

# QUARTERLY NEWS DIGEST

Vol. 33, No. 1

*Postal Workers Serving Postal Workers Since 1891*

January-March, 2018

National Director

Wayne Maurer

## This Year Will Be Very Busy



Welcome to the latest issue of the APW-ABA *Quarterly News Digest*. I hope that everyone had a healthy and happy holiday season.

This year is a very busy year for both APWU members and APW-ABA members. Not only do we have APWU contract negotiations right around the corner but both the APWU and the APW-ABA will hold their National Conventions this year in Pittsburgh, Pennsylvania. The dates for the APWU Convention are August 20-23 and the APW-ABA Convention will be held on Monday evening at 6 pm on August 20th.

The last several APW-ABA conventions have been well run and the delegates accomplished the order of business in a professional, expeditious manner. This year should be no exception. It is my hope that all APWU States and Locals issued cre-

entials will take the time to register and attend this event.

There are many states holding their own State Conventions prior to the National event and the APW-ABA is available to take part in your various regional and state functions leading up to August. Please contact my office if you wish to have an APW-ABA representative present at your function. We will do our best to accommodate each and every request.

Additionally, we have our 2018 APW-ABA Memorial "Tosches-Hartos-Johnson" Scholarships coming up shortly. Two students will be drawn from eligible applicants for \$1,000 scholarships to a higher level educational institution.

One item I would like to touch on this issue is the misconception that for an APWU member to sign up for our Accidental Death Benefits, they

must join either our Value Plan or Advantage Plan. While joining one of these plans entitles a member to



daily disability benefits, a lump sum dismemberment benefit and an accidental death benefit, you may choose

to elect just the PLUS Plan, which is our stand alone Accidental Death Benefit plan.

For as little as 35 cents per pay period you can protect yourself with \$20,000 of accidental death benefit coverage. For active employees you may choose various amounts of coverage up to \$150,000. I don't know of anyone who would miss 35 cents every two weeks, but who knows. This is just a thought as you make decisions throughout your life that could have a significant impact on your family's financial future. Remember also, you are covered whether an accident occurs on or off the clock, at home, work or away.

I hope you enjoy reading this issue of the Digest and always, if you have any questions about our association and our valuable benefit plans please contact us. We will be eager to help you with your accident benefit needs. Thank you for your support and I hope you take the time to be active in our association.

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



## Convention Call

### 2018 ABA CONVENTION

The APW-ABA National Convention  
will convene on

Monday, August 20, 2018 at 6:00 P.M.

in Rooms 319-321 at the

David L. Lawrence Convention Center  
Pittsburgh, Pennsylvania

Registration will begin on Friday August 19, 2018 at the ABA Registration Booth, where credentials must be presented no later than two hours prior to the start of the APW-ABA National Convention.

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Vice President

Jenny Gust

# Spring Is On Its Way

I know I might be hurrying it a little, but I am so over winter! While I love living where there are four seasons – winter is my least favorite. The cold, snow and ice get old real fast! I am ready for Spring!

In looking around my home I realize it is time for the annual spring cleaning. I am making a list of things to be done. Also, of anything I need to help me tackle the jobs. Take the drapes down and wash them. Clean

the rugs and carpet. Wipe the walls, furniture and windows. Get ready for the sunshine!!!

It's a lot of work and I try to work safety. I want to sit and enjoy it when I am finally done. Working in a safe manner when climbing up on a step stool to take down the curtains and wash the windows. Taking care to bend and lift properly when flipping the mattress and pulling up rugs. There is a lot to be done and then of

course I hope to head outside to get the deck and yard ready for the summer months. Thank goodness I am retired and have the time to do a little something every day and not try to be a weekend warrior!

So, what does all this have to do with you? You probably have much of the same work to do at your home, so I want to remind you to work safely. Be sure to take care of yourself first! You won't be able to enjoy it

much if you fall and break something or pull a muscle! There is no sense in hurrying and then getting wore out or injured.

One thing you can be sure of is if something would happen the ABA is there to help. If you need any information on the ABA benefits or have questions, feel free to call at 1-800-526-2890. Our office staff will be more than happy to help! The ABA is here for you always!



**AMERICAN  
POSTAL  
WORKERS**



**ACCIDENT  
BENEFIT  
ASSOCIATION**

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**(800) 526-2890**

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The editors of the APW-ABA *Quarterly 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.



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**National Director**  
**Emeritus (2016)**

President

Richard Phillips

# Call To Convention



Brothers and Sisters.

We should be mindful that the upcoming 2018 ABA National Convention is just around the corner. The ABA Constitution states that the National Convention shall convene in the same month and years as the American Postal Workers Union Convention, which means that this year the APWU National Convention will be held in Pittsburg, PA, beginning on Monday, August 20th. With that in mind, **the ABA National Convention will also be held in Pittsburg, on Monday night, August 20th.** Other important provisions of the ABA Constitution establish the following timelines:

➔ **After March 1, but no later than close of business on April 15 – ELECTIONS - NOMINATIONS FOR OFFICE** - All nominations for office by members must be in writing and sent via U.S. Postal Service mail to the National Director's office at APW-ABA, P.O. Box 120, Rochester, New Hampshire 03866. All nomination letters of intent must be signed and state the office the member wishes to be a candidate for. There will be no nominations accepted after 4:00 p.m. EST, April 15 and he/she must be a member in good standing on the date the letter of intent is received by the APW-ABA home office.

The National Officers of the ABA consist of the Board of Directors, which is comprised of the following:

- Resident full-time National Director
- President
- Ten (10) Regional Directors, with Two (2) Regional Directors elected from each of the five ABA Regions:

#### 1. Northeast Region:

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York.

#### 2. Eastern Region:

Pennsylvania, New Jersey, Delaware, Virginia, West Virginia and Maryland

#### 3. Southern Region:

North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Tennessee, Arkansas, Puerto Rico, Virgin Islands.

#### 4. Central Region:

Kentucky, Ohio, Indiana, Illinois, Michigan, Minnesota, Wisconsin, North Dakota, South Dakota, Iowa, Oklahoma, Missouri, Kansas, Nebraska

#### 5. Western Region:

Montana, Idaho, Washington, Oregon, Alaska, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, California, Hawaii, Pacific Islands

NOTE: A candidate for the office of Regional Director must be a member in good standing in the Association within the Area he or she seeks to represent and shall be elected by the delegates representing that Area.

These Officers shall be elected for a term consistent with the schedule of the American Postal Workers Union National Convention and shall be elected by the delegates present and voting at the ABA National Convention.

➔ **Not later than April 10th – CONVENTION NOTICE** - The National ABA shall publish in the Official Publication of the ABA, a notice stating the time and place of the National Convention. This information shall be sent to every ABA Local and State Association. This edition of the ABA Quarterly tabloid satisfies that requirement.

