

QUARTERLY NEWS DIGEST

Vol. 31, No. 2

Postal Workers Serving Postal Workers Since 1891

Convention Issue, 2016

National Director

Dave Daniel

Farewell And Thank You, But Not Goodbye

It is very difficult for me to sum up my four years as ABA National Director in a few paragraphs. First let me say: *I have never experienced a job that was more difficult, as challenging or so incredibly stressful; or one that I have loved so very much.* I am not in possession of the words to express my admiration and appreciation of the brilliant and dedicated service of the core five employees of the ABA, *Lisa Bado, Kelly O'Neil, Jennifer Coelho, Melissa Potter and Emily DelSignore, {Brandi Law replaced Emily* when she and her husband moved to Louisiana in March of 2014}. Together we have worked and performed somewhat of a miracle. The ABA is in the Black, (with the notable exception of the pension fund). I also believe that I have enjoyed (for the most part) the **most involved Board of Directors** that the ABA has ever had. Their cooperation, knowledge, hard work and insight have been a godsend to me. I will now continue on the board as a Regional Director and intend to be an active force. I will always be available to assist in making the ABA better, without interfering with the day to day operations.

At the close of the APW-ABA convention on Monday night, August 22nd, I will have been full time at the ABA for five years, six months and eight days. When I arrived, my intent was to be there a couple, maybe three 1/2 years. I had no idea what I was getting myself into. After serving as Assistant National Director, (a posi-

tion which, I knew, had been constitutionally deleted at the end of that term), for about a year and a half; I was elected National Director at the 2012 Los Angeles Convention. I intended to serve one term. After getting into the nuts and bolts of running the ABA, I found that things were not good; **in fact, they were very bad.** Had I known the extent of the problems, I might still be on the work floor at the Huntington, WV Post Office. This extended tenure has been very hard on my marriage and family life. I openly apologize to my long suffering wife, our kids and grandkids for be-

the ABA at local functions, state and regional meetings, the All Craft Conferences, the Health Plan Seminars and the National Convention. They have put faces to the telephone voices for the membership, as well as local and state officers.

Executive Assistant, Melissa Potter has crafted her position way beyond that of an office manager. She is the strong right arm of the National Director, involved in all aspects of the operation. She has designed and codified training programs and has overseen the resurrection of the Membership Department. She will provide

knowledgeable and a stickler for detail. During the dark days after Emily left and prior to Brandi taking over the Membership Department, Kelly assumed many of the membership duties, especially the all-important "transition project". Together with Melissa and Jennifer, she worked tirelessly to "fix" Membership. She has never been too busy with her very complicated and tedious financial duties to help someone else or to get a mailing out. She has been more than instrumental in realigning duties in the office to improve the flow. Kelly has withstood great pressures in the past, all the time

"This Association is the oldest continually serving union centered benefit program in existence. It actually predates our predecessor unions. The 'Benefit Association' as it was called in 1891 and in its incorporation papers of 1898, has served Postal Union members for 125 years, paying tens of millions of dollars in benefits, for the lowest imaginable dues."

ing away so much and so long and for missing so many important everyday things. My occasional trips home for weekends plus a couple of days, cost more than my living expenses in NH and only added to the stress and difficulty in trying to get things at home done, fast, which should have been "just a part of life". Being split between two locales separated by many hundreds of miles is not advisable and I do not recommend it.

I cannot explain the whys and wherefores, but I became driven to try to help the ABA. This Association is the oldest continually serving union centered benefit program in existence. It actually predates our predecessor unions. The "Benefit Association" as it was called in 1891 and in its incorporation papers of 1898, has served Postal Union members for 125 years, paying tens of millions of dollars in benefits, for the lowest imaginable dues. I could not walk away knowing that it might cease to exist in the future. Then, there were the employees of the ABA. Their family livelihoods as well as **the very survival of this venerable old association were in grave jeopardy.**

Unleashed from their previous restrictions and bonds, these ladies have spearheaded the campaign to save the ABA. We devised new methods and means which have resulted in restoring reputation and fiscal integrity to the organization. The staff has become participating members of the ABA as well as being employees. They have formed an APWU Auxiliary Chapter. They have traveled and represented

ongoing continuity to new Directors, without the political vulnerability of the old Assistant National Director Position. She is involved and is my backup for every facet of the ABA operation. This is a 180 degree turn-about from the previous concept of "building a wall between the staff and the Board of Directors". It has taken a special person to navigate between the needs of the Association, her OPEIU membership, directing the other bargaining unit employees and maintaining friendships. Missy has accomplished all of these duties at a blue ribbon level. Her value cannot be overstated.

Lisa Bado heads the department in the ABA which has the most potential for growth. Our Retirees and Self (individual) pay potential is the fastest growing segment of the APWU. Her driving dedication in this area can lead to growth in both of those areas for the ABA, as well as tapping the resource of APWU family APWU Auxiliary members. Lisa is our senior employee and provides essential connections with past methodologies and programs. She is also the "class clown". Her smile and ready quips keep it light even during stressful times. She is the Associate Editor of the ABA Quarterly News Digest, a position at which she excels. She has worked with Tom and Laury Brimm and me to transition the QND from a vanilla newsletter to a beautiful, informative publication.

