

# ABA News Digest

National Director

Wayne Maurer

## TOP TEN!!!



Welcome to the spring issue of the APWABA News Digest. I don't know how many of you remember the David Letterman show airing from the 1980s up until 2015 but one of his best segments was a "Top Ten" list. It was one of his most popular segments of the show and although it was comedic in nature, I'm going to take a stab at recreating a "Top Ten" list of my own about why the APWABA is a vital and worthwhile benefit to members of the APWU. So, without further ado, here goes nothing.

10. The American Postal Workers Accident Benefit Association IS APWU. All ten of our Region Directors, our President, Vice President and myself are ALL either active postal workers who belong to the APWU or are retired postal workers who belong to the APWU. No other benefit organization can make this claim.

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

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

9. We offer a daily disability benefit as part of our Value or Advantage Plan coverage. Along with an accidental death benefit and a dismemberment lump sum benefit we include a daily disability benefit in both our Value and Advantage Plans. You may ask why that is important. It is because history shows that for every accidental death or dismemberment claim received, we receive over 100 claims for daily disability benefits. You may see many companies offer an accidental death and dismemberment benefit with a very low premium. This can be done because those companies rarely have to pay out any benefits to the member. Our Value and Advantage Plans include all three benefits in either plan at basically the same premium as the other companies charge for just the death and dismemberment benefits. One last word on the daily disability benefit. Over the years we've noticed the average time missed from work due to an accident amounts to 63 calendar days. Our current benefit for the Value Plan is \$16 tax free for each calendar day. This equals \$1,008 in benefits paid to the member. If that member was in a 100% local/state which receives the discounted premium rate the \$1,008 would cover over 44 YEARS

of payments. If the same member was covered at the individual premium rate that same accident benefit would still cover over 28 YEARS of payments. You can see it pays to belong!

8. We offer a very attractive discount on our premiums for any local or state organization, regardless of size, if they enroll their entire membership in one of our plans. Once a local/state joins, individual members within that local/state may increase their benefit plan and receive the discounted rate on the plan they choose. Currently we have 250 locals/states who take advantage of this discount rate. This benefit is a great organizing tool as only an APWU member can sign up for our benefit plans. This is a benefit exclusively for the APWU family. Similar to the APWU Health Plan, if a postal worker wants our benefits, they must be a part of their local or state APWU organization.

7. Our plans are very inexpensive.

When you consider that local dues are currently in the \$34/pp ballpark, once the national per capita of \$12.47 is extracted, it only requires about 4% of the local/states revenue to enroll their entire membership in our most popular plan, the Value Plan. This plan costs locals/states 87 cents/pp/member and an individual can join for just \$1.37/pp/member. Either way it pays to belong.

6. For those individuals who for some reason do not want a daily disability benefit, we offer ABA Plus which is a stand-alone accidental death benefit. For active postal employees rates begin at 35 cents/pp for \$20,000 of coverage and max out at \$2.25/pp for \$150,000 of coverage.

5. The APWABA employs an amazing staff. The four ladies in our office

the SAME premium rate as yourself.

2. With any of our plans, you are eligible to take your benefits into retirement with you. Accidents are just as common among retirees as they are with active postal employees. Starting in 2019 we made retaining membership in the APWABA that much easier as we now accept checks, money orders, ACH and credit card payments for your premiums and you have the option to pay your premiums annually, semi-annually, or quarterly. Since we began accepting credit cards as payment for premiums, we have had hundreds of members make their payments this way.

And finally coming in at #1 is our association itself. In addition to the nine reasons to belong mentioned above

we have the American Postal Workers Accident Benefit Association structure and its whole purpose. We are a NON-PROFIT ASSOCIATION! There are no shareholders, no big corporation red tape. Just APWU members serving APWU members with a low-cost benefits plan started back in 1891 to protect postal railway workers who suffered accidents while handling the mail working in railroad cars. Every dollar we take in goes to paying APWU members the



benefits they are entitled to, promoting our association, and administering the association. Our salaries and benefits are not tied into incentives or goals in trying to lure in new members. Our structure is already in place so whether we have 60,000 members, 100,000 members or 20,000 members, our expenses are practically the same. I wish every single APWU member was enrolled in one of our plans. It would mean nothing financially to our Directors, our staff or myself but just think of the dramatic increase in benefits we could afford to pay out with the additional revenue.

4. Outstanding customer service. Again, much like the APWU Health Plan, when you call with an inquiry, compliment, or complaint, you will be speaking with a LIVE person directly within the association. There are no telephone answering services or call center operators. You will reach one of our Directors, one of our staff members or myself. We pride ourselves on not having a long-drawn-out telephone prompt system where it takes forever to speak with someone. If you reach us outside of normal business hours, we will contact you within 24 hours if at all possible.

3. With each our three plans, Value, Advantage or ABA Plus, you can enroll your spouse AND they will receive

In closing I hope you find this issue enjoyable to read and please spread the word about us. Additionally, this issue contains the application for our yearly scholarship where two lucky sons/daughters of APWABA members will win \$1,000 each for their advanced education. Wishing you all a healthy and happy spring and summer!