➔ **Not later than June 1st – DELEGATE CREDENTIALS** - The members of the respective Locals or State ABA organizations shall use procedure that is consistent with Roberts Rules of Order to elect delegates to the ABA Convention. It shall be the duty of the Local or State President or Secretary to furnish a certified list to the ABA Home Office prior to June 1st, showing the names of the delegates and alternates to the ABA National Convention. These credentials will be used to entitle delegates to be seated as a delegate at the National ABA Convention.

**IMPORTANT:** Please note that credentials for each Delegate must be presented at the ABA Registration Booth at the National Convention no later than two (2) hours prior to the scheduled start of the ABA National Convention. In past years Delegates to the ABA National Convention have shown up with their credentials in hand just prior to the beginning of the Convention and have been denied admittance.

➔ **Prior to June 1st – RESOLUTIONS** - Resolutions must be submitted for the ABA Convention prior to June 1 of the convention year. The author of the resolution is required to send these resolutions to the office of the National Director in duplicate. Resolutions may also be submitted by delegates at convention as long as a copy is available for each delegate in attendance. Resolutions submitted after the report of the Constitution Committee will not be considered nor acted upon.

Here's hoping that by printing the above guidelines we will see a large turnout, resulting in a positive and productive ABA Convention.

## AND NOW FOR SOMETHING COMPLETELY DIFFERENT – FENTANYL CAN KILL YOU

The primary mission of the ABA, of course, is to provide benefits to members who have accidents either on or off the job. In addition, in the spirit of this mission we should also inform and provide protections for our members against hazards that might exist in today's work environment; something that we didn't have to worry about in the past. With this in mind, I am devoting the remainder of this article to a new and powerful potential hazard that our members should be concerned about. The following article was originally written last month by Don Barron, Executive Vice President of the Tampa Area Local, APWU, who also serves as the APWU Southern Region Safety & Health Representative. It alerts us to a relatively new and potentially life-threatening item that is being sent via U.S. Mail: Fentanyl.

Seventeen years ago weaponized letters containing anthrax were sent through the U.S. Mail. Dozens of postal workers fell ill, by simply handling these letters and ultimately five were killed. As most of us are aware,

mail, including Clerks, Maintenance, and Motor Vehicle APWU members.

In the mid 1980's I was working on Tour 1 in the then Tampa General Mail Facility (now Tampa P&DC) in the city parcel operation. The operation was the distribution (throwing off) of parcels into rows of cages, three rows deep from a rolling belt. These parcels were thrown as far as twelve feet to the furthest container. All of us not being athletes, sometimes the thrown parcels would not land directly inside of the correct container, but rather bounce all over the place. Every so often a parcel or package would burst open upon impact on the edge of what we called "crab" cages.

I recall that one particular night a parcel hit the edge of a metal cage and completely opened up on impact like a water balloon. There were two employees walking directly behind the cage, and the liquid contents splashed onto both of their faces and torsos. Now mind you, this was before the 2001 Anthrax incidents, and there was no type of protocol or procedures in place regarding unknown substances or spills.

The employees who were covered in this unknown liquid immediately



today there is a nationwide opioid (pain killer drugs) crisis. This crisis has been associated with the deaths of thousands of everyday ordinary people like you and me, as well as first responders and caregivers. Most notably, opioids have been attributed to the deaths of musicians Prince and now Tom Petty, as well as other celebrities, including professional athletes.

In addition to the obvious dangers associated with the use of these drugs are the life-threatening effects to those who unknowingly physically handle these substances. Recent reports state that there has been an 880% increase in illegal drugs being transported via the U.S. Mail. Moreover, in addition to those illegal drugs we have been on the lookout for in the past, there is a new illegal substance being mailed and handled every day in the mail stream: Fentanyl. This drug is so potent that police dogs have actually died while simply sniffing these chemicals during drug detection processes involving the mail. There are alarming statistics that cannot be taken lightly by those postal employees who are physically being exposed to the mail or equipment used to process and or transport the

reported what had happened to the Tour 1 foreman, and with the broken package in hand, she immediately took both employees to the hospital for evaluation. That was the correct and immediate response at that time. Ask yourself if you believe your supervisor would know what to do or how to react today. The liquid was discovered to be a harmless saline medical solution that was inside of several intravenous (IV) bags. But can you imagine the results had this been a parcel contained Fentanyl? It could have killed both the employees and the foreman who carried the package to the hospital.

I have been keeping up with the current administration's track record concerning regulatory protections being eliminated from the workplace; protections that were initially mandated to protect workers. The current administration has been repealing Occupational Safety and Health Administration (OSHA) accurate work-related injury records keeping, and slashing the Department of Labor's budget by 21%, thus eliminating worker and safety and health train-

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# 2018 ABA National Convention

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## ARTICLE 7 ELECTION OF DELEGATES AND OFFICERS

### Section 1.

(a) The members of the respective Locals or State ABA organizations shall use procedure that is consistent with ROBERTS RULES OF ORDER to elect delegates to the ABA Convention. The names of delegates should be received by the home office in New Hampshire prior to June 1st of the Convention year.

(b) Delegate's credentials must be presented at the ABA Registration Booth no later than two (2) hours prior to the scheduled start of the ABA National Convention.

### Section 2.

(a) The membership of the National Convention shall be composed of the Board of Directors and registered delegates. An eligible MAL may petition their state organization to gain delegate status to the National ABA Convention.

(b) Each Local or State shall be entitled to representation at the National Convention on the following basis:

3 to 75 members	
76 to 150 members	1 delegate
151 to 300 members	2 delegates
301 to 500 members	3 delegates
501 to 750 members	4 delegates
751 to 1000 members	5 delegates

and for each additional 250 members or major fraction thereof in any Local or State, one additional delegate is authorized, with a maximum of twenty delegates for any single Local or State.

**Section 3.** The President, National Director, and Regional Directors shall be elected for a term consistent with the schedule of the American Postal Workers Union National Convention. All nominations for office by members must be in writing and sent via US Postal Service mail to the National Director's office at: APW-ABA, PO Box 120, Rochester, NH 03866 and must be received after March 1st, but no later than close of business on April 15th of the election year. All nomination letters of intent must be signed and state the office the member wishes to be a candidate for. There will be no nominations excepted after 4:00pm EST April 15th and he/she must be a member in good standing on the date

the letter of intent is received by the APW-ABA Home Office. Any candidate who wishes to withdraw from consideration for office must follow the same procedures used for nominations and said withdraw must be received by May 15th of the election year. As the first order of business, the National Director will read all the names and offices of the candidates seeking elective office. The election of officers shall be the last order of business of the Convention prior to the Installation of Officers.

(a) A candidate for the office of President or National Director, must be a member in good standing in the Association and shall be

elected by delegates present and voting.

(b) A candidate for the office of Regional Director shall be a member in good standing in the Association within the Area he or she seeks to represent and shall be elected by the delegates representing that Area.

**Section 4:** Regional Directors: Two (2) Regional Directors shall be elected from each of the five ABA Regions:

**1. Northeast Region:** Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York.

**2. Eastern Region:** Pennsylvania, New Jersey, Delaware, Virginia, West Virginia and Maryland

**3. Southern Region:** North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Tennessee, Arkansas, Puerto Rico, Virgin Islands.