Kelly O'Neil is our financial wizard. Coming to us just out of her teens in the late 80s, she is experienced,

performing her duties in an inscrutable, efficient manner. The ABA has always been very fortunate to have Kelly.

Jennifer Coelho is the head of our Claims department. She has crafted her job to the point that one person does what 2 or three used to do. Jennifer is also our technology "go to person". She works with our offsite computer guru, (Don Drew), to develop, troubleshoot, streamline and perfect changes and improvements to the system. Jennifer is an amazing employee and like all the others, helps form an integrated, cohesive team which interacts and backs up each other to provide excellence for the membership. Jennifer was drastically undervalued when I became ND. We have endeavored to convey her importance to the ABA over the past four years. She is certainly appreciated by this National Director and the ABA's customers appreciate her efficiency and kindness.

Brandi is our "new kid on the block". In her 1 1/2 years at ABA she has brought new technical skills and incredible speed to the table. She is efficient and is a quick learner. She has moved into the Membership position and with the help of everyone else has it running at the best level it ever has. Brandi also assists Lisa in alleviating the stress with "out of the blue" levity.

All of these employees are within close proximity (age wise) to my three daughters. I guess it was inevitable that an "old dad" like me would begin to care a lot about their welfare. I have to say that making sure that continu-

continued on page 2

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Farewell And Thank You, But Not Goodbye

continued from page 1

ing their good Union jobs (OPEIU Local 6) by keeping the ABA viable, was a major motivation in my staying at the ABA as long as I have. I will greatly miss these employees and their families, and am glad that by remaining on the board, I will make occasional visits to the home office to renew those friendships.

I would also like to thank Tom McCormick for his years of dedicated service to the ABA; Tom and Laury Brimm of Stacy Publishing, (who always make us look so good); Steve Brown who has kept us afloat with financial guidance; Don Drew who develops and babysits our programs; Mike Feinberg, who has revolutionized our legal world and all the folks from Willis Tower Watson (especially Chris Scott) who have helped us grow and prosper while offering wonderful opportunities to the membership. In addition to Tom and Sandy McCor-

mick, I will miss all my new friends at the Milton Moose Lodge. These folks welcomed me and trusted me enough to honor me as their Governor.

I would be remiss in not saying a few words about our two outgoing board members. Pete Furguele has served two terms as Northeast Director. He has helped to organize several new 100% locals and has been very vigilant in monitoring his region. He has also been an excellent fiduciary on the board of directors. I wish Pete and his family the very best for a long and prosperous retirement.

Bob Dempsey is a friend of mine. He is a wonderful person and has been a great officer in his local and for the ABA. Bob had a devastating stroke while on vacation in the Caribbean in 2015.

Bob had been on the ABA Board of Directors for several terms and was the sitting Treasurer of the Boston Local. He is also a past President of the

Local. Bob is a wonderful person and is fighting very hard to return to his previous self. We, at the ABA cherish his friendship and his service to our cause and keep him in our prayers and thoughts daily.

By August of 2012, the ABA had filed numerous lawsuits and had had counter actions, lawsuits and administrative charges filed against us. More than a half million dollars had been spent in actuarial fees and these actions over the two year span of 2010-2012. For the most part, these were frivolous actions which served only to drain the treasury in court costs and legal fees. With the amazing work of our legal team, we were able to successfully settle most of these suits; others simply had to be withdrawn, except in the case of the Bonding claim & suit against former directors and actuary, which were rejected in full.

The ABA had also refigured most previous retirements. One annuitant

had their retirement reduced by nearly half and was asked to repay a large sum. He repaid this shortly after I became National Director. Our ERISA attorney has repeatedly stated that had he refused to pay or appealed the reduction, he would have prevailed. However, this gentleman said at the time and continues to say that he “did not want anything that he did not have coming and he would never do anything to injure the ABA”. The ABA also committed to back pay in excess of \$285,000 on one annuitant. There was no valid reason to have paid this restitution. The retiree had accepted and not appealed their original retirement after more than 12 years. We are currently halfway through the Eight year commitment on this “payback”.

So, more than ¾ of a million dollars had been squandered over the period 2010-2012. This was on top of the nearly \$4 million that was lost due

continued on page 3

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

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The Quarterly 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 quarterly.
(603) 330-0282
www.apw-aba.org

The editors of the APW-ABA Quarterly News
Digest reserve the exclusive right to edit,
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Dedication: Tom McCormick

By Dave Daniel, National Director

The 2016 APW-ABA National Convention Book is dedicated to Brother Tom McCormick.

Tom has been the number one

Beginning some time prior to 1974, General Secretary Orin Bradshaw began calling on Tom to help with bulk mailings for the ABA. Being rather handy with tools and etc., it wasn't



National Convention, Chicago 2014.

worker for the ABA for as long as anyone can remember.

(There is no truth to the rumors that George A. Wood, the first Secretary of the ABA (1898) utilized Tom first, nor that Ben Franklin hired him into the USPS, nor that Commandant Samuel Nicholas (1775-1778) signed him up into the Marine Corps); these are just urban legends.

