AMERICAN POSTAL WORKERS ACCIDENT BENEFIT ASSOCIATION OUTPUT Vol. 30, No. 2 Postal Workers Serving Postal Workers Since 1891 July-September, 2015

A Fond Farewell

By Dave Daniel, National Director

Brother Richard Makarewicz was taken from us in early May, Richard was a long time APWU member, officer and Union advocate of many forums. Richard served more than 20 years as a member of the board of directors of the APW-ABA. And, perhaps, most important to him, he was a Marine. Knowing what he did in the Marine Corps in Vietnam, I would suggest that he was, arguably, a hero's hero. He was a devoted brother and a great friend to many APWU members. Richard protected scores of his coworkers from the ravages of Postal Management and served tirelessly as their total advocate.

Richard was born in Maine on December 5th, 1940. He is survived by an older brother, Peter, and a younger sister Nancy. According to his sister, Nancy (Durnam), Richard was a born leader, loved precision, learning and always wanted to be a Marine. She also stated that "Richard was the sweetest person she ever knew and he liked nothing better than helping someone, anyone". Richard joined the Marine Corps after completing his education and eventually reached the rank of Captain. He served as a pilot on helicopter gunships and evac missions. He was twice wounded during his three tours in Vietnam. Richard was recipient of the Purple Heart, the Bronze Star (with cluster) and many other decorations from both the US and South Vietnam. He also saved the lives of many of our soldiers, getting into trouble more than once, by risking his life, crew (and the chopper) to be sure that "no one was left behind". Every

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pated in the Postal Strike and moved up rapidly in the Long Beach Local. Brother Makarewicz served as Steward, Craft Director, Vice President and several terms as President. He also served as an officer and area steward for the California Postal Workers Union. Richard was one of the original Advocates appointed by President Biller and was still serving in that capacity at the time of his death. Brother Makarewicz was articulate, learned and unfalteringly loyal. He believed what he believed and defended it with honor and zeal. He was scheduled to be at the home office in Rochester, as chair of the Spring Audit on June 16th and the Board meeting on the 17th.I had spoken to him on May 2nd, just days before his passing. He was still weak from a medical procedure in February, but was looking forward to traveling east for the audit/meeting and

This issue of the APW-ABA Quarterly News Digest is dedicated to celebrating the life of

Brother Richard Makarewicz 1940 – 2015

person I have ever known who was on the ground in Vietnam carries an undying love and respect for the guys on those evac units who risked it all, every day, to save lives and bring those who had given all, home.

Richard came to the Post Office

after his Marine days. He partici-

the chance to visit with his little sister in Portland, ME.

When I came on the APW-ABA as

a Director-at-Large in November of 2006, I got to know Richard well for the first time. He was always Richard; never Rich, Rick, Richie or Dick. His external persona was tough and gruff, but he truly cared about the ABA and was "Johnny on the spot" to call out anyone who he thought was heading the wrong way. He sometimes argued, seemingly, for the sake of the argument, when actually, he was articulating points and bringing out reactions from others for everyone else to see.

After I became National Director in August 2012, I leaned heavily on Brother Makarewicz to filter projected policies, changes, initiatives and procedures. Because of his intellect, experience and questioning nature, I was usually pretty sure that if Richard was on board, we were headed in the right direction. I will miss his calls. He was someone I could count on to bring information and criticism, criticism that was always constructive. I still remember his call after the 2014 National Convention. He first asked me if I drugged the water pitcher and then he laughed and said, "now, that's how it's supposed to go. Well done". That comment from him may have been the highest praise that I could have asked for.

I will miss you Richard. The ABA will miss you. Your APWU Sisters and Brothers will miss you. And, I know that your sister Nancy misses you tremendously. As you pass to the hereafter there will be many there who will salute you and welcome you home, just as there are many to follow who were saved, touched and/or made richer by your life. Rest in peace my Brother.