**4. Central Region:** Kentucky, Ohio, Indiana, Illinois, Michigan, Minnesota, Wisconsin, North Dakota, South Dakota, Iowa, Oklahoma, Missouri, Kansas, Nebraska

**5. Western Region:** Montana, Idaho, Washington, Oregon, Alaska, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, California, Hawaii, Pacific Islands

**Section 5.** Any candidate for National Office who receives a majority of votes cast at the Convention for said office shall be declared elected. No write in votes will be valid.

**Section 6.** When there are two or more candidates for National Office and the two candidates receiving a majority of the votes cast for such offices result in a tie on the first ballot another election shall be held immediately. These two candidates engaged in a tie shall be voted upon as candidates for such office in the second election, and the candidate with the majority of the votes shall be declared elected.

**Section 7.** All National ABA officers will be installed following the completion of the election by the President of the American Postal Workers Union, AFL-CIO, or his/her designee.

**Section 8.** The members, officers, representatives or delegates of this Association will not be permitted to vote by proxy.

**Section 9.** Each delegate and each member of the Board of Directors shall receive one vote. Members of the Board shall be allowed to vote for the Director of their respective Region.

**Section 10.** The President of the Accident Benefit Association shall establish an election committee, no member of which shall be a candidate for election while serving on such committee. The election committee shall be responsible for conducting the election. Prior to the acceptance of the election committee report any candidate who feels aggrieved in connection with the election shall file an appeal with the election committee at the ABA Convention. Where the Committee finds merit in an appeal, it shall report its findings to the President who will report to the delegates. The delegates shall act on the findings of the Committee.

(For the purpose of this Article

the term "election" shall include nominating procedures.)

## ARTICLE 8 NATIONAL AND LOCAL MEETINGS

**Section 1.** The National Convention shall convene in the same month and years as the American Postal Workers Union Convention, at a time and place to be named by the Board of Directors, provided a National Convention is held at least once every four (4) years. Special sessions of the ABA National Convention may be convened upon call of the President, subject to the approval of two-thirds (2/3) of the Board of Directors.

(a) At least one hundred twenty (120) days prior to the biennial session of the National ABA Convention this association shall publish in the Official Publication of the ABA, a notice stating the time and place of the National Convention. This information shall be sent to every ABA Local and State Association, not later than April 10th of the Convention year.

(b) At least sixty (60) days prior to any special session of a National ABA Convention, the National Director will notify all ABA affiliated locals and State Organizations of the time, place, and purpose of the special session.

(c) It shall be the duty of the Local or State President or Secretary to furnish a certified list showing the names of the delegates and alternates. These certified credentials shall be furnished to the ABA Home Office no later than June 1 of the Convention year and it is to be used to entitle them to be seated as a delegate at the National ABA Convention.

(d) Resolutions must be submitted for the ABA Convention prior to June 1 of the convention year. The author of the resolution is required to send these resolutions to the office of the National Director in duplicate. This shall not prevent the submission of resolutions by delegates at convention as long as a copy is available for each delegate in attendance. Resolutions submitted after the report of the Constitution Committee will not be considered nor acted upon.

**Section 2.** The President shall meet between each non-convention year at the home office of the Organization, with the National Director. In addition, the Constitution Committee shall review the Constitution and make recommendations to the next convention to conform with such state and federal regulations as required by law.



Northeastern Region Director

Scott Hoffman

# Postal Spring Is Now Upon Us

Dear Sisters and Brothers.

As you receive this issue, winter is making ready to exit and spring is coming through the door. The timing is coincidental with the current climate of events in the Post Office. The Postal winter began last May, when they hit us with a blizzard of job reversions, abolishments and excessing. It was a long, lean Postal winter. There was heartache and confusion.

Postal spring is now upon us in the Northeast Area, by the receipt that all but a few of the hundreds of excessing events have been cancelled. Spring only came because our Union did its job! We won arbitrations, debunking the fairy tale concept of "earned time" to staff facilities. We grieved demonstrating the devastation of these arbitrary and capricious cuts.

We called them out in their attempts to siphon our work off to other crafts and/or management as a result of short staffing. We dug out from the



proverbial storm. There are some locations that did not fare as well, but those are the places that did not heed the reports of the approaching storms, did not prepare, did not use tools pro-

vided, or were not aggressive in their approach.

Spring is welcome! Cancelled excessing is welcome, but we cannot afford to think that the possibility of a Postal winter is far off. They will go back to the drawing board and try again. Next time, everyone should be ready. Fighting back is the only game plan. Talk is cheap, and ineffective.

One improvement we all need to make is resisting the urge to turn on each other in the tough times. There was a noticeable uptick in member vs. member confrontation during the past Postal winter. Management actions led to staffing shortages which, over the course of time, led to frayed nerves. Increased workloads and pressure. However, instead of channeling our frustrations and reactions to those

who caused the problem, some of us instead took the easy way out - the coward's way out.

See, your coworkers cannot discipline you, cannot manipulate schedules or your pay, the way management might. Coworkers become easy targets to 'dispose of frustration. Those that target coworkers do so because they dare not stand up to the real oppressors. Our coworkers do not set staffing levels, authorize overtime, deny leave, dock pay, farm out your work in front of your face to other crafts, or excess you. That's your supervisor, and management.

So, next time Postal winter rolls around, be ready for it, and for God's sake, do not succumb to cabin fever and attack your own. Stick together, shovel out, and spring will come again!

In Unity.

Northeastern Region Director

David E. Daniel

# Gun Safety

There are many things that we can do to make ourselves and our families safer. We can lock our doors, make sure our vehicles are in safe running order: We can insist that texting is not done while driving, we can take a million other preventive measures: BUT, we cannot predict or control what others may do, nor what politicians may legislate and allow.

Many concepts and notions are floated about that sound good but are totally false when explored. Three of those are "gun safety, clean coal and the Easter Bunny".

Advocates promote the premise of "gun safety", however with 60 mil-

lion plus US carry permits, guns are everywhere. I fear redneck idiots with guns as much as criminals with guns. I don't hunt or even go into the woods anymore during hunting season because I know many of the drinking idiots with rifles who do hunt. I'm also aware that one in four vehicles on the road in WV has a gun on board, so I've quit cussing at bad drivers. "Gun Safety", at its best is still rife with danger. When I was 12 and living in NJ, my buddies Gene, Don and I picked the two locks on Gene's dad's gun cabinet and shot dozens of dying fish in the slough after the flood waters had receded. None of us had ever fired a



gun before. I still remember the butt-kicking my dad gave me for that episode.

Back in 1968, when I was dating my wife, her 8 year old brother climbed into the top of their dad's closet and picked the lock on the Lock box holding his 357 magnum and accidentally blew out the front bedroom window. In both instances "reasonable" gun safety was in place. Nearly 1300 US children were killed with guns in 2016. More than 6000 others were treated for gunshot wounds. Gun safety is a myth. Oh sure, it would be a whole lot worse if the lip service were not practiced, but it would be a whole lot safer if everyone wasn't armed. We seem to have reverted to the "old Wild West" where nearly everyone had a six shooter strapped to their hip, only now, the guns are more powerful and hidden from view.