Tom has never served on the ABA Board of Directors, nor has he served as a full time officer of the ABA. He could have been elected and probably should have been.

long before Tom was being asked to build and fix things around the ABA office. Tom has handled registration and supplies for every national APW-ABA Convention since 1974. He says this is his last convention. Tom has spearheaded every office move the ABA has made. At least two across town in Portsmouth, the one to Industrial Way in Rochester and the one to our current, cozy historical register home in downtown Rochester.

At some point McCormick developed and perfected the credential system for the National ABA

Convention and completely took over the transportation of convention materials to and from the sites as well as registration, credentials and elections. Tom has driven hundreds of thousands of miles for the ABA in trucks loaded down with supplies.

Regardless of who was elected to National APW-ABA office, Tom was there doing the behind the scenes work. Through good and bad, thick and thin, one constant remained: Tom McCormick could be counted on for solid, honest advice, work and consistency. Tom was offered the Secretary/Treasurer

cheese steaks, but they have to be fresh to be right.

At 17, Tom became a Marine and served during the 1960s including the training of Cuban expatriates for the Bay of Pigs invasion. He served at Gitmo, Puerto Rico and other assignments in the Marine Corps. He ended up in charge of prisoners at Pease AFB in NH.

Tom went to work for the USPS after a horrific injury ended his Marine career. He worked in post offices all over the Portsmouth area including Pease AFB, the main office and stations. He served as



In the new ABA office on moving day March 2013.

Farewell And Thank You, But Not Goodbye

continued from page 2

to slashing the dues in 2004 and the great recession of 2008. The ABA has also been under constant attack by one discredited former officer, who wants to continue beating the dead horses of his failed administration. Slandorous insults, falsehoods and even restricted personal information, (including SSNs) secreted during his time at the ABA, were distributed through social media, in e mails and on a rogue website designed to embarrass and destroy the reputation of the ABA. This bump in the road not only failed to break our spirit; it became a source of levity and motivation to excel even more. Upon the good advice of our legal team, we ignored the insults, stayed the course and proved by performance that we were headed in the right direction.

The APW-ABA Pension fund which had been underfunded by nearly a million dollars by 2004, was still only 62% funded in 2012. After careful stewardship and reinvestment of APW-ABA Pension Fund resources, we have been able to achieve 80% funding of the Pension Fund, but that fund continues as the major source of sleepless nights at the ABA. Increasing membership, continuing the Organization and Benefit Drive and passing

an overdue dues increase,, will slowly close the 20% gap in Pension funding, while keeping the general fund in the black. This is provided that every aspect of the APW-ABA is performed under continued careful stewardship and management.

I have the comfort of knowing that the Board of Directors and The New National Director, Wayne Maurer will continue to keep the ABA on track for growth and continued recovery. The masterful handling of the chair at the 2014 ABA National Convention by President Richard Phillips, was a beautiful thing to experience. I am sure that Rich will continue to excel as President. Further, I want to again thank the Delegates, all APWU officers, the ABA Board of Directors, and especially the ABA staff for bestowing the high honor of electing me unopposed to two terms as National Director and providing the hands and heart for this incredible period of growth, reconciliation and friendship. The best of everything is my wish for everyone in the future. My parting suggestion is that each of you endeavors to bestow some unsolicited act of kindness on someone every day.

Yours in Union Spirit;
Dave

(National Director) position in 1989. Unfortunately, he did not accept.

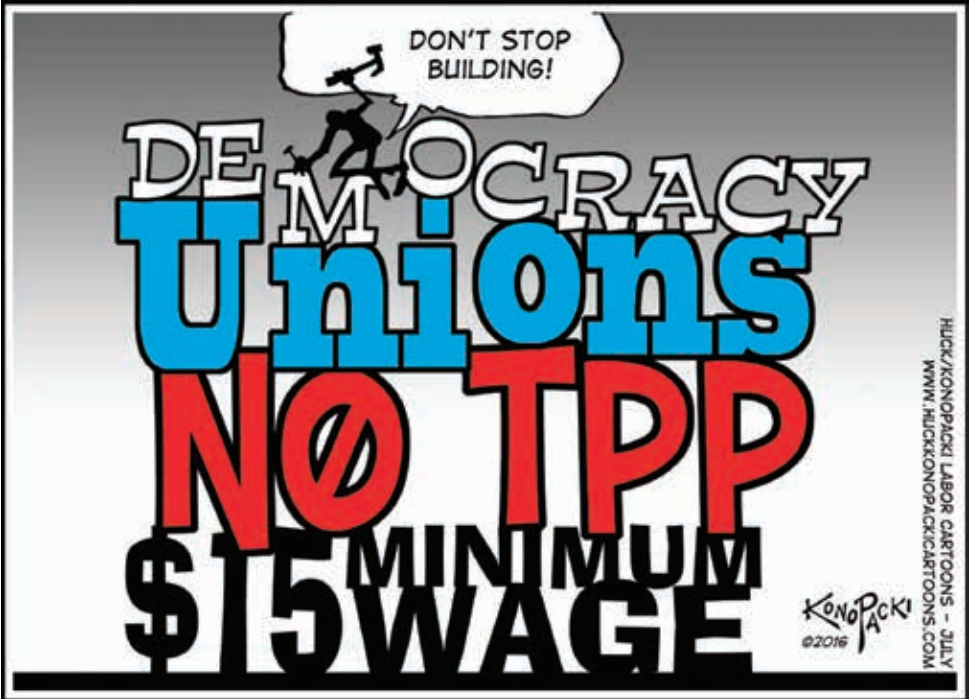
From my own experience, Brother McCormick's involvement has been a true blessing. Tom and I procured, transported and moved 90% of the materials and furniture into the new ABA HQ in 2013, probably the cheapest office move in our history. Even when we nearly killed each other (literally) moving desks up and down steps Tom kept it light, but stoic.