By Dave Dunkle, Eastern Region Director

Richard Makarewicz was a friend whom I had the highest respect for. Richard acted as a sounding board and compass for the organization always trying to move the ABA in the right direction for the members. Richard will be sorely missed.

By Hank Greenberg, Western Region Director A Standard Set, A Standard To Follow

When I had the honor of serving as the ABA National Director, I found myself often at odds with Brother Richard Makarewicz on various issues that came before the Association. I would like to point out that Richard never took sides on an issue for personal reasons. Brother Makarewicz focused on what he believed was best for the membership.



NTHEKNOW

* 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 break-down of the cost of ABA benefits for 100% DCO, Non-100% DCO, Full-Dues Cash Pay, and Standard Cash Pay members.

100% DCO Member Rates

(Local provides ABA benefit to member)

\$0.60 (per pay period) Value Plan Advantage Plan \$3.00 (per pay period)

NON-100% DCO Member Rates

(Member pays for ABA on their own)

\$1.00 (per pay period) Value Plan Advantage Plan \$3.50 (per pay period)

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\$0.35 (per pay period)

\$0.45 (per pay period)

\$0.60 (per pay period)

\$0.75 (per pay period)

\$1.13 (per pay period)

\$1.50 (per pay period)

\$1.90 (per pay period)

\$2.25 (per pay period)

20K

30K

40K

50K

75K

100K

125K

150K

100% Full-Dues Cash Pay Rates

(Retired member still paying Full Dues)

Value Plan \$15.60 (annually) \$78.00 (annually) Advantage Plan

Standard Member Cash Pay Rates

(Retired member paying

for ABA on their own) Value Plan \$2.25 (monthly) \$27.00 (annually) Advantage Plan \$7.75 (monthly) \$93.00 (annually)

ABA Plus Cash Pay Rates

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

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

Honorariums

Hank Greenberg **National Director** Emeritus (2004)

Michael B. Ganino, Jr. **National Director** Emeritus (2012)

National Director

Dave Daniel

Giving Back To The Members For Pennies A Day

Did you realize that the individual cost of the APW-ABA Value Plan is less than the cost of a candy bar or can of soda per pay period? Yes, for just \$1.00 per pay period you can be protected in the event of a covered accident that renders you temporarily disabled, for up to one full year per accident. Your local can provide this same coverage to you and every single member for just 60 cents per member, per pay period as a 100% ABA local. It is hard to understand why every local doesn't provide this incredibly low- cost, member protective benefit. As a local president for 36 years, it was my experience that only about 5% of the membership used the grievance procedure (where most of our funds were spent). Maybe 20% were regular meeting attendees and less than half ever came to a social event. I am sure that many members across the nation often wonder why they pay dues. Of course, those of us who are deeply involved in the union know that there are good answers to those questions. One answer is or should be: "We provide you with ABA benefits just because you belong". This is a benefit that allows the local to give something meaningful back to the membership whose dues support everything the union does. Locals never pay for anyone who is not a member. Each pay period the automatic 100% dues deduction adjusts up or down depending on the current membership of the local. **Diminishing membership is** not an excuse to penalize the current membership. The ABA is only available to the APWU family and nothing, even remotely similar, is available anywhere else. The APW-ABA benefits are available to every member of the **APWU** with no waiting period. All members, including PSEs, are eligible as soon as they become APWU members. You can also add your spouse at the same rate that you pay.

Non-members can be recruited by the local using the fact that this coverage will be provided to them as a benefit of membership. Most importantly, it provides every member with daily benefits in the event of a covered accident. Membership in the Value Plan also opens eligibility for the ABA Advantage Plan and Plus programs as well as guaranteed issue whole life, term life, extended accident, off the job accident wage protection and comprehensive critical illness coverage through our benefit partners. Many of these benefits can be obtained for spouses, children and grandchildren.