We also can't protect ourselves from the legal pollution of our air and water by chemicals, solids and the fallout of so called "clean coal" and other mining, drilling and fracking. Exploiters create pleasing names such as calling coal sludge "slurry" and runoff toxic chemical water storage ponds, "tailings", in order to make them sound harmless: however according to the Kentucky department of health, the exposure to these as well as coal dust,

are responsible for nearly all of the triple the state average medical resource usage in Kentucky's eastern counties. A similar study at WVU medical was squashed prior to completion.

Everything else we do to protect ourselves and loved ones from harm is undermined by the greed, corruption, Cronyism and partisanship of our local, state and federal lawmakers who foster laws to protect and enable their major contributors, such as arms makers Industry and their fat cat lobbyists, to prosper to the detriment of our well being and in spite of the rising body counts in our schools and communities.

I do not advocate whining and complaining. The problem can only be solved by protesting, voting, running for office and replacing the status quo with people who aren't owned by industrial giants.

Oh yeah, about the Easter Bunny: while he may not be completely real, (although I was one of his purple, green and yellow fingered assistants for many years), the concept he fosters is pretty positive. However, he better watch his little cotton tail on Easter Morning, Americans are armed with 300 Million guns.

\*\*\*The language and views expressed in this article are those of the author and do not necessarily reflect the position of the APW-ABA.

## Call To Convention

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ing programs and the chemical safety board just to name a couple.

As pushback due to the increased volumes of illegal drugs being mailed, labor unions have demanded something be done to protect those we represent. The administration has agreed to put forth legislation to pay for new portable and fixed chemical screening devices to detect and intercept fentanyl in the mail. Until, and even after, this new equipment is installed, please remember the USPS has already established procedures that must be followed regarding suspicious substances and spills. Here is the list of protocols:

- Do not touch or move the substance
- Keep all people away from the substance
- Discontinue all mail processing in the immediate area
- Shut down the HVAC (air) systems to prevent the substance from spreading

Some of the symptoms that are exhibited when exposed to these chemicals include weak muscles, dizziness,

confusion, extreme sleepiness, pinpoint sized pupils, drop in blood pressure, slowing of heart beat, and bluish tint of nails and lips.

Do not put yourself or others at risk! If you report a spill to management and the proper protocol is not followed, please fill out a PS Form 1767 and get a management signature and response before you end tour, contact your union hall, and request to see a shop steward to file an Article 14 Safety & Health grievance. In addition, keep your own records of the date, time, and location of the spill, who you reported the spill to, and what their response was.

In the interim, please do not take any chances or allow anyone in USPS management to endanger your lives by not following the established spills protocols. USPS management continues to dodge bullets related to spills, and our concern is that their negligence will eventually result in serious illness - or worse - to you and/or your fellow employees. Again, report everything in writing as the life you save may very well be your own, or your co-workers.

# 2018 APW-ABA Scholarship Program

## Honoring Thomas Hartos, Michael Tosches & Eugene Johnson

### 2018 APW-ABA SCHOLARSHIP PROGRAM

honoring

**THOMAS HARTOS, MICHAEL TOSCHES & EUGENE JOHNSON**

### APPLICATION

**APPLICATION DEADLINE: MAY 15, 2018**

**INCOMPLETE APPLICATIONS WILL BE RETURNED**

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

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_ PHONE#: (\_\_\_\_) \_\_\_\_\_

I will graduate from \_\_\_\_\_ High School, which is located in \_\_\_\_\_, in \_\_\_\_\_ (City – State) \_\_\_\_\_ (Month – Year)

I will be enrolled for the \_\_\_\_\_ term of \_\_\_\_\_ at \_\_\_\_\_ (Year) \_\_\_\_\_ (School)

in \_\_\_\_\_ (City – State). My father, mother or legal guardian is a member

in good standing in the ABA and the \_\_\_\_\_ Local APWU. (Local name)

ABA Member's email address: \_\_\_\_\_ @ \_\_\_\_\_

\_\_\_\_\_  
(Student - printed name & signature)

\_\_\_\_\_  
(Parent/Guardian - printed name & signature)

*(This section to be completed by Local or State President or ABA National Director)*

This will certify that \_\_\_\_\_, \_\_\_\_\_ (APW-ABA member's name) \_\_\_\_\_ (SSN or EID# of member)

is a member in good standing of the Accident Benefit Association.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_ (ABA Local or State President or ABA Nat'l Director)

**All Applications Must Be Sent To:**

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

**THE BELOW IS FOR ABA USE ONLY**

Local Name \_\_\_\_\_ Local # \_\_\_\_\_ Date Recv'd \_\_\_\_\_ 100% Local \_\_\_ Yes \_\_\_ No

This application has been reviewed and certified, \_\_\_\_\_ - ABA Nat'l Director

**APPLICATION DEADLINE:  
MAY 15, 2018**

Dear Sisters and Brothers,  
Below are the guidelines and application form for the APW-ABA Scholarship Program which is named in honor of long time union activists, Thomas Hartos, Michael Tosches and Eugene Johnson.

Feel free to make copies as well as insert into your local publication or on your local website.

We ask that you insure all applications are filled out completely, paying special attention to the member's postal employee identification number (EID) or social security number, so that we may verify ABA membership. Incomplete applications will be returned.

Please contact our office if you have any questions. Our normal business hours are, Monday thru Friday, 8:00am – 4:00pm EST.

Web Page: <http://www.apw-aba.org>  
Telephone: 603-330-0282  
Facsimile: 603-330-0285  
Toll Free: 1-800-526-2890

In Union Solidarity,  
*Wayne Maurer*  
National Director  
[nationaldirector@apw-aba.org](mailto:nationaldirector@apw-aba.org)

#### **2018 APW-ABA SCHOLARSHIP GUIDELINES**

1). The scholarship announcement, application and guidelines will be mailed each year to all Local and State Presidents and ABA Board of Directors, no later than March of each year. The announcement and application will also be printed in the *ABA Quarterly News Digest* as well as posted on the official ABA website. The deadline for returning the scholarship application will be set forth by the ABA.

2). All entrants must submit a completed application which will be verified by their local or state president or by the ABA home office. Properly completed applications will be entered into a drawing for a one thousand dollar (\$1,000) scholarship. Entrants must be a graduating high school senior who is the son, daughter or legal ward of a member of the ABA.

3). The scholarship award is limited to a one time amount of one thousand dollars, (\$1,000). 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 Quarterly News Digest*.

6). The National Director will coordinate the scholarship program with the authority to settle any or all eligibility requirements or disputes that may arise.

Eastern Region Director

David Dunkle

# I Love The APW-ABA



Brothers and Sisters, I truly love the APW-ABA and have enjoyed representing members in New Jersey, Washington D.C., Maryland, Pennsylvania, Virginia, West Virginia and Delaware and I look forward to representing you in my next term as APW-ABA Eastern Region Director.