Tom is a native of South Philadelphia where he grew up with and was friends with Philadelphia rock and roll legends like Bobby Rydell, Dion and Fabian. His extended family in South Philadelphia still resides there and his Philly roots (and brogue) run deep. When either of us travels that way, certain goods have to be procured. He gets me pretzels and buttercake and I buy him scrapple and cream soda. We've tried to bring back

procurement clerk for the entire district of the USPS and ran several Veterans Organizations' clubs and social quarters. Tom still provides for veterans and those in need. He has run the annual Milton Moose Lodge's Thanksgiving and Christmas drives for kids and families for more than 20 years.

Brother McCormick also served the Portsmouth APWU Local and the NH APWU, holding various offices and serving in many capacities. Tom knows absolutely everybody and commands the respect of just about everyone who has ever known him. I feel sorry for the next National Director, who will have to figure a way to replace Tom McCormick . . . an impossibility.

Thomas, thank you for all you have done for the ABA and for being such a good friend to me personally – you will be sorely missed by the ABA.



President

Richard Phillips

ABA Continues To Help Members



Throughout the two years since our last convention, the APW-ABA has continued to help members achieve benefits offered directly from the ABA, as well as through our UNUM partnership. These benefits include:

- UNUM On-and-Off the Job Accident and Disability Insurance
- UNUM Critical Illness Insurance
- UNUM Whole Life Insurance
- UNUM Term Life Insurance

Over the next two years we anticipate that we will continue to offer these benefits to our members. More information on these valuable benefits can be reviewed on the ABA's Benefits Overview fact sheet.

Continuing with our goal of providing coverage for accidental injuries and death, the ABA has paid over \$840,000 in benefits during the two year timeframe since our last convention.

Our membership drives, along with the cooperation of the UNUM representatives during face-to-face meetings at post offices, have resulted in our membership numbers growing from 59,631 in 2014, to be 61,726 as of the writing of this article. And this has occurred while the overall num-

bers of members in the APWU throughout the country has continued to decrease, due to the overall decrease in hiring by the USPS.

However, even with this increase in membership numbers, and in light of a well-managed operation to keep expenses down, we find that we are not financially secure. Along with our normal monthly and yearly operating expenses, there are legally

mandated expenses, especially regarding the funding of our retirement funds that must be met. As a result we will need to address possible ways for the organization to make further cuts in expenses, and other necessary ways for us to continue operating.

This year we will be celebrating our 125th Anniversary since a group of 22 railroad postal clerks gathered together in 1891 and donated \$5.00 each to assist a co-worker who had his hand severed when he reached out of a moving train to retrieve a mail sack, and later to form an Association to provide benefits to members who were injured or killed due to accidents. Although the ABA was not incorporated until 1898, this 125th quasiquintennial anniversary (yes, I looked it up) is an important one, as it recognizes the initial gathering of minds to establish the foundation of what we enjoy today as ABA members.

And, I would be remiss if I did not mention that in celebrating our 125th Anniversary, this milestone would not be possible without the dedication and hard work of our staff. We cannot express how proud we are of them. They have gone above and beyond expectations and continue to offer an

unmatched level of professional and courteous service to our members.

We are truly grateful for all our members and we look forward to all the opportunities that the next two years brings us, both to you, our members, and the ABA.

HEY, WHAT ABOUT MY (insert subject here) . . .

I received positive feedback from the following article that I wrote in 2015. It has important information for our members, and it's worth reprinting again.

The ABA office often hears from members inquiring about the status of their ABA policies, including who is listed as the beneficiary on their policies. This is particularly the case for members of 100% ABA locals, who probably never listed a beneficiary on their plan. And, as you can imagine, there have been instances where a member didn't change their beneficia-

ry in the event of their divorce, remarriage, etc.

- If you have a question regarding who the present beneficiary on your ABA summary plan description is, or in the event you want to change the named beneficiary on your ABA Plan, call Membership at the **ABA Headquarters, (603) 330-0282**.

- If you have a question regarding any of the various UNUM Plans (including whole life, critical illness, extended accident, off-the-job accident insurance for wage replacement, etc), you can call **UNUM** directly at **(800) 635-5597**.

AND NOW, FOR SOMETHING POLITICAL

"Like NASCAR race drivers or PGA golfers, why not require each of the US presidential candidates to cover their clothing, briefcases and staff with the logo patches of their corporate sponsors?" – Jim Hightower



Radio personality Jim Hightower (left) with ABA President Richard Phillips.