Southern Region Director

Larry Sorrells

# Citizens Work With Caution

Spring will get here one day and with it comes the opportunity to move around and get things done. It is important to stay as busy as you can and not sit around all the time. However, do this within your own limits and DO NOT OVERDO IT. All of us are getting older and with that comes retirement, family vacations and outings, and changes in health. We also find that there are limits as to what we can physically do as we get older. The possibility of slips, trips and falls, is increased with many of us. We do not have the strength, mobility, and balance we once had. This is a fact that some of us do not like to admit or think about sometimes. We overexert when working around our house or property and take chances. We do not consider the

weather as we should or ailments we have when working on projects and chores. Previously I trimmed my own trees and sawed and chopped wood for the wood stove. I regularly used ladders to paint the house, unclog gutters, etc. I still do some limited amounts of those duties, but with much added caution and planning. There comes a time when the smart thing to do is hire someone to do some of this work. Another possibility is to get help from family members and neighbors to help with the work. Planning projects with family and friends can be fun and rewarding. I have always enjoyed helping neighbors and family with their projects. When you do help or ask for help, you need to plan things out. Is it going to be a full day job or a

few hours? Is it something that will be accomplished in several sessions on different days? All this planning can make the job safer and still get the job done. You must remember that not everyone is retired and may not have the time that you do. You must also learn to say no gracefully if it is something you cannot do. I think most people will understand if you do not feel comfortable doing some things that are too strenuous or potentially unsafe. When planning to do work that has some dangerous elements to it, think about how the work could be done safely and take extra precautions to avoid accidents. Get someone to hold that ladder or help move that furniture. We always want to get the work done quickly so we can relax and mark it off our

list. Again, allow enough time to get the job done. When we are tired and frustrated this is when we stretch too far, get in a hurry, and take chances. This is when it is time to take a break or finish on a later date. Drink plenty of water when doing any work and provide water for those helping. You might want to consider hiring neighborhood kids to do some of the work, many of them would appreciate the opportunity to make some cash. If you do this, MAKE SURE they are up to the task and can work SAFELY. You need to SUPERVISE to see that this happens and that they can OPERATE a lawn mower or other machinery. Pay them a good wage, after all we are UNION. We want to be fairly paid and we should do the same. Spring is coming. Be safe and think safe.

AMERICAN  
POSTAL  
WORKERS



ACCIDENT  
BENEFIT  
ASSOCIATION

## Board of Directors

Wayne Maurer	National Director/Editor	<a href="mailto:nationaldirector@apw-aba.org">nationaldirector@apw-aba.org</a> (603) 330-0282
Richard Phillips	President	<a href="mailto:tal259pr@yahoo.com">tal259pr@yahoo.com</a> (813) 438-9567
Scott Hoffman	Northeastern Region Director	<a href="mailto:shapwu@gmail.com">shapwu@gmail.com</a> (617) 894-6472
Dana Coletti	Northeastern Region Director	<a href="mailto:dcoletti230@gmail.com">dcoletti230@gmail.com</a> (603) 235-9317
David Dunkle	Eastern Region Director	<a href="mailto:kyowva45@comcast.net">kyowva45@comcast.net</a> (304) 633-7221
Sherry C. McKnight	Eastern Region Director	<a href="mailto:smcknight@bfsfall181.com">smcknight@bfsfall181.com</a> <a href="mailto:mcknight_sherry@yahoo.com">mcknight_sherry@yahoo.com</a> (443) 810-6341
Kenyon Beasley	Southern Region Director	<a href="mailto:kenyonbeasley@yahoo.com">kenyonbeasley@yahoo.com</a> (770) 905-7889
Larry Sorrells	Southern Region Director	<a href="mailto:avlapwu@charter.net">avlapwu@charter.net</a> (828) 301-5921
Keith Richardson	Central Region Director & Vice President	<a href="mailto:krich4ever@yahoo.com">krich4ever@yahoo.com</a> (312) 344-0039
Edward Brennan	Central Region Director	<a href="mailto:ebrennanapwu@aol.com">ebrennanapwu@aol.com</a> (314) 749-7389
Marty Schneider	Western Region Director	<a href="mailto:schneidsothersis@yahoo.com">schneidsothersis@yahoo.com</a> (480) 202-6278
Scott Parkin	Western Region Director	<a href="mailto:apwulocal703@yahoo.com">apwulocal703@yahoo.com</a> (208) 251-3038

## Home Office Staff\*

Executive Assistant/Business Coordinator	Melissa Potter
Accounts Receivable/Customer Service Coordinator (Associate Editor, ABA News Digest)	Lisa Bado
Accounting Technician	Kelly O'Neil
Claims Administrator/System Development Coordinator	Jennifer Coelho

\*Proud members of OPEIU Local 6

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

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

The editors of the ABA News Digest reserve the exclusive right to edit, amend or delete any article considered to be destructive to its goals of unity and union spirit.



PROUD MEMBER



## Honorariums

- Hank Greenberg  
National Director  
Emeritus (2004)
- Michael B. Ganino, Jr.  
National Director  
Emeritus (2012)
- David E. Daniel  
National Director  
Emeritus (2016)

President

Richard Phillips



# Accident Benefit Association (ABA) Going Stronger With Improved Benefits Beginning January 1, 2023

Often, we find that members of 100% locals are unaware of the many ABA benefits available to them simply by belonging to the APWU. And, unfortunately, once some members become aware of ABA coverage, such claims are untimely. In an effort to keep our members updated and informed of ABA benefits I wrote the following article for inclusion in the monthly newsletters of my own local and state organization, as well as for posting on APWU bulletin boards. Hopefully, other locals will find this useful by simply filling in the blanks to identify the name of their local, modify it as necessary, and reproduce this NOTICE for their membership:

## ATTENTION ALL APWU MEMBERS

### ABA BENEFITS – AVAILABLE TO APWU MEMBERS ONLY

Members of the \_\_\_\_\_ Area Local are reminded that they are automatically covered under the American Postal Worker’s Accident Benefit Association (APW-ABA) VALUE PLAN just by being a member of the \_\_\_\_\_ Area Local. Under the Local’s agreement with the ABA, premiums are paid by the Local.

