on automatic pay, find out which ones they are, when they are deducted and if they are debited to a bank account or credit card.

3). If you have a special needs dependent, you will need to set up a trust with multiple guardians to make sure their wellbeing and financial needs are taken care of. I'm sure many of you know the cases where "vultures" came in and robbed persons who could not responsibly protect their interests. These persons will need food, clothing and shelter along with someone to look out after them.

4). Find and locate life insurance policies, checking and savings accounts, car titles and wills. Put them in a safe place and make sure others know where they are. If you keep money in an envelope for times when it is needed, make others aware of it and where it is. Keep records of social security and retirement where you or others can locate them.

5). You may want to prepay burial expenses and make arrangements ahead of time. I know this may sound morbid, but it can save other's headaches and trouble at a time when they don't need it. Decide if you want a traditional burial or cremation and the type of service you want.

The bullet points above are only some of the very basic preparations that can be considered. There is no way possible that every scenario can be covered, not to mention, each family has its own wants and needs. It is not a pleasant thing to think about and you will find that some of your family will not want this discussion or will want to put this off time and time again. The thing to do is "meet and confer" and try to discuss these tough issues. You will find that when you have worked out the issues you will be facing some day, you will find a sense of peace of mind and relief. Family members will think of other things that were forgotten and things can be added. One thing we know is that death is inevitable and we are best to be prepared for it happening someday. May God bless each and every one of you.



West Region Director

Marty Schneider

Safety First

We've all heard the old adage "An ounce of prevention is worth a pound of cure" and at this time of year it always holds true. Decorations for the holidays are in mind. Perhaps some of us have even started that process. What comes to the forefront about decorations is the lowly extension cord.

Before an extension cord is placed into service it should be inspected. Ends need to be free of foreign matter such as leaves or dirt. Also, the actual material the cord is comprised of should be looked at for cracking, fraying or looseness. Don't use a cord that has been spliced or wrapped with electrical tape. It just isn't worth the risk.

The length of the cord should be appropriate for the application and the gauge should match or exceed the gauge on your connecting device. In other words, don't use a 100 foot extension cord for 3 feet of ground you need to cover.

I was speaking with an electrician recently and he reminded me that while your electrical item might be for instance 110 volts and all you happen to have is that 100 foot extension cord by the time the current travels from the outlet to your device it loses voltage and might be only 90 volts at the device. This could be a big problem if you are powering a chest freezer or a portable roasting oven; or not such a problem if you're merely operating a strand of holiday lights.

The thing to remember on electrical cords is the FATTER the cord the more work it can do. And in the parlance of electricians, the smaller the number of the gauge of the wire the bigger the wire actually is.

Another thing to keep in mind when using an extension cord is will it be a temporary usage or permanent. There may be ramifications on permanent usage that are restricted by fire ordinances in your locality. Generally speaking, if your desire is to utilize an electrically powered device long term then get an electrician in to install a wall outlet within the distance of the device's actual cord. Why risk a potential fire hazard? This is the perfect example of the prevention versus cure adage.

Be safe! Be happy! Congratulations to our APW-ABA scholarship winners. And have a joyous and memorable holiday season!

In Solidarity!