2016 Award Recipients of the APW-ABA Tosches, Hartos, Johnson Memorial Scholarships



My name is Zachary Keyser and I am 18 years old. I live in Fredericksburg, VA and will be graduating from Massaponax High School in June of this year. I will be attending Old Dominion University in Norfolk, VA this fall to study Civil Engineering. In high school I played varsity football for 4 years and enjoyed spending time outdoors. When I finish college I plan on getting a job working in my field that allows me to travel to other countries to help improve their infrastructure.

Thank you American Postal Workers Accident Benefit Association for this scholarship. It is truly appreciated.

Sincerely,
Zachary Keyser

My name is Alex Matthew Smith and I was born on Tuesday, December 23, 1997 at St. Vincents Hospital in Birmingham, AL to the parents of Willie and Debra Smith. I attended Flint Hill Christian School from K5 to the ninth grade. For my sophomore, junior and senior years I attended Bessemer Academy. Throughout my high school years I managed to maintain a 3.66 GPA and was an A/B Honor roll student. In my junior year I was inducted into the National Beta Club. After graduating high school I plan to attend The University of Alabama and double major in Electrical Engineering and Business Administration.

I accept this scholarship on behalf of the American Postal Workers Accident Benefit Association. Thank you for the opportunity you have given me. I promise I will do everything in my power to make sure this opportunity is not wasted. You have no idea what it means to me for your organization to award me a scholarship. Again, thank you.

Sincerely,
Alex M. Smith



Vice President

Jenny Gust

Spring Clean For A Relaxing Summer

The weather is getting better here in northern Ohio by the day. It is time to clean up the house and get ready to spend more time outside. Cleaning windows and carpets isn't my favorite activity but someone has got to do it! I have been cleaning out closets and plan on donating some stuff. By the time I have things in order inside it will be warm enough to start on the outside. I love to decorate my deck with rugs, chairs and tables, and an island vibe. I have many yard ornaments and two flag holders which make my home look welcoming. Then after Mother's Day I can start planting some flowers. Mom always said to wait until after that day and I do.

As you are cleaning up and working around the yard, be sure to take



care of yourself and work safely. I call my nephew to help with lifting some of the heavier objects. I don't need a back injury and you don't either. Get help if you need it. Watch where you are walking so there are no slips, trips or falls. When you get everything done, you can relax and enjoy your clean home and beautiful yard. Summertime is right around the corner thank goodness, time to sit back and enjoy yourself.

I hope you don't ever need to file an accident claim, but if you do, the ABA is there to help you out, 24/7 – 365 days a year . We have been paying claims to our union members for over 100 years.

Wishing you a safe and happy summer!

Northeastern Region Director

Pete 'Fud' Furgivele

Baby Boomers Or Bust

Being born in 1950 put me in the middle of the “Baby Boomer Generation” along with millions of others. Yes, coming out of World War II our parents decided to pursue the American Dream, however, what would make it different this time was there were millions of them. It seemed that whenever Baby Boomers had reached a so called next step, whatever that next step was, it would have to be changed because of the Baby Boomers. Looking back, this has followed me throughout my life.

The first time I could remember was in Elementary School, with Kindergarten, Fifth and Sixth Grades in the Main Building. This main building was made of concrete with a nice brick exterior. Classrooms were nice and cozy. My family had just moved into the community and I started in the second grade, so I never really knew what the main building was like. You see, second through fourth grades were housed in something called the Temporaries. These buildings were slapped onto the main building. They were leaky, drafty, and lopsided. Who cared, we were only second graders. Back in those times parents didn't mind much. When we reached fifth grade we would be in the main building nice, warm and cozy. But Baby Boomers, as we were, had to change things. When we were promoted to the fifth grade our classes would still be in the Temporaries. There were too many of us, so my fifth and sixth grades were spent in those dreaded Temporaries, and Kindergarten, First through Fourth Grades were now in the Main Building.

Hence sixth grade graduation. I would be leaving the Temporaries and headed to Junior High, a nice big building with White Brick Exterior. There was one catch. The Baby Boomers were coming, and guess what the school district did, it put Temporaries onto the main building. Yes, seventh

grade was spent in the Temporaries. Finally in eighth grade we made the cut. Eighth and ninth grades were in the main building. Tenth Grade came and I started in High School. There it was waiting, one big main building, but there was one catch. A brand new



wing was built just to accommodate the new tenth graders. Although it was not the Temporaries, the heating and leak problems lasted most of the tenth grade. Eleventh and twelfth grade were normal in the main building.

After graduating High School I went to work. Who cared if we weren't allowed to vote (age 21 required), but we could legally drink. I joined the US Navy for a Four-Year Hitch, only to arrive at Great Lakes Training Center and find out that most of the people I enlisted with were only serving 2 years of active duty. I enlisted for 4 years. Reason for the 2 years hitch; you guessed it too many enlistees (baby boomer factor).

On December 1, 1969 the a Selective Service System held a Draft Lottery. Men were now being drafted into the military by their birth date. This involved all men born between 1944 and

1950. You guessed right, Baby Boomers started in 1946. Although I was already in the Navy my draft number was 253. Only the first 195 numbers drawn were drafted. The reason the Draft Lottery was started was to level the playing field. Too many people

were getting draft exemptions, and there were too many Baby Boomers.

Please note on July 1, 1971 Congress ratified the Twenty Sixth Amendment which lowered the voting age from 21 years to 18. Part of the reason, too many people between the ages of 18 – 21. We were old “Enough for Fighting but not for Voting”. No problem, I served 4 years and received an Honorable Discharge in 1972.