That’s right, your ABA dues are paid for by the \_\_\_\_\_ Area Local, and you are automatically covered in the event you suffer from an accident of external cause that totally disables you from working. And, importantly, the reported accident can occur either at work or while off-the-clock.

**NEW BENEFITS COVERED UNDER THE ABA VALUE PLAN** - Effective January 1, 2023, if you are totally disabled from work due to an accident, the **APW-ABA VALUE PLAN** pays:

- **\$16.00 per calendar day - including weekends and holidays** – which is an increase of the previous \$12.00 per day benefit.
- **\$500 benefit for a hernia repair**, which is an increase from the previous \$400
- **\$6,000 accidental death benefit** for a member.

In addition to the pre-paid **ABA VALUE PLAN**, all members are reminded that they can increase their individual coverage, and/or receive coverage for their spouse at discounted rates:

**NEW BENEFITS COVERED UNDER THE ABA ADVANTAGE PLAN** - An upgraded optional **ADVANTAGE PLAN** is also available to members. This plan pays:

- **\$28.00 per calendar day - including weekends and holidays** – which is an increase of the previous \$24.00 per calendar day.

- **\$800 benefit for a hernia repair**, which is an increase from the previous \$600
- **\$24,000 accidental death benefit** for a member

In addition, both the ABA VALUE PLAN and the ADVANTAGE PLAN offer a \$2,000 accidental death benefit which applies to the non-member spouse of a member, as well as a \$2,000 accidental death benefit for the members’ unmarried dependent children up to and including the age of 26. Moreover, both plans have the following increases in benefits:

- Benefits for **spinal injuries resulting from accidents will be compensable for up to 365 days**, which is an increase from the previous limit of 90 days.
- Benefits for **disc injuries resulting from accidents will be compensated for up to 365 days**, which is an increase from the previous limit of 180 days.

**THE ABA PLUS PLAN IS ALSO AVAILABLE** - Members can also upgrade their accidental death benefits by enrolling in the **ABA PLUS PLAN**, which allows you to increase your accidental death coverage from the \$6,000, that is automatically included under the ABA Value Plan, to either \$20,000, \$30,000, \$40,000, \$50,000, \$75,000, \$100,000, \$125,000, or \$150,000.

Members are also reminded that the ABA pays **lump sum dismemberment benefits** resulting from a covered accident.

Remember, APW-ABA Value Plan coverage is provided to all of our local members at no additional cost. And, most importantly, **APW-ABA accident benefits are available ONLY to APWU members and their spouse - Non-members cannot apply for ABA coverage.**

For more information on the benefits offered by the APW-ABA, as well as information on how to increase your coverage or how to file a claim, you can contact the ABA Home office at 1-800-526-2890, visit them on the internet 24/7/365 at **www.apw-aba.org**, or write to them at ABA, PO Box 120, Rochester, NH 03866.

West Region Director

Scott Parkin

# Are You A Leader Or A Mentor?

Spring is almost here, hopefully. I am sitting here in my living room, watching the snow come down as the wind howls and swirls the flakes through the sky. I guess that Punxsutawney Phil was right, and we are getting our six more weeks of winter. I’m forever grateful to have my comfortable house where I can stay out of the weather and grateful for a good union job and benefits. I’m using one of those benefits currently. I have been attending college thanks to the Union Plus free college benefit. I enrolled a few years ago to see how the program worked, then decided to stay and finish a degree in business administration with a certificate in cyber security. I have one class left and will graduate in May. I am completing my Capstone and one of my assignments due this week is to write a paper focused on mentoring. As I’ve been working on this paper and researching what makes a good mentor, I found some information that really got the gears in my head turning.

I came across a website with a great article about what the differences are between leaders and mentors. I had not given much thought to the difference before, but there is a profound difference. I tend to think of myself as a natural leader but as I continued to read, I realized that I have not been a good mentor. A good leader is someone that can guide a team in the direction they feel is best to accomplish their goals. Many of us do this, especially within the Union. I was on a zoom call for the young workers conference last week and listening to these young activists talk about what they view as their struggles in our beloved Union. It was the first time that I have disassociated myself with the group. I have been part of the young workers movement since I started with the union. I only recently turned 40 and have identified with the young activists more than not. I have been a postal worker and union member going on 12 years now. I have held a union position nearly the entire time.