I love the ABA because it has helped so many across our great land since 1891. I'd rather buy my insurance from an organization run by retired and current APWU postal workers who I know understand my needs better than other Insurance companies. I also believe in helping my own before helping others

The American Postal Workers-Accident Benefit Association comes from very humble beginnings in 1891. It was incorporated on December 12th 1898 and originally named the "National Association of Railway Postal Clerks."

It was started by several Railway Mail Clerks who had very dangerous jobs hanging out of trains attaching mail sacks to hooks as the train moved. As a result of the immense danger, no company wanted to insure them, so they started the "National Association of Railway Postal Clerks."

On September 5th, 1972 the organization's name was changed to the APW-ABA which has paid out millions in claims and remains solvent today even after the great recession we went through with former National Director Dave Daniel steering it's path through those uncertain times.

Brothers and Sisters, if you're tired of your local spending money on parties or other things that some, but not all can enjoy, then you should consider what I believe is a wiser use of your funds that helps all local members rather than some. If you put your thinking cap on, you can probably figure out where money can be diverted from one local activity to pay for APW-ABA benefits.

PLEASE JOIN THE ABA!

Articles written by me are based on experience and particular fact circumstances in individual case(s) and should not be relied upon as advice for all situations because each case can have different mitigating circumstances. In short, you should never solely rely on info in my article(s) before taking an action. You should always confer with your Union steward or attorney about all the

facts in your case and let them decide the best course of action for you to take related to any issue.

## ABA AND OWCP CLAIMS

In the past 2 years I have helped many members with ABA and OWCP questions because sometimes the 2 become intertwined when an employee is injured on the job due to an accident related to external causes. I thought now would be a good time to go over some things we sometimes forget or maybe don't know.

1. You are not required to claim your ABA claim payments as income on your OWCP form.

2. Normally, the first 3 days of Continuation of Pay (COP) or Compensation must be charged to annual, sick or LWOP, unless you and/or your doctor have knowledge of this

During the interim period while waiting on Compensation to start the employee can use annual, sick or LWOP and if they use annual or sick leave they can buy it back using the CA-7 or other related forms.

5. Compensation is paid at a rate of 66 and 2/3% which equates to 66.6666667 of an employee's regular average pay if they're single or 75% if married. An employee can also receive a lump sum scheduled award payment in addition to other compensation or COP after the doctor declares they have done all they can do medically and the employee has lost all or part of mobility in part of their body or they have lost a body part related to or aggravated by their employment.

Normally Compensation is paid based on an employee's average salary over the past 12 months, but like

jury, but the position was one which would have afforded employment for substantially a whole year, the average annual earnings are a sum equal to the average annual earnings of an employee of the same class working substantially the whole immediately preceding year in the same or similar employment by the United States in the same or neighboring place, as determined under paragraph (1) of this subsection.

(3) If either of the foregoing methods of determining the average annual earnings cannot be applied reasonably and fairly, the average annual earnings are a sum that reasonably represents the annual earning capacity of the injured employee in the employment in which he was working at the time of the injury having regard to the previous earnings of the employee in Federal employment, and of other employees of the United States in the same or most similar class working in the same or most similar employment in the same or neighboring location, other previous employment of the employee, or other relevant factors. However, the average annual earnings may not be less than 150 times the average daily wage the employee earned in the employment during the days employed within 1 year immediately preceding his injury.

(4) If the employee served without pay or at nominal pay, paragraphs (1), (2), and (3) of this subsection apply as far as practicable, but the average annual earnings of the employee may not exceed the minimum rate of basic pay for GS-15. If the average annual earnings cannot be determined reasonably and fairly in the manner otherwise provided by this section, the average annual earnings shall be determined at the reasonable value of the service performed but not in excess of \$3,600 a year.

(e) The value of subsistence and quarters, and of any other form of remuneration in kind for services if its value can be estimated in money, and premium pay under section 5545(c)(1) of this title are included as part of the pay, but account is not taken of-

(1) overtime pay;

(2) additional pay or allowance authorized outside the United States because of differential in cost of living or other special circumstances; or

(3) bonus or premium pay for extraordinary service including bonus or pay for particularly hazardous service in time of war.

6. Many employees believe they do not have an OWCP claim if a pre existing medical problem flares up while working or it is related to working for their employer, but these thoughts are misguided. The FECA plainly states that if your medical problem is related to or aggravated by your employment and you prove it through your doctor's comments on OWCP forms that you will qualify for Compensation.

7. Workers Comp will only pay your medical bills related to a work related injury if your claim is approved and the doctor is recognized as your attending physician. This is usually the first doctor that initiates your CA-20 form. Workers comp will also pay for visits to other doctor's but only if your attending physician refers you to another doctor.



law and the doctor on the original report or possibly later explains your permanent or partial disability is going to be in duration of longer than 14 days. Section 8117(b) of the FECA law states:

A Postal Service employee is not entitled to compensation or continuation of pay for the first 3 days of temporary disability, except as provided under paragraph (3) of subsection (a). A Postal Service employee may use annual leave, sick leave, or leave without pay during that 3-day period, except that if the disability exceeds 14 days or is followed by permanent disability, the employee may have their sick leave or annual leave reinstated or receive pay for the time spent on leave without pay under this section.

3. If an employee gets injured at work due to external force during a period of 24 hours or less an OWCP claim should be filed on form CA-1 and qualifies as a COP situation and the employee should get up to 45 calendar days of normally straight time pay, less the 3 days mentioned above, unless your doctor has said your disability will exceed 14 days.

4. If an employee has a medical problem that occurs over a period in excess of 24 hours related to or aggravated by their employment a claim should be filed on form CA-2. No COP is authorized in these situations and the employee must follow up with form CA-7 to start compensation.

COP there are different calculations for unusual situations. COP is based on what an employee's average or fixed salary was in the past 12 months prior to injury date, but because there are situations outside the 12 month period, for example; the employee is a PTF or PSE or the employee has not worked 12 months yet, there are several different ways to calculate an employee's pay. Section 8114(d) of the FECA law breaks these different ways of calculating how COP will be paid and it states:

(d) Average annual earnings are determined as follows:

(1) If the employee worked in the employment in which he was employed at the time of his injury during substantially the whole year immediately preceding the injury and the employment was in a position for which an annual rate of pay--

(A) was fixed, the average annual earnings are the annual rate of pay; or

(B) was not fixed, the average annual earnings are the product obtained by multiplying his daily wage for the particular employment, or the average thereof if the daily wage has fluctuated, by 300 if he was employed on the basis of a 6-day workweek, 280 if employed on the basis of a 5 1/2-day week, and 260 if employed on the basis of a 5-day week.

(2) If the employee did not work in employment in which he was employed at the time of his injury during substantially the whole year immediately preceding the in-

Eastern Region Director

Sherry C. McKnight

# All About Dementia

Greetings Brothers and Sisters.

Hope this article finds you all in good health. Hoping everyone enjoyed a holiday season filled with the **JOY** that makes even the smallest things a blessing.