I went to work in the Post Office in 1975. My Navy time counted toward retirement and toward vacation hours, great deal. Into the 1980's Im married with two kids. Ronald Reagan was President. Suddenly, I'm told that in order to get credit for my Navy Time, I have to buy back my years. Guess there were too many of us that would be receiving that benefit 30 to 35 years from then. I went with the flow and bought my time.

Fast forward through the 1980's. Another child born. Bought a House etc. Started hearing about 401K Plans. Depending on the amount of risk one would take, it seemed like a good idea. Suddenly everyone was into 401K Plans. Financial service companies were springing up all over the place. Easy money was at hand. Housing costs were spiraling upward. It was easy to get any type of loan. Why not there were millions of us Baby Boomers willing to take a chance. Companies were bank rolling everything and anything. The Baby Boomers were in their forties with at least 20 to 30 years of work ahead of them. About six to eight years ago the bottom started falling out of the economy. Financial companies were falling by the wayside. New Meanings were about Corporate Greed, Cooking the Books, Hedge Funds, High Risks Factors, Bernie Madoff. Call it what you want. Take a step back and look at the Baby Boomers. Did these companies have our best interest in mind. Did we really expect them to start paying all of us back on our investments. The Baby Boomers are now approaching the retirement years. The number of retirees will be increasing dramatically. The 401K accounts have been adjusted. Many hard working people have lost billions of dollars from these accounts. What's next, Medicare and Social Security? It all started in second grade. The Baby Boomer Factor??? As I stated, I was born in 1950. I am now 66 years old. My wife and I have been blessed with 3 children and 5 Grandkids. It is now time to move into retirement. I have had to pleasure to be an ABA member for years. I have seen the ABA help a tremendous amount of people.

I leave you with this from the movie *Goodbye Mr. Chips* . . . “Goodbye To All and Please Remember Me For I Will Not Forget You”.

Eastern Region Director

Wayne Maurer

Call To Action

Greetings APWU members, APW-ABA members and National Convention delegates. This year we will meet in Orlando, Florida for our biennial convention. This will be the first year our APWU convention will take place over four days which means each day will run a little longer than we are familiar with. Our APW-ABA will take place on Monday evening at 6:00 p.m. August 22nd, 2016 in Room 6A-B of the Walt Disney Swan Hotel. I encourage all eligible delegates to attend this year's convention. As requested during our 2014 convention, coffee and refreshments will be provided to all delegates. Our association is faced with several challenges which our

Constitution Committee has tried to address with resolutions being submitted to the convention for discussion, debate and action. With these challenges comes opportunities, opportunities to strengthen our organization for many years to come. With this convention I will be concluding my fifth term as your elected Eastern Region Director. I want to thank you for all of the support you have given me over the last ten years. Even though Monday August 22nd will be a long day I hope you will take advantage of the opportunity to join us for our convention and assist in shaping the APW-ABA for the bright future I believe is within reach. If you recall how

well the 2014 convention was conducted, I see no reason why this year's convention can't be just as efficiently



run. Your APW-ABA continues to provide a valuable low-cost benefit that some 62,000 members believe in. During my most recent term of office I have attended several state conventions and local membership meet-

ings. I have considered and voted on appeals sent to me for action by our National Director. I have also chaired an Audit Committee meeting and most recently the 2016 Constitution Committee meetings in April. I hope that everyone has a great time while in Orlando and has a safe trip returning home. Please take just a few hours to attend your APW-ABA convention on Monday evening. I will be looking forward to seeing you. As always, if you have any concerns or inquiries, please contact me at: wdmeag@yahoo.com or 215-872-6153. Thank you for allowing me to serve the membership over these last ten years, it is my pleasure.

Eastern Region Director

David Dunkle

Get ABA Coverage For Your Family

Get ABA coverage for your family by sponsoring them as an APWU member and signing them up in the APWU Auxiliary for only \$5.00 a year.

Brothers and Sisters, I truly love the APW-ABA and have enjoyed rep-



resenting members in New Jersey, Washington D.C., Maryland, Penn-

sylvania, Virginia, West Virginia and Delaware and look forward to representing you in my next term as APW-ABA Eastern Region Director.

The ABA Convention will occur on Monday, August 22nd, just a couple hours after the Initial National Convention session, and will be in the same building. Be sure to send your credentials in from your local and register at the APW-ABA booth when you register for the National Convention.

APW-ABA plans are cheaper than any others out there and provide you with great coverage. As an ABA member you can also cover your Spouse at the same low rate you pay. Your children, grandchildren and other family members who become members of the APWU AUXILIARY are eligible for great benefits, including whole life

and term life insurance along with extended accident coverage, offered by our partners, Willis/Unum & Sun Life.

I hope you all have a great time while in Orlando and have a safe trip to and from the convention.

INJURED ON THE JOB and 20 CFR 10.200c

As usual, I try to write something related to injured or ill employees. In years past, postal employees got up to 45 days straight Continuation of Pay (COP) when injured due to external force if they requested COP on PS form 3971, but as a result of an attack on postal employees the law was changed in 20 CFR 10.200c to state:

Postal Service employees are not entitled to continuation of pay for the first

3 days of temporary disability and may use annual, sick or leave without pay during that period, except that if the disability exceeds 14 days or is followed by permanent disability, the Postal Service employee may have that leave restored.