Until last week, I had never considered myself experienced or old enough to mentor younger members. As I reflect upon my time in the APWU I realize that I have lead new members, stewards and officers, but I have never mentored any. A mentor cultivates and cultures their team members in order to help them grow into future leaders, even as their own replacement when the day comes. I realized as I wrote my paper that I need to work on myself and learn to let go of what I feel is too important to trust to others. I need to have faith that my stewards, officers, and union brothers and sisters can deal with the problems that we face. And, if and when they need guidance, I need to make myself available for them. I have spent over a decade learning the contract, how to deal with managers and how to file grievances. I’m the kind of person that believes there is always more to learn and ways to improve so I’ve never really considered myself knowledgeable enough to teach. As I

worked on this paper, I decided that it is time for me to find future leaders. In past conversations with my President Emeritus, I made it very clear to him that as I prepared to take over in his stead, I would not stay long. I don’t want the Union to become my union. On the zoom meeting Brother Jonathan Smith spoke to the attendees. One thought that he shared resonated with me. He spoke of the Union and how it is not just some thing or group, but that the Union is all of us. I let that sink in as I listened to the rest of the meeting. The union is all of us. As leaders we can forget that sometimes. However, if we can transition ourselves into mentors, we can make that idea ring true. I think that all of us have some area of our lives where we can mentor someone. Whether it is as an employee, union officer or maybe even a sport or hobby that we enjoy, we all have knowledge that we can share with someone. I encourage you all to find someone to mentor.



Northeastern Region Director

Dana Coletti

# Staying Safe In The Electronic Age

The world is everchanging and trying to keep up is a fulltime job. One thing that we all need to keep up with is protecting ourselves in the Electronic Age. As recently as this year our own USPS payroll system was hacked, and employees' wages were stolen. Even our own organization is not exempt from these prolific attacks. These are not physical attacks, but the damage can be just as devastating. The invasion of one's personal information can have long-lasting and irreparable effects. However, here are ways to protect yourselves and keep your information and data safe.

1. **Encrypt your email.**  
Email encryption is most often used by businesses that transmit sensitive information; however, an increasing number of individuals are using it to protect their privacy. When encryption is enabled, it scrambles the information for anyone except the authorized sender and recipient so even if a hacker accessed your data, they couldn't read it.  
Email encryption can be integrated into your existing email address affordably and is best used when you're sending highly sensitive information like credit card or social security numbers.
2. **Be careful with links and attachments in emails.**  
Phishing is one of the more common attempts to access an individual's private information. Fraudsters send emails posing as reputable compa-

nies or even people you know to steal personal information. They often use malware, ransomware, and other viruses for the same purpose.  
Whenever you receive an email, even from someone you recognize,



- be careful when clicking on links or downloading attachments. If something seems fishy about the email, simply delete it without clicking further.
3. **Look for privacy indicators on websites.**  
Whenever you're asked to input sensitive information, such as phone numbers, addresses, or credit card information, check for indicators that the website is secure. If it's not, you might as well be exposing yourself to a cyberattack.
4. **Use anti-malware and anti-virus protection.**

Hackers often use malware, malicious software that enables them to steal or delete information from your computer, often damaging the device in the process. Viruses may do the same thing. Installing an anti-mal-

- ware or anti-virus program on your computer can help to protect your personal information and identify any threats.
5. **Use strong passwords and change them often.**  
The average internet user fails in the department of strong passwords. Over 75% of internet users rarely change their passwords. Over 50% use something easy to remember. The most commonly used password is the word *password*. A strong password is your best protection against hacking attempts. Every time you add a complex component, such as a special character

or capital letter, it exponentially makes the password harder to crack.  
Additionally, change your passwords often. Some financial institutions insist on this once a month or once a quarter. The more often you change your password, the better protected you will be.

6. **Beware of public Wi-Fi.**  
Public Wi-Fi is convenient, but it's a huge privacy challenge. About 60% of people report using public Wi-Fi on a regular basis, whether they're connecting to a hotel network or a coffee shop.  
Be very careful when connecting to public Wi-Fi unless you have a VPN. A VPN will protect you from amateur hackers, so you can use free Wi-Fi without security risks.
7. **Turn off location data.**  
Every device has location data that can pinpoint your location. Although the idea is hard to stomach, governments, organizations, or hackers may be watching, and you can prevent their inquiries at a basic level by turning off location services on any device that connects with the internet.  
Our world is constantly evolving. We must evolve with it. While the above information was easily researched and compiled, so often we do not take the time to be sure we are protected online. A little due diligence goes a long way. These simple steps can protect you and your family in this Electronic Age. Take care and stay safe.

Central Region Director

Edward J. Brennan

# Brothers And Sisters, We Still Care

Many years ago, postal employees working inside the Post Office had no guaranteed job protection or benefits, except those given at the time by management through a process at the considered collective bargaining. Only after serious employee action, did the government step in, recognize the union and set up a labor management union recognition and a union Post Office, working together process.

So far, postal management and the union have worked together to negotiate a collective bargaining agreement that postal unions and management can follow to better serve the public with a great mail service. With these things having been said, we can now go on to speak about the great benefits you can gain by becoming a postal employee.  
First of all, you can join the Amer-

ican Postal Workers Union, AFL-CIO and will then have the benefit of being able to get the exclusive union benefit of signing up for the American Postal Workers Accident Benefit Association. If your union representative is unable to answer any questions you may have regarding the APW-ABA, you can always call the APW-ABA Home Office at 1-800-526-2890 and any of the la-

dies there will be more than happy to assist you.  
This benefit can really help you if you suffer an accident of external cause either on or off the job, that totally disables you from working. Your union Brothers and Sisters have a plan that will come to your aid, the American Postal Workers Accident Benefit Association.

Find out all we have to offer . . .

APW ABA

Contact us today!

Call 1-800-526-2890

or visit our website apw-aba.org



# ACT OF GOD Situations

All USPS Career employees that include, Fulltime, Part-time and Part-time Flexible employees have a right to Administrative Leave due to an “ACT OF GOD” situation. *Acts of God* involve community disasters such as fire, flood, or storms. The disaster situation must be general rather than personal in scope and impact. It must prevent groups of employees from working or reporting to work.