## DEMENTIA

What is Dementia?

Dementia is a general term for a decline in mental ability severe enough to interfere with daily life. Memory loss is an example. Alzheimer's is the most common type of dementia.

## ABOUT DEMENTIA

Dementia is not a specific disease. It's an overall term that describes a wide range of symptoms associated with a decline in memory or other thinking skills severe enough to reduce a person's ability to perform everyday activities.

Alzheimer's disease accounts for 60 to 80 percent of cases. Vascular dementia, which occurs after a stroke, is the second most common dementia type. But there are many other conditions that can cause symptoms of dementia, including some that are reversible, such as thyroid problem and vitamin deficiencies.

Dementia is often incorrectly referred to as "senility" or "senile de-

mentia" which reflects the formerly widespread but incorrect belief that serious mental decline is a normal part of aging.

Many dementias are progressive, meaning symptoms start out slowly and gradually get worse. And even

with the ability to brain cells to communicate with each other.

## DEMENTIA TREATMENT AND CARE

Treatment of dementia depends on its cause. In the case of the most

## 10 WARNING SIGNS OF ALZHEIMER'S

1. Memory Loss That Disrupts Daily Life
2. Challenges in Planning or Solving Problems
3. Difficulty Completing Familiar Tasks at Home, at Work or at Leisure
  4. Confusion with Time or Place
  5. Trouble Understanding Visual Images and Spatial Relationships
  6. New Problems with Speaking or Writing Words
  7. Misplacing Things and Losing the Ability to Retrace Steps
  8. Decreased or Poor Judgment
  9. Withdrawal from Work or Social Activities
  10. Changes in Mood and Personality

## 7 STAGES OF ALZHEIMER'S

1. No Impairment
2. Very Mild Decline
3. Mild Decline
4. Moderate Decline
5. Moderately Severe Decline
6. Severe Decline
7. Very Severe Decline

The late stage of Alzheimer's disease may last from several weeks to several years. As the disease advances, intensive around the clock care is usually required.



if symptoms suggest dementia, early diagnosis allows a person to get the maximum benefit from available treatments.

## CAUSE

Dementia is caused by damage to the brain cells. This damage interferes

with the ability to brain cells to communicate with each other. progressive dementias, including Alzheimer's disease, there is no cure and no treatment that slow or stop its progression. But there are drug treatments that may temporarily improve symptoms.

**Alzheimer's is a type of dementia.**

Southern Region Director

Kenyon Beasley

# Before You Retire, Educate A New Hire

Earlier this year the Postal Service offered a voluntary early retirement option to employees who met certain eligibility requirements. Simultaneously, new employee orientations were being held periodically through-

ing made is that the veteran employees will have a large influence on the future of the Postal Service whether they intend to or not.

Postal employees are some of the most knowledgeable employees

employees know. This is one of the advantages of a unionized workforce. Union employees share valuable information with each other when it comes to the workplace. This information results in an informed workforce which is not easily subjected to the whims of management.

## YOU DON'T KNOW WHAT YOU KNOW . . . AND YOU KNOW A LOT!

Postal employees are a little different, as a matter of fact, we are a lot different. When I first joined the Postal Service, it was common to see co-workers openly defy a supervisor's instructions and upon being questioned, proceed to explain to the supervisor how close those instructions came to causing chaos and mayhem for the supervisor who in turn, recognizing the consequences, would grin and nod in acknowledgement. Conversely, these same informed employees would, at times, use that acquired knowledge to their advantage by following management instructions to the letter. Imagine a scenario where, due to a snow storm in a neighboring state, a facility experiences an unusually large and heavy mail volume. At this same facility a supervisor is witnessed, out of frustration, irately instructing an em-

ployee "to not clock out until you're done" . . . 48 hours later, this same employee is observed by management in the men's room taking a bird bath. His only response, with a sly smile, is "just following instructions".

Having not yet developed an appreciation for the knowledge of the whole group, many of the new and future employees will fall prey to what veteran employees would consider unacceptable. At the same time, outside of their pay and health insurance, many new and future employees are also unaware of one of the better benefits offered by their Union. The opportunity to become an ABA member.

As a 100% local, informing these employees of a benefit afforded to them simply by paying Union dues is something they always will remember. If they never have the need for the benefit, the employees will attribute the benefit's existence to their local. If they do have need for the benefit, then they will praise the ABA who will in turn redirect that recognition to your local and its officers. You can't lose as a 100% ABA local. Contact your ABA representative and honor the past, push harder in the present, and have a positive and progressive influence on the future.



out the country. One conclusion you may draw from these recent events is that the Postal Service as a whole is in the process of change. This process of change will be reflected in the attitudes and workplace knowledge of the currently new (less than 5 yrs.) and future employees. The point be-

when it comes to labor and workplace rules. Ask employees of other companies about FMLA or lunch breaks after a certain amount of hours. How about overtime rules or the NLRB and OSHA? The majority of the time you'll get either a blank stare or a look of curiosity . . . Postal

Southern Region Director

Larry Sorrells

# Get A Non-Member To Join

I hope all of you had a great holiday and are having a Happy New Year. We have many things to be thankful for in this country. One of the greatest things we have is the APWU and a union contract to protect us. There are literally millions of workers in this country who wish they had our wages, working conditions, benefits, job security, retirement, and the list goes on.

I ask each of you to try to get a non-member to join. Many of these persons are new employees and have not been approached and do not know much about the APWU. We need all employees to be members as there is strength in numbers. If they are not paying dues, they are "riding the bus for free". The union is not perfect, but then again, nothing is. You will not always agree with the leadership or parts of the Agreement. I urge you to take part in YOUR Union by offering your help and your input. Having said all of this, we need to become more ac-



tive in politics, both as individual citizens and as a union. I know many of you may not feel this way and may not want to get involved, but think about it this way, all the benefits I mentioned above can be gone with the change of

a law and a stroke of a pen. You say it cannot happen, but PLEASE look at some of the crazy things that are happening now in our government. We have many friends in Congress in both parties and We HAD better keep

them in there. Consider candidates that have been vetted and endorsed by the Union. Remember "democracy is not a spectator sport". Get registered if you are not and vote as if you and the future of your family depends upon it. It starts at the local level in state and municipal elections. Make your voice heard.

As I write this article today on a holiday representing Martin Luther King Jr., I just want it to be known that he was a great friend of all people, especially the working class and those referred to in the Bible as "the least of those among us." His message transcended race. He fought for the poor, sick, elderly, downtrodden, young, etc. and oftentimes was their only voice. He was shot down in Memphis while he was in support of striking sanitation workers. Our country is a better place because of Dr. King. He left us way too early. God Rest Your Soul, Martin Luther King, Jr., friend of the working class.