So, if it is apparent your medical problem will last longer than 14 days make sure you get your doctor to indicate this on the initial CA-16 or other medical documents, so you can get COP for the first day and every day thereafter up to 45. If in this situation and you don't get the first 3 days COP then request on OWCP form CA-7 for leave buy back to get your leave restored. Remember when you get injured at work the first day is paid as Guaranteed time. The next 3 days are the period in question in **20 CFR 10.200c**.

Southern Region Director

Gene Nichols

Growing The Membership

Growing the membership and providing useful benefits at a great value has been the goal of the Executive Board for the Accident Benefit Association. All of us have been out talking to Union members at local meet-

ings, state conferences and national events about the benefits of belonging to the Association.

Having just returned from the Texas Educational Conference I would like to say that I appreciate the generosity and hospitality that has been shown to all of us by the many individuals in our quest to grow the membership. A special thanks to Alex Aleman, President of the San Antonio Alamo Area Local for the opportunity to conduct a membership drive in San Antonio, Texas.

Many of us are preparing to attend our National Convention this August in Orlando, Florida. We should all be thinking about how we can improve the benefits that we have, how we can maintain these benefits at a low cost and what additional benefits we would like to add to our benefit package.

I look forward to hearing from each of you.



Left to right: Durward Brantley/APW-ABA Benefit Counselor; Kimberly Brantley/APW-ABA Benefit Counselor; Arnoldo Maldonado/APW-ABA Spanish speaking Benefit Counselor; Chris Scott/Senior Program Facilitator; Alex Aleman, San Antonio Area Local President; Gene Nichols/APW-ABA Southern Region Director, and Keith Richardson/APW-ABA Central Region Director.

Note to our Readers:

This issue has been proof-read and corrected three times.

Any further errors still to be found have been left in *intentionally*, as a service to those people who always like to FIND FAULT!

— Courtesy of the Salt City Post, April/May 2016 Issue

Southern Region Director

Kenyon Beasley

Location, Location, Location

Recently I had the unfortunate pleasure of visiting one of the most esteemed plots of real estate in all of America. This is an opinion, I believe, that is shared by many Americans but most assuredly by those individuals who possess an appreciation for the wit and wisdom required to compose a document as brilliant as the United States Constitution.

If you will, bear with me and please allow the rest of the article to explain the oxymoronic term of unfortunate pleasure.

The visit to this esteemed locale was unfortunate, simply due to the fact that all of the airlines over booked their flights, my being placed on stand-by five separate times in one day, and finally an unplanned decision to re-route through Philadelphia. I arrived in the city of brotherly love only to find out that my preconceived notion to secure an Amtrak ticket to my final destination was a flawed plan due to the fact that all of the trains were solidly booked until the next following night. So my predicament was of being in Philadelphia, which I hadn't planned for, throughout the night and all of the next day.

As you can imagine, my frustration meter, at this point, was at an all-time high and my only option was to wait it out. With that kind of time on your hands, after making your customary phone calls and checking Facebook, you have to be mindful of your phone's battery life. So now all I can do is think about my day and how horrible it's been when out of the blue something I've always heard comes to mind . . . when life serves you bitter lemons, you gladly accept it with the intention of making sweet lemonade.

You see, here I was stranded. In a city that is notably rich in the history of the formation of this country. A most credited with the establishment of the American Postal System . . . Benjamin Franklin.

There is something to be said about a companionless visit to any type of memorial. Whether it's something of having to entertain a companion, I was able to fully comprehend that this was the place where some of the best minds of their time gathered. On a regular basis, those great minds would come together in this place to debate and commit to paper ideas that, all who were present knew, would have a lasting impact on generations yet to come. In this place the expectations of those ideas were not be perfect, but to be more prefect.

Then it hit me. It wasn't about the place or location, for the place and location were agreed upon by all in attendance. The ideas, which were ascribed to that body of great minds, on paper could have happened in any of a number of places and locations. No. No. No. It was not about the place and location, it was more about the body, the body comprised of great minds, but even more so, the body comprised of civil minded, duty filled participants who had an absolute understanding that the goal is to be more perfect.

The 2016 APW-ABA Convention is upon us and it marks the 125th anniversary of a great idea that still has an impact on us all. You see in 1891 is when a few civil, duty filled, great minds came together to establish what we know of today as APW-ABA.

As members of this great organization, let each and every one of us challenge each other to be more like those minds of 1775, 1776, and 1891. Yes, lets challenge each other to be more perfect!

Have a great convention everybody.