—An employee has a right to administrative leave if they or their steward can prove the above underlined element(s) and that the employee requested in writing administrative leave before any other type leave.

Groups can be defined as: At least 2 employees in 2 post offices in a district area or at least 2 employees in 2 different sections, categories, or crafts in one office.

Further, the snow or flooding or fire, etc. must be a community disaster. The disaster must be general rather than personal in scope and impact.

Meaning, if you call into work and claim you couldn't get there because of county, state, or interstate roads closed and there are groups of employees off work you will have a good claim for admin leave, but if you say you couldn't get there because your driveway is too steep to drive on due to snow, this is a personal problem created when you decided to buy property on a hill.

Admin Leave provisions are found in chapter 380 of the F-22 or F-21 USPS handbooks or chapter 519 of the ELM.

Further, this section in the F-21 or F-22 tells us, that if, the employee requests on a PS form 3971 another form of leave prior to administrative leave, that employee loses their right to admin leave. So, make sure you don't let your supervisor talk you into filling out a 3971 for annual



**or sick or LWOP prior to your request for admin on a PS form 3971 that USPS signs for received in the far-right box toward the bottom of the PS form 3971.**

It is also very important for all employees claiming admin leave to try to get confirmation that the roads were closed in your area. You can usually get information on road closings at your local police or 911 Office. Your need this information to make a successful case for you. Normally admin leave is denied, and you can only use annual leave or an Act of God absence to get your case. They may win a grievance filed for denial of leave, except in a scenario like below where I used **sick leave** while waiting on a settlement or an Act of God grievance.

## Food for Thought: How to get sick leave while waiting on an Act of God grievance decision

A few years ago, I called into work during a huge snowstorm. I told my supervisor I was calling in on administrative leave due to the storm. I also told my supervisor I would make every effort to get to work.

Thereafter, I picked up a shovel and began cleaning my driveway trying to get to the USPS that I loved so well. LOL. I got so exhausted shoveling snow I later had to call in sick. When I got to work a few days later after roads were cleared, I made sure I completed a PS Form 3971 showing the time and date I first called in on admin leave. After this was immediately disapproved I filled out another 3971 for sick leave indicating a later time and date since the sick leave occurred after the Admin leave was requested.

My Admin Leave as stated previously was denied along with others at the Post Office, but my sick leave was approved. I filed a grievance within

14 days of the incident and had all the necessary proof mentioned above and/or in the F-21 handbook to prove my absence was due to an Act of God situation. At the pre-arbitration Dunkle won as usual and got his sick leave reimbursed and was paid admin leave for the Act of God absence at issue.

## The Trick to Completing PS form 3971 for Admin Leave (Act of God) Purposes

USPS almost always denies Admin Leave for Acts of God. This means you must prove your case which will probably end up in arbitration. The less paperwork in arbitration the better, so the number 1 scenario is better than number 2 below if you can accomplish it.

**Scenario 1:** Ask your supervisor if he will approve your Admin Leave. If supervisor says no, then fill out your PS Form 3971 first going to the Remarks section and write, for example, **“Requesting Annual Leave due to Administrative Leave previously denied”**. This puts all info on one page for arbitration and it shows you requested Admin Leave prior to other form of leave.

**Scenario 2:** You attempt scenario one above and your supervisor refuses to sign it. Then complete one PS form 3971 for the Admin Leave indicating it was requested first by dates and time on the form and get your supervisor to sign for it received and the date. Then complete another PS form 3971 for some other form of leave making sure the dates and time are later than the dates and time for the Admin Leave requested.

The 2017 Employee and Labor Relations Manual--issue 41 regarding Administrative Leave for Acts of God states in part:

519.21 Acts of God

519.211 General

*Acts of God* involve community disasters such as fire, flood, or storms. The disaster situation must be general rather than personal in scope and impact. It

must prevent groups of employees from working or reporting to work.

519.212 Authorizing Administrative Leave for Acts of God

The following provisions concern administrative leave for acts of God:

a. Postmasters and other installation heads have authority to approve administrative leave for up to 1 day.

b. District managers and Postal Career Executive Service (PCES) plant managers may authorize administrative leave beyond 1 day, but not to exceed a total of 3 days, for their installation and those reporting to it.

c. District managers and senior or lead plant managers may approve administrative leave for periods up to and in excess of 3 days for their installation and those reporting to it.

## Military Veterans buying back military time early will cost them thousands less and give them thousands more on your federal retirement

I'm a disabled Navy Veteran. I wish someone had told me this when I first got out of military, and it would have cost me \$1,500 versus \$8,000.

Your military buy back is based on your salary while in military. If you buy it back shortly after you get out it may only cost you a few thousand. Here is my personal example. When I was in Military in 1975-1979, I was paid about \$500 a month. When I got out I could of paid the small amount of \$1,500 to buy it back to get about \$500.00 a month on my retirement check forever. Instead, I didn't realize this until I had 30 years at USPS which cost me \$8,000 because I waited so long to buy it back. I'm still glad I paid the 8 thousand because it only took about 3 years of receiving the extra \$500 a month on my retirement to make up for the \$8,000 I lost and the rest after that was money in the bank.

You can buy back military time in small bi-weekly payments or pay it all off at one time. I suggest paying it off in one lump sum or as soon as you can, because if you are suddenly fired or die before it is paid off the money you paid in is sent back to your beneficiary(s), but it is not added to your retirement payment and if you have a surviving spouse and / or children this will reduce the money the spouse has to survive on.