One insurance professional in our partnership stated at a recent meeting that the benefits provided by the ABA are the absolute best value that she has ever seen in her 25 years in the insurance and benefit business. She went on to say that most benefit and insurance companies shy away from daily benefits, preferring to concentrate on scheduled or one time payments. She



could not find another program which paid such benefits for up to a full year. If you are a member of the ABA and suffer a covered accident that totally disables you from working, you will receive daily benefits for every calendar day of your disability until your doctor releases you to return to work/ activity up to a maximum of 365 days. That is a potential benefit of \$4380 (Value Plan): For a total yearly premium of \$26 individual rate or \$15.60 for 100% locals. There are just not many deals anywhere, like the ABA. The ABA currently costs less and pays more than it did in 1942.

One of the most serious concerns for APWU members is the off the clock accident. The USPS in its infinite callousness almost always denies light duty except for an OWCP covered injury. If you break a leg falling down your basement steps, have a car wreck, or myriad other accidents, you will be denied light duty. If you don't have heavy sick and annual leave balances, you are going to be without income. The ABA Value Plan will help by paying you \$360 per month. Our new Off the Job Wage Protection benefit, from UNUM, can provide you with \$1500.00 per month (both, tax free) while you are recovering. Think about your family's needs if you were out of work longer than your leave would last.

You are probably preoccupied with raising your children, paying the mortgage and making ends meet. There just never seems to be extra money to consider extra life insurance. I was of the same misconception that you probably are thinking that the FEGLI insurance, through the USPS, was all I needed. Now, five times your base pay is a nice sum of money, but do you realize that when you reach age 55, the cost drastically increases? Are you aware that it will double again by the time you hit 70 if you are still working? Worse yet, it will continue to increase after you retire and the value will reduce in direct proportion to an increasing cost. By the time you reach age 80 you will be paying triple what you were paying at age 50 and the total value of the FGLI will be \$50,000, i.e. diminishing value for very high cost. FGLI was clearly designed for active young working employees but mainly it is a great deal for the insurance underwriters. In actually it is just a very poor term life program.

I would suggest that you look into the Unum sponsored Guaranteed Issue Whole Life and Term Life policies that are available to you because of your membership in the ABA. You might want to consider asking your

APWU local to invite the APW-ABA Organization and Benefits Drive into your local so that you can sit with our counselors. This is the only way that you can obtain the ABA sponsored UNUM benefits and see how much permanent, guaranteed issue whole life, term life or a combination portfolio you can obtain for the price that you are now spending on FEGLI, or to supplement it. Coverages are available up to \$150,000 and you can't be turned down if you are an APWU and APW-ABA member. There are no medical questions or physical required. (There are separate rates for smokers and non-smokers.) Premiums are based on age at the time of enrollment. Your rates will never go up and the value of your insurance will never go down.

These are just some of the benefits that you are eligible for as an APW-ABA member. For the cost of a candy bar or soda out of the swing room machine, you can begin to provide a financial security net for yourself and your family which could prove a godsend in the event of a disabling injury. It is the best deal going and it is open to you as an APWU and APW-ABA member. The ABA is 100% union. "Postal Workers serving Postal Workers since 1891" is more than just a motto: It is our legacy.

Hank Greenberg Unanimously Elected To APW-ABA Board Welcome Back, Hank

By Dave Daniel

On June 16th, the APW-ABA Board of Directors in our first ever Teleconference Board Meeting, accepted the self-nomination of Hank Greenberg to fill the unexpired term of our dearly departed Brother Richard Makarewicz. In a unanimous vote following extensive praise and accolades of past accomplishments, Brother Greenberg was called and conferenced in to the meeting. Hank stated that he would accept no salary for serving and would not require the normal two day training session at the home office. He also stated that he would not be a candidate for the position in 2016. Several statements were expressed by the Board as to how positive it would be having Hank back making calls and authoring letters



Vice President

Jenny Gust

Important Lawn Mower Safety Tips

According to the U. S. Consumer Product Safety Commission 253,000 people were treated for lawn mower-related injuries in 2010. Children under the age of 19 account for nearly 17,000 of these injuries. Each year lawn mower injuries increase and many of them could be prevented. When using a lawn mower it is best to concentrate on your task and use common sense.