Central Region Directors

Edward J. Brennan & Keith M. Richardson

Regional Directors Are Ready To Serve You

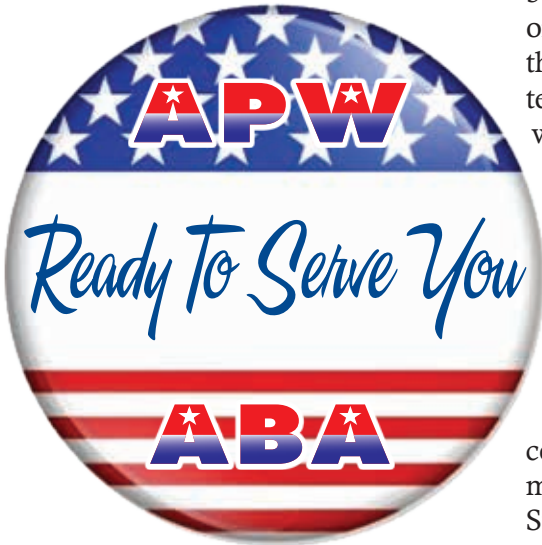
Greetings to the delegates of the 2016 ABA Convention. It seems like just yesterday we were at our last convention. Boy, how time flies. A lot has happened since we changed to Regional Directors and the Dynamic Duo, (Keith Richardson and Ed. Brennan) took over the representation of the Accident Benefit Plan in the Central Region. What a large area to cover and what a dwindling workforce to represent in a shrinking Postal Service. Excessing and closings have made the work of the two Central Region Directors difficult.

The vast mileage of the Central Region plus the large number of State and multi-state meetings are difficult to cover, especially when some meetings are at the same time, not to mention the high costs of travel, lodging, etc. We are working with our National Director to try and schedule visits on a rotating basis so we can visit as many states as possible and still work within the ABA budget.

With this in mind, we would like to suggest anyone from states within the Central Region to call National Director, Dave Daniel, at the ABA Home office (603-330-0282) as soon as they schedule a Convention or multi-state meeting and request the presence of either Ed. or Keith at the event. One of us will be assigned after reviewing costs and frequency of visits to the requesting areas. Officers can also send written requests to the ABA Home office by writing to: APW-ABA, P.O. Box 120, Rochester, NH 03866. Be sure to include the dates, details and materials needed and a representative will be considered for the event.

Either Representative would be glad to address the delegates on any issues concerning forming 100% membership for local and state organizations or scheduled visits to your ABA. Local and State officers can feel proud when they offer their members ABA coverage as part of their membership in a 100% ABA Local or State organization. They can be proud when they give their members accident protection 24 hours a day, 7 days a week, whether on or off the job. And they can show the nonmembers what they are missing when they are injured and do not have member coverage. So keep this article on hand and ask for one of the Dynamic Duo Representatives to attend your meeting and address the delegates.

Our attendance and information could be the key to signing up non-members and making your Local or State organization stronger. Do yourself a favor, call or write for ED or Keith as soon as you schedule your meeting. Your members will thank you for it.



West Region Director

Hank Greenberg

Thank You For Your Service

I have decided to use the space allotted to me for the purpose of recognizing the officers who serve on the ABA Board of Directors. I am very proud of the Brothers and Sisters who volunteer their time and energy representing the best interest of the ABA membership. Please believe me when I tell you that the officers and staff give claims and/or questions every

consideration possible when making a determination. The Board of Directors has had the very capable guidance of the ABA National Director, who we greatly admire and respect for his knowledge and dedication. To ABA National Director Dave Daniel, the ABA Staff and the members of the Board of Directors, **thank you for your service.**



(Note: I have been an ABA member for more than 50 years. I have served in the office of Vice President, Secretary-Treasurer, National Director and National Director Emeritus. I started the first newspaper for the association and served as Editor for twenty years. It has been an honor to serve the membership).

West Region Director

Marty Schneider

Focus On The Present

As this term of office comes to a close and the next becomes imminent, perhaps it is time to take a view at the past, gaze into the future and focus on the present. Our 2012 convention could easily be named a donnybrook. The election at that convention however netted a positive outcome for the Accident Benefit Association. Under the guidance and tutelage of President Richard Phillips and National Director Dave Daniel, we have become a “kinder, gentler” organization. And to their credit, the 2014 convention was professionally handled. Looking ahead, the 2016 convention is nearly upon us. Some officers are unopposed; some have contenders and some remain vacant. Please be mindful that Regional officers are voted upon by members of that region only and the office of National Director is elected by the entire body.



In addition to elections, of course, there will be committee reports to be acted upon. Not the least of these will be the Constitution Committee report. I am proud to have been a part of this committee. We met April 22, 23, and 24 of this year and worked at forging language that hopefully will make our organization more fiscally conservative. I say hopefully because obviously the committee’s report must be adopted for this to take place. With this in mind, our 2016 National APW-ABA Convention presents for us a couple of challenges that we as a unit must surmount. We must realistically cut some expenses and we must elect leaders that will carry the torch to a good place. Please take this responsibility seriously. Our future depends on it. On a more personal note I would be remiss in my obligation if I did not report my activities. I have served on at least 2 Audit Committees at the home office. I have represented the ABA at the California and Arizona State Conventions; also the Denver

Regional Assembly. I will soon represent the ABA again at the 2016 California State Convention and the Bulk Mail Center Conference which run consecutively May 20, 2016 through May 24, 2016.

I hasten to add that any ABA Western Region Local, State or Regional organization that desires ABA representation at their conference, convention or assembly, merely has to request it. If the National

Director is unable to attend he will designate another ABA officer to attend. Please remember this is YOUR Accident Benefit Association. We are here to serve you.