Some people believe their military time will continue being added to their retirement forever, but this is not true. For example, if you're in the military 4 years and get a government job, the 4 years is added to your retirement until you reach 65 years of age. At that point it goes away, unless you have bought back your military time. Buy it back.

It is simple to buy it back. Just go on web and type in, military buy back, and you will find the instructions for buying it back. You will also need a copy(s) of your DD-214. Follow the instructions and soon you'll be on your way to receiving thousands more on your USPS Retirement when that day comes.

Employee's Name (Print last, first, MI)		Employee ID	Date Submitted (MM/DD/YYYY)	No. of Hours Requested	SCHEDULED	UNSCHEDULED	PP	Year
Joe Blow		000000000000	JANUARY 4, 2018	72				
Installation (For postmaster's leave, show city, state, and ZIP Code)		N/S Day	Pay Loc. No.	D/A Code	From: Date	Hour		
					1-4-18			
Time of Call or Request	Scheduled Reporting Time	If Needed, Employee Can Be Reached At:		Thru: Date	Hour			
		<input type="checkbox"/> Do not call		1-6-18				
Type of Absence	Documentation (For official use only)	Revised Schedule for (Date)		Approved in Advance				
<input checked="" type="checkbox"/> Annual	<input type="checkbox"/> FMLA Requested (Certification review - HR59C)			<input type="checkbox"/> Yes <input type="checkbox"/> No				Sat 01
<input type="checkbox"/> Holiday/AL Lx Exch	<input type="checkbox"/> For COP Leave (CAT on file)	Begin Work						Sun 02
<input type="checkbox"/> Career 701 Route	<input type="checkbox"/> For Advanced Sick Leave (PS 1221 on file)	Lunch Out		Lunch In				Mon 03
<input type="checkbox"/> LWOP (See reverse)	<input type="checkbox"/> For Military Leave (Orders reviewed)	End Work						Tue 04
<input type="checkbox"/> Sick (See reverse)	<input type="checkbox"/> For Court Leave (Summons reviewed)	Total Hours						Wed 05
<input type="checkbox"/> Late	<input type="checkbox"/> For Higher Level (PS 1723 on file)							Thur 06
<input type="checkbox"/> COP (See reverse)	<input type="checkbox"/> Schema Training Testing Qualifying (Memo on file)							Fri 07
<input type="checkbox"/> Other Administrative Leave								Sat 08
Remarks (Do not enter medical information. See Privacy Act Statement on reverse of this form.)								Sun 09
Using Annual leave in lieu of Administrative leave denied.								Mon 10
I understand that the annual leave authorized in excess of the amount available to me during the leave year will be charged to LWOP.								Tue 11
Employee's Signature and Date		Signature of Person Recording Absence and Date		Signature of Supervisor and Date Notified				Wed 12
1-1-18								Thur 13
Official Action on Application (Return copy of signed request to employee.)								Fri 14
<input type="checkbox"/> Approved		Do not check an FMLA box until you verify the FMLA designation.		Signature of Supervisor and Date				
<input type="checkbox"/> Disapproved (Give reason below)		<input type="checkbox"/> FMLA Designation is PENDING						
		<input type="checkbox"/> FMLA Protected						
		<input type="checkbox"/> Not FMLA Protected		<input type="checkbox"/> Continued on reverse				



Eastern Region Director

Sherry C. McKnight

# Make Safety A Priority, Have A Car Emergency Kit



Greeting Sisters and Brothers. Hope this article finds you all in good health and spirit. Happy New Year. As winter fades away, just as the melting snow. Warm winds are coming, cold winds are leaving. All traces of winter are now gone, and the fresh smell of spring is in the air. Let's welcome spring!

There's never a convenient time for your car to break down. But when it does, you can lessen the hassle with a complete car emergency kit.

About 69 million vehicles break down in the US each year. That's about one of three drivers having trouble.

While prepacked car emergency kits exist, they're not always the best way to go.

Many prepacked kits leave out essential items or include things you may never use. Others just cost too much. So, it's better to choose each item and create a car emergency kit on your own.

Here are the items your car emergency kit must include:

## 1. Headlamp

It's bad enough for you to get stuck on the road with a broken car. Fixing your vehicle with one hand while holding a flashlight with the other is worse.

The solution? Use a headlamp with an elastic strap-on that allows both of your hands to work.

Include a small, lightweight waterproof headlamp in your vehicle's emergency kit. Make sure it's fully charged if it's rechargeable. Otherwise, have a battery pack in case it goes out.

We think rechargeable headlamps are the best since you won't catch a dead battery if you have a charger.

## 2. Hand Crank Radio

The hand crank radio may look antique, but these devices are more relevant than ever. Since hand crank radios rely on cranking for power, they're also highly reliable. Some models include flashlights, making them multi-purpose must-haves.

In addition, emergency authorities see hand crank radios as emergency kit essentials. The best ones provide NOAA (National Oceanic

and Atmospheric Administration) weather alerts, light, and sustainable power.

In an age where people seem helpless without smartphones, these radios can be a beacon of hope during roadside breakdowns and accidents. Plus, a hand crank radio directs you where to go if you need to walk to a safe location after a disaster. These handy emergency radios emit emergency broadcasts after a disaster as well.

Hence, it's better to have hand crank radios than regular ones. It's because regular battery-operated emergency radios have many limitations, including short-lived batteries.