Here are some tips to keep in mind when using a lawn mower.

- Only use a mower with a control that stops the mower blade from moving if the handle is let go.
- Children should be at least 12 years of age before operating a push lawn mower, and age 16 to operate a driving lawn mower.
- Make sure that sturdy shoes not sandals or sneakers are worn.
- Walk around the yard before mowing and remove sticks, rocks, toys or any other potential flying objects.
 - Fill the gas tank outdoors when



the engine is cool. Don't fill the tank in a garage or shed because of the danger of gasoline fumes. Turn off the motor and let cool before refilling.

Push walk-behind mowers across
 not down - slopes, drive riding mowers up and down slopes. Watch

for holes, ditches and embankments where a wheel could drop causing you to lose control or even tip over.

• Make sure the mower is turned off before reaching underneath to remove grass clumps or debris! Use a stick or broom handle – not your

hands!!! – to remove debris.

- Always turn off the mower and wait for the blades to stop completely before removing the grass catcher, unclogging the discharge chute, inspecting or repairing the mower or crossing gravel paths, roads, or other areas.
- Do not allow children to ride as passengers on ride-on mowers and keep children out of the yard while mowing. Do not pull the mower backward or mow in reverse unless absolutely necessary.
- Teach children to stay away from mowers!!!
- Lastly, use sunscreen, and be sure to stay hydrated with water (you can have a beer when you finish!) as mowing can be hot work.

Please keep these tips in mind this summer. The Accident Benefit Association is there when you need it but let's not tempt fate when cutting your grass. Use caution as more people than you think are injured in mowing accidents.

APW-ABA Supports the APWU Contract Information Drive

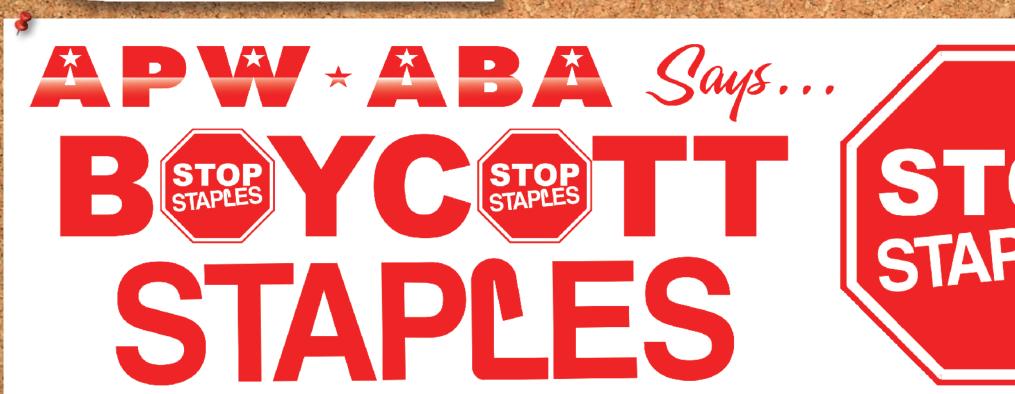
APW-ABA National Director Dave Daniel has asked all APW-ABA employees to place a "Good Service, Good Jobs, Good contract" sticker and an "I stand with Postal Workers" postcard in every piece of mail that leaves the office. No exceptions! The ABA has also participated in each Day of Action. In the fall we marched with the Portland Maine Local and on May 14th we stood strong with the Boston Metro Local.

The ABA was among the first to cancel all business with Staples, Quill and Viking under the STOP STAPLES campaign. We also notified Office Depot of our withdrawal of our business from them as soon as they announced the proposed merger with Staples.