## Claims Processing Strives For Timeliness

By Jennifer Coelho,  
APW-ABA Claims Administrator

When filing for benefits it is imperative that claimants utilize our most recent Application for Benefits (Claim Form) when filing. Obsolete forms are not accepted and will result in denial of the claim. Claimants must complete their portion of the claim form to the best of their ability and be very specific as to the exact time (date) and place of occurrence (on or off the job) and provide a detailed description confirming exactly what happened to cause the

injury and have the Attending Physician's Certification completed entirely by the doctor's office and ensure there are no omissions. They must provide all supporting documentation as listed on the instruction page of the claim form: leave slips, a complete copy of Form CA-1 including the supervisor's statement, police/accident reports, results of medical tests and surgeries performed, etc., along with the original Application for Benefits which clearly and specifically states, "Only Original Signatures Will Be Accepted". We do not/cannot accept copies.

- All claims for disability benefits must be filed within 90 days after the day of return to work or the doctor's release to return to work. Claimants will be notified of a decision within 45 days of receipt of the claim.
- All claims for dismemberment benefits must be filed within 90 days after the day of return to work or the doctor's release to return to work. Claimants will be notified of a decision within 90 days of receipt of the claim.
- All claims for death benefits must be filed within 1 year of the date of death. Claimants will be notified of a decision within 90 days of receipt of the claim.
- Appeals must be filed within 180 days of the date of denial
- Loss of time must begin within 60 days of the date of injury
- AD&D must occur within 180 days of the date of injury
- Recurrences are not to exceed 52 weeks from the date of injury
- Injuries to the spine are not to exceed a lifetime total of 90 days
- Injuries to the spine resulting in herniated ruptured or fractured discs are not to exceed a lifetime total of 180 days

Central Region Director

Keith M. Richardson

# 10 Preventable Workplace Incidents

Greetings Sisters and Brothers. I want to wish you all a Happy New Year and as I share this article it is February and I want to wish everyone a fantastic Black History Month! I'm looking forward to what's ahead as far as the ABA is concerned. Remember, it's an invaluable asset to have when

typing and excessive use of the computer can strain muscles and tendons, which may cause back pain, vision problems, and cumulative trauma disorder.

*Action:* Provide proper ergonomic equipment/training, encourage employees to take breaks to stretch and/

*Action:* Define safe driving policies with emphasis on distracted and defensive driving and provide employee safe-driver training.

## 6. Walking Into Injuries

**FACT:** Head, knee, neck, and foot injuries are common results when a person unintentionally runs in to static objects such as walls, doors, cabinets, glass windows and furniture.

*Action:* Maintain a neat and tidy workplace, clearly mark potential obstacles/hazards and train employees to be diligent in their surroundings.

## 5. Falling Object Injuries

**FACT:** Objects that fall from shelves or are dropped by another person can cause very serious injuries. The most common injury from a fallen object is a head injury.

*Action:* Store/stack materials in a safe and secure manner (banding and stack height limits), use signage in areas where debris may fall and ensure proper PPE is in use.

## 4. Reaction Injuries

**FACT:** Reaction injuries are caused by slipping and tripping without falling and can cause muscle injuries, body trauma, and a variety of other medical issues.

*Action:* Address slippery areas around the facility by clearing snow and/or placing no slip rugs/strips near entrances/exits, labeling or marking uneven walkways and keeping work spaces clean and uncluttered.

## 3. Falling From Heights

**FACT:** Falls that happen from an elevated area such as roofs, ladders, and stairways may be caused by slip

and fall incidents and/or due to faulty equipment.

*Action:* These types of accidents can be reduced by the use of proper personal protection gear, installation of guard rails and other engineered devices, training and employee diligence.

## 2. Slipping/Tripping

**FACT:** Slipping on wet floors or tripping over a foreign object/uneven surface can cause muscle injuries, body trauma and a variety of other medical issues.

*Action:* Ensure that Non-Slip rugs are placed in potentially slippery areas (entrance/exits), use signage to indicate slippery areas/conditions, clearly label and/or cover uneven areas/cords on the floor, train employees on proper management of spills and clean-up of debris.

## 1. Overexertion Injuries

**FACT:** Pulling, lifting, pushing, holding, carrying, and throwing activities at work account for approximately \$13.6 billion in benefit costs annually.

*Action:* Train employees on the proper way to perform physical activities (i.e. lifting with legs instead of back), utilize equipment and lean practices to eliminate potential exertion hazards, ensure that employees are given ample breaks to rest in jobs that could result in overexertion.

Again, as I stated before as I wrote this article, it's still Black History Month and I'd like to leave you with a quote from Dr. Martin Luther King Jr.: "The time is always right to do what is right."

~ Martin Luther King, Jr.



one is unfortunate enough to have been involved in an unforeseen accident. The ABA provides, and will continue to do so, outstanding benefits to our membership when needed. I want to share with you all the top 10 Preventable Workplace incidents and what you can do about them.

## 10. On the Job Violent Acts

**FACT:** Attacks caused by office politics and other personal arguments have led to serious physical injuries.

*Action:* Provide violence training for employees and create communication channels for reporting suspicious activity.

## 9. Repetitive Motion Injuries

**FACT:** Repetitive motions such as

rest eyes and muscles, and where possible, cross train employees/implement a job rotation schedule.

## 8. Machine Entanglement

**FACT:** Machine entanglement injuries typically occur in a factory where heavy equipment and machinery are used. Loose clothing, shoes, jewelry, fingers and unbound hair may become caught in machinery.

*Action:* Provide protective barriers/equipment and train employees on how to recognize and secure potential entanglement hazards.

## 7. Vehicle Crashes

**FACT:** Employees who drive for business purposes are often injured in auto crashes, some of which can be fatal

Central Region Director

Edward J. Brennan

# It's Not An Accident . . . We're Here On Purpose With A Purpose

. . . That could be our message at the APWU National Convention in 2018. We are attending the convention in order to bring a message of great importance to all delegates and their families. We are not sales persons here to make a commission. We are brother and sister union members here to tell you about a program owned and operated by APWU members **FOR** APWU members and their families. We are here to explain the benefits of belonging to the APWU Accident Benefit Association.

The Accident Benefit organization came into existence in the 1890s

when Railway Mail Clerks worked on trains and were injured on the job. Clerks chipped in to benefit their brother and sister clerks and it mushroomed into an organization that is owned and operated by APWU members for APWU members.

Early in the week of the APWU National Convention, members and officers of the ABA will meet to review the



benefits and operational costs of the organization and make changes as necessary to keep the organization functioning smoothly for the future benefit of the members.

At some point during the convention, all delegates should take the opportunity of coming to the Accident Benefit Association booth to visit with the officers and learn about the exclusive benefits reserved for members of the APWU family and their spouses. Protect yourself and your family today. Stop by the ABA booth. See you there.