## 3. Road Flares

You must warn other drivers to avoid accidents when your car gets stranded. Contrary to popular belief, battery-powered road flares are better than magnesium ones.

For one, you don't need to light battery-powered road flares. You also don't have to deal with the smoke from magnesium flares. Lastly, you don't have to worry about having a fire hazard near your vehicle.

In addition, placing road flares on your car or the road helps prevent accidents and prepares you for blizzards and other disasters that will leave you stranded on the road.

Prepared Hero's Starlight Road Flares is the best way to go if you're looking for reliable road flares. Trusted by several emergency services, these magnetic road flares help prevent accidents, damages, and deaths.

They're also crushproof, waterproof, weatherproof, and easy to spot (can be seen from a mile away at night).

The magnets let you put the flares on your car, letting other drivers see your vehicle more easily. Plus, putting them on the road lets other drivers know there's a stranded vehicle. This allows them to slow down and avoid hitting your car by accident.

## 4. Walkie Talkie

Imagine this: you're driving when an earthquake, tornado, or ice storm hits. Then, the lines go down, and worse, your phone dies.

Do you have a backup if this happens?

This is where a walkie-talkie comes in. But as helpful as these devices are, they're bulky, too. Unfortunately, putting a walkie-talkie in your vehicle emergency kit is a hassle.

But thanks to innovation, you can now get a walkie-talkie that's as thin as a smartphone.

The PowerTalkieX Radio Set lets you communicate through a three-mile distance and 25-floor buildings with a crisp voice and noise

reduction tech. To top it off, PowerTalkieX comes with a hands-free set for easy communication.

It's also straightforward to use – you'll know how to use it within minutes of unboxing.

Lastly, the PowerTalkieX Radio Set provides up to 15 days of communication and lasts for 18 to 24 months in storage after one charge.

## 5. Emergency Poncho

Unexpected breakdowns are never fun. Making repairs in a rain or ice storm is the worst.

Prepare yourself for this scenario by including a poncho in your car emergency kit.

This lightweight one-size-fits-all emergency poncho protects you from the rain. It also prevents hypothermia by retaining up to 90% of your body heat.

Plus, it's thin enough to fit in your car emergency kit or pocket. This poncho also has a bright orange color that lets rescuers find you easily.

Prepared Hero's Hero Poncho will keep you dry while changing a tire or making other vehicle repairs. You can also use it as a drop cloth to kneel on.

Keeping a Hero Poncho in your car emergency kit is one of the most important safety decisions you can make. When you're in a blizzard or storm, things can go from good to bad in seconds. This poncho can make the difference between survival and death in a cold weather emergency.

## 6. Security Alarm

Another important tool you should have in your car emergency kit is a portable security alarm. While your car security alarm protects your vehicle, a portable one protects you.

Contrary to popular belief, security alarms aren't just for fighting thieves. You can also use one to signal rescuers when you're stuck in the middle of nowhere.

This police-recommended Hero Defense Alarm includes a screeching siren and blinding light that'll make attackers flee.

Seriously, everyone should have it – not just in their car emergency kit – but in their daily bag as well.

## 7. Survival Bag

On to the next crucial tool for your car emergency kit: a survival bag.

A survival bag can save your life if your car breaks down in the middle of nowhere.

Prepared Hero's Survival Bag provides ample coverage. Yet, it's small and compact enough to fit in your car emergency kit or pocket.

The bag is also made of water-

proof and windproof materials that reflect 90% of the heat to you, preventing hypothermia in freezing weather. On top of that, this survival bag is bright orange, which lets rescuers find you easily.

Plus, if you're stuck and must sleep in your car during a snowstorm, a survival bag will keep you warm and safe from strong wind and snow.

## 8. First Aid Kit

Have a first aid kit ready when someone gets injured during a road trip.

A proper first aid kit should have everything you need to take care of minor cuts and scrapes while on the road.

It should also include items that remedy injuries or wounds until people get expert medical assistance.

A first aid kit should include bandages, alcohol, gauze pads, pain relievers, tweezers, cold compress, and ointment.

## 9. Fire Spray

According to the National Fire Protection Association, vehicle fires account for 14% of reported fires, 11% of fire deaths, 8% of fire injuries, and 9% of total fire dollar loss.

Since cars contain volatile liquids, fabrics, plastics, and other flammable materials, a spark can turn into an inferno in minutes. Given this, you should include a fire spray in your car emergency kit.

While fire extinguishers help, they can be expensive, heavy, and hard to store. The residue from the fire extinguisher is also hard to clean up. Unless you have a lot of space in your trunk, consider getting a fire spray instead.

Hero Fire Spray is an easy-to-use, NSF-certified alternative to fire extinguishers. It also helps you deal with minor fire accidents and stop them before they turn into bigger disasters.

Plus, the fire spray is biodegradable and non-toxic. Unlike a fire extinguisher, you can safely use it around your family and pets. It's also eco-friendly, so you're taking part in saving the environment.

Remember, you must extinguish a car fire as soon as you notice one. If the fire doesn't stop growing, get far away from the vehicle.

## 10. Escape Tool

A car sinks within two minutes on average. This leaves little time for you to escape after a water crash.

Plus, water pressure makes windows and doors impossible to open. Electric windows also malfunction when the wiring gets wet.

In these cases, breaking a window

*continued on page 7*



2023 APW-ABA Scholarship Program

Honoring Thomas Hartos, Michael Tosches & Eugene Johnson

2023 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 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). Two scholarships will be awarded per calendar year.