Our red and white APW-ABA bumper sticker, which says, "Boycott Staples" is sported on car bumpers and windows across the nation.

We support Postal Workers every day in every way we can: "Postal Workers Serving Postal Workers since 1891".

Stand with Postal Workers Postmaster General Megan J. Brennan 475 L'Enfant Plaza SW Washington, D.C. 20260-0004



Northeastern Region Director

Pete 'Fud' Furgiuele

100% Equals 100% All Of The Time

The Long Island NY Area Local was one of the first APWU Locals to go 100% in the ABA. That occurred in the early 1990's and it amazes me to this day how many of our members don't even know about the coverage.

Just this past week, three (3) members called the Union Hall with questions. I will try and explain;

#1. PSE member that will be converted to Career PTF Status had questions about his pay and benefits.

After answering all of his questions, I had remembered previously sending him an ABA claim form. When inquiring how his claim was handled, he had stated that he had lost the claim form. Since his return to work date of March 16th, I told him that he still had minimal time to get his claim filed. When he asked me how much money was involved, I told him the ABA pays \$12.00 per day X the 45 days he was out of work, totaling \$540.00. "Holy Shnikee" he responded.

#2. Long time Union member who

had missed work from November 15, 2014 through March 30, 2015 due to a broken arm while at home. She called with questions about her return to work. After answering all of her questions, I had mentioned the 100% ABA program our local provides. Her reply was that she thought the ABA only covered accidents on the job. After doing the math, 134 days X \$12.00

per day, = \$1,608.00 of

found money. She is now in the process of upgrading her coverage to the Advantage Plan which pays \$24.00 per day.

#3. Another longtime member called to ask if we could send all of our union correspondence to her office, in her name, since the Shop Steward had retired and members were having trouble getting union mail. This caller was also another member that had

suffered a disabling injury and was sent an ABA claim form. At the end of our conversation I asked her if her claim was paid and she responded, "I never filed the papers". In this case, you can lead a horse to water – but you can't make them drink.

We have seven (7) Area Representatives that visit our 175 Post Offices and Branches. Part of their duties is to keep reminding members about

our 100% ABA coverage. Many times these representatives contact me asking to please send an ABA claim form to such and such member. At that point a claim form is immediately sent. On follow-up visits when our representatives ask members if they ever filed for ABA benefits, many times they are told, "I forgot" or just plain "No".

The ABA Value Plan covers all of our members with a \$6,000.00 accidental death benefit and under the ABA Advantage Plan, the accidental death benefit is \$10,000.00. Being an officer of this local since 1980, the Accident Benefit Association has been there for many of our members in their time of need.

Over the years, the ABA has paid thousands to our members. It is definitely one of the reasons that we are the best-organized APWU local with over 1000 members.

If you're thinking of becoming a 100% local, please contact us at 1-800-526-2890. We are here for you!



Eastern Region Director

David Dunkle

Become A 100% ABA Local To Give New **Employees Incentive To Join Your Local Union**

Brothers and Sisters:

Get on board and become a 100% APW-ABA local. Reduce the cost of ABA dues by joining as a 100% local and gain a tool to offer to new employees, who don't have much leave, as an incentive to join your union. These members can get ABA coverage as soon as they become a union member and pay the first pay period union dues. To become a 100% APW-ABA local, you only need to make a motion at your local meeting to join one of the plans such as the ABA Advantage Plan or Value Plan and if the motion passes, vour President needs to call the ABA staff in New Hampshire to get the ball rolling for your local.

New employees and potential members almost always join a 100% ABA local union when they find out the local picks up the cost of the ABA benefit.

This is a really good selling point to get new PSEs or other employees to join your union.