**AMERICAN  
POSTAL  
WORKERS**

**APW \* ABA**

Postal Workers Serving Postal Workers Since 1891

**ACCIDENT  
BENEFIT  
ASSOCIATION**

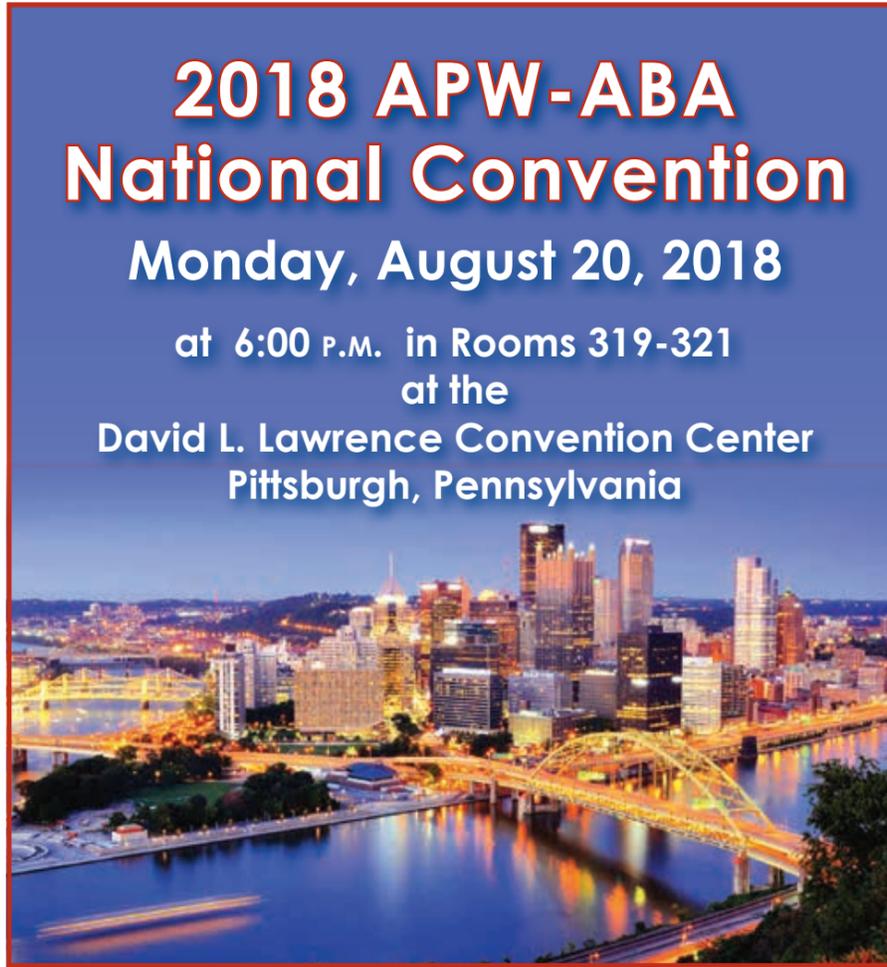
West Region Director

Marty Schneider

# Convention Call: Volunteers Appreciated

Time absolutely does fly! Here we are nearing the date for our APW-ABA National Convention in August. Naturally one is drawn to cast a glance at the two years that have just passed and also look forward to the period and opportunity which lies ahead. Of course there are plans and reservations which need to be made. These logistics can be viewed as a daunting challenge or a delightful task. Needless to say I fall into the latter category.

I can hardly wait to see old friends and acquaintances; to make new friends and to work diligently on the business of our long standing organization. It is both a pleasure and an honor to serve and represent our sisters and brothers in the APW-ABA. We have committees which must be formed and important business to be attended. Our convention in Pittsburgh PA will steer the ABA for the next two years yet we accomplish that actual business in two or three short hours. The planning and completion of the convention are a huge feat for President Richard Phillips, National Director Wayne Maurer and our extremely capable home office staff who are invaluable. Not enough can be said regarding Melissa Potter, Executive Assistant/Business Coordinator; Lisa Bado, Accounts Receivable/Customer Service Coordinator and Associate Editor of our *Quarterly*



**2018 APW-ABA  
National Convention**  
**Monday, August 20, 2018**  
at 6:00 P.M. in Rooms 319-321  
at the  
**David L. Lawrence Convention Center**  
**Pittsburgh, Pennsylvania**

*News Digest*; Kelly O'Neil, Accounting Technician; and Jennifer Coelho, Claims Administrator/Systems Development Coordinator. Their hard work and professional results keep

the organization operating day to day incomparably. This team will lay the foundation for our convention as well as see it through to follow up and beyond.

Looking back there is a lot of ground we have covered both literally and figuratively. I have had the privilege of representing the APW-ABA at the APWU Western Regional Assembly in 2016 at Aurora, Colorado and in 2017 at Santa Fe, New Mexico. I attended the California State Convention in May 2016 at Pasadena. Additionally, the Arizona State Convention was held in 2016 at Tucson, Arizona and in 2017 at Flagstaff, Arizona; both of which I attended. I served on the Audit Committee of the APW-ABA at the home office in Rochester, New Hampshire one quarter during 2016. This is meant only as a frame of reference not a travelogue.

As of this writing, I am scheduled to represent the APW-ABA at the 2018 Arizona State Convention to be held in Lake Havasu City, Arizona March 23 - 25, 2018 and the 2018 Pacific Northwest Multi State Convention in Spokane, Washington April 25 - 29, 2018.

Please remember that the APW-ABA is always looking for volunteers for the various committees which will be needed for a successful convention August 20, 2018. If you are willing to serve, please do not hesitate to contact President Richard Phillips. There are committee appointments which come directly from the rank and file. Your service would be greatly valued.

## In The Know . . . YOUR ABA BREAKDOWN

Ever wonder if being in a 100% Local is more cost efficient than not, or if remaining a full dues paying member of your local after retirement is worth it? SEE FOR YOURSELF!!!

Here is a complete breakdown of the cost of ABA benefits for 100% and Non-100% Locals and Full-Dues Cash Pay and Standard Member Cash Pay rates.

### 100% Full-Dues Cash Pay Rates (Retired member still paying Full Dues)

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

### 100% Local Member Rates

(Local provides ABA benefit to member)

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

### ABA Plus Rates

20K	\$0.35 (per pay period)
30K	\$0.45 (per pay period)
40K	\$0.60 (per pay period)
50K	\$0.75 (per pay period)
75K	\$1.13 (per pay period)
100K	\$1.50 (per pay period)
125K	\$1.90 (per pay period)
150K	\$2.25 (per pay period)

### Standard Member Cash Pay Rates

(Retired member paying for ABA on their own)

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

### NON-100% Local Member Rates

(Member pays for ABA on their own)

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

### ABA Plus Cash Pay Rates

20K	\$9.10 (annually)
30K	\$11.70 (annually)
40K	\$15.60 (annually)
50K	\$19.50 (annually)

Did you know by enrolling your entire local, you can save your members money? 100% Local dues are just 75¢ per member per pay period. That is a 40% savings vs. the individual member pricing.

*It's As Easy As*

1

2

3

# CONTACT US TODAY!

- 1** Bring a motion in front of your membership.
- 2** Take a vote of the membership.
- 3** Once approved, forward a copy of that portion of your minutes to the APW-ABA along with a copy to the APWU National Secretary Treasurer's Office for processing.

(National will automatically forward 75¢ per member to the APW-ABA.)



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

1-800-526-2890

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



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