4). The scholarship drawings will be held at the ABA home office no later than June of each year. These drawings will be strict “luck of the draw”, meaning the entrants pulled are the winners. No preferential treatment will be given to any entrant. All applicants will be assigned a random number for drawing. The winners will be drawn from amongst all applicants and notified by certified mail.

5). Scholarships will be paid directly to the school that has been designated on each winner’s application. Each winner will also be required to submit an acceptance letter and photograph accompanied by a biography which will appear in an issue of the *ABA 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.

APW-ABA SCHOLARSHIP PROGRAM

honoring

THOMAS HARTOS, MICHAEL TOSCHES & EUGENE JOHNSON

APPLICATION DEADLINE IS MAY 15, 2023

APPLICATIONS MUST BE FILLED OUT IN THEIR ENTIRETY

NAME: ADDRESS:

CITY: STATE: ZIP: PHONE#:( )

I will graduate from High School, which is located in (City – State), in (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 EID#:

ABA Member's email address: @

Student: (printed name & signature)

Parent/Guardian: (printed name & signature)

ALL APPLICATIONS MUST BE SENT TO:

ABA Scholarship Program • PO Box 120, Rochester, NH 03866-0120

(This section to be completed by ABA National Director)

This application has been reviewed and certifies that the above member is a member in good standing of the Accident Benefit Association.

Local Name: Local #: Date Recv'd:

ABA Nat'l Director: Date:

Make Safety A Priority, Have A Car Emergency Kit

continued from page 6

is your only way out. However, you can't do it without the right tools. For this reason, you must include an escape tool in your car emergency kit.

Rescue professionals recommend having at least one escape tool that can cut through jammed seatbelts and break side windows in your car.

**Frequently Asked Questions**

What should you put in a car emergency kit?

You should put the following in a car emergency kit:

- Headlamp
- Hand crank radio

- Road flares
- Walkie-talkie
- Security alarm
- Survival bag
- First aid kit
- Fire spray
- Escape tool
- Emergency poncho

Are car emergency kits worth it?

Yes, car emergency kits are worth it. Car emergency kits keep you safe, especially if you regularly drive in harsh conditions or always go on road trips. These kits help you prevent accidents and treat injuries.

What is the hardest thing to replace in a car?

The hardest thing to replace in a



car is the spark plug. While replacing a spark plug is easy, accessing it makes this task hard. Spark plugs are usually tucked in a hard-to-access location in the engine bay.

What is the best protection in a car crash?

The best protection in a car crash is airbags. Airbags inflate when an electronic sensor detects a collision. They then cushion the impact and prevent injury.

What color car gets in the most accidents?

Black cars get in the most accidents, according to research. One study state that you're 47% more likely to get into an accident if you drive a black vehicle.

**Conclusion**

Car emergency kits come with items designed to keep you safe while parked on a busy highway or when you get into an accident.

Include the items above in your vehicle emergency kit to stay safe even when your car breaks down in the middle of nowhere or along a busy road. SOURCE: PREPARED-HERO

**REMEMBER** – Safety is not something that can happen on its own by accident. You need to work towards it with the right measures.

**Tools and Mindset.**  
**Accidents Hurt. Safety Doesn't.**  
**Safety First!**



West Region Director

Marty Schneider

# Know Where To Find Vital Papers

If you are reading this as an American Postal Workers-Accident Benefit Association member; you have Accident coverage. Do you also have Life, Automobile and perhaps Car-Loan Insurance? Where are these Policies? Where do you keep your Banking and Credit Union account information? Do you have a Last Will and Testament?

These very Important Papers should all be in one place and in a secure location where a trusted person can readily access them in the event of your demise. The American Postal Workers Union has such an item in the form of a booklet entitled "VITAL PAPERS." I believe it is accessible on the union website and may still be available in hard copy form through the Human Relations Department of the APWU.

It is invaluable! It is a time-saver

and to anyone suffering the loss of a dear one it is a Godsend. I keep mine in my safe deposit box.

So, for those of you who have taken advantage of this tool, I admire you! If you are a procrastinator or have the mistaken notion that you are going to live forever; I send my sincere condolences to your loved ones. Oh, and you get a thump on the head from Miss Marty! Don't waste any more

time! Get this personal business taken care of before the worst happens and your dear ones are left scrambling.

Our great union provides innumerable benefits to us. A Labor-Management Agreement is where those benefits begin. Take advantage of what is available to you. And remember, "It pays to belong to the American Postal Workers Union!"

In solidarity.



## APWU MEMBER OWNED AND OPERATED BENEFITS AT A GLANCE

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) \$16 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) \$28 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)**

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

### 100% Local Member Rates

- (Local provides ABA benefit to member)
- Value Plan** \$0.87 (per pay period)
  - Advantage Plan** \$3.12 (per pay period)

### 100% Full-Dues Cash Pay Rates

- (Retired member still paying Full Dues)
- Value Plan** \$22.62 (annually)
  - Advantage Plan** \$81.12 (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)

### NON-100% Local Member Rates

- (Member pays for ABA on their own)
- Value Plan** \$1.37 (per pay period)
  - Advantage Plan** \$3.62 (per pay period)

### Standard Member Cash Pay Rates

- (Retired member paying for ABA on their own)
- Value Plan** \$35.64 (annually)
  - Advantage Plan** \$94.20 (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](http://www.apw-aba.org)