PROTECTING YOUR WORKERS **COMPENSATION BENEFITS** WHILE ON **LIGHT DUTY**

Since our organization deals with ill, injured and disabled employees I am going to, at least for now, dedicate my articles to hopefully helping ill or injured members and stewards representing the APWU ill and injured whether on workers compensation or not. I believe it is important to get the word out to you about things that may adversely affect members while at the same time not supplying too much information to those small minded managers who may take it and run with it in an attempt to injure one of my brothers and sisters.

Over the years, I've also seen the parties agree to language in our Collective Bargaining Agreement, but in many cases there was no form devel-

oped to help guide members or stewards when apply the language. This is one of the reasons I started making my Grievance Database in 2000 from Filemaker Pro with probably every form you need that I personalize for locals today. When I write articles (if it involves a need for a form) I will try and provide one, if space is available, in the paper or possibly we can provide it on the ABA web page or you can always call me at 304 633-7221.

Many years ago the APWU and the USPS argued almost constantly about the terms "Light Duty" in article 13 of the Collective Bargaining Agreement (CBA) and the term "Limited Duty" in the Federal Employees' Compensation Act (FECA). There were numerous complaints made to Department of Labor (DOL) regarding the interpretation even though both terms had to do with ill or injured employees.

In 1993 the Family Medical Leave Act came along and with it came more language about the term "Light Duty". As usual, I sat down and read the entire FMLA. Most things I liked, but there was a snake in the wood pile. A portion of the FMLA said in part:

At some point the health care provider providing medical care pursuant to the workers' compensation injury may certify the employee is able to return to work in a "light duty" position. If the employer offers such a position, the employee is permitted, but not required to accept the position. As a result, the employee may no longer qualify for payments from the workers' compensation benefit plan, but the employee is entitled to continue on unpaid FMLA leave either until the employee is able to return to the same or equivalent job the employee left or until the 12-week FMLA leave entitlement is exhausted.

At the time, in 1993 this FMLA "Light Duty" term had very little significance because the term in the was no chance for a dispute or confusion between the two terms, but I figured there was something coming.

Sure enough, in 1998 the FECA was changed and the term "Limited Duty" was changed to "Light Duty". Realizing a potential problem for members on OWCP I called the Department of Labor and inquired why the term "Limited Duty" was changed to Light Duty. The women on the other end of the phone told me it was predominately done because of the APWU and the USPS fighting over the terms. I've never known OWCP to worry about the USPS and the Union so I didn't believe this was the only reason and figured it had been done to injure another union brother or sister's OWCP claim.

Within a few weeks of this happening one of my members who had been injured on-the job and was working a light duty assignment receiving OWCP benefits was told his light duty assignment was being abolished, but he could request "Light Duty" again for a new assignment that had the same work schedule. Because the USPS had lied to this member before the member came to me immediately and told me the USPS was abolishing his light duty assignment, but were giving him the same light duty assignment with the same hours all he had to do was sign the new request for "Light Duty". Immediately, I realized my suspicions were becoming reality and the member was being put in a catch 22 situation, unless a form was created to specifically identify which "Light Duty" term from which specific law (FECA or FMLA) was being applied in the request for "Light Duty".

So as usual, I created a form named M-7 which is any Union representative's concerted activity right pursuant to section 7 of the National Labor Relations Act. I got the form to

FECA was "Limited Duty" so there my brother and he used it. The USPS local representatives were furious because this form which distinguished between the FECA and FMLA definition of "LIGHT DUTY" destroyed any possible hopes the USPS had to take my brother's OWCP benefits. The USPS became so upset about the form M-7 that they said I didn't have a right to make forms which I countered with section 7 of the National Labor Relations Act (NLRA) and subsequently defeated them.

> The following FMLA provisions have application to the above comments:

> 29 CFR 825.220(d) Employees cannot waive, nor may employers induce employees to waive, their rights Under FMLA. For example, employees (or their collective bargaining representatives) cannot "trade off" the right to take FMLA leave against some other benefit offered by the employer. This does not prevent an employee's voluntary and uncoerced acceptance (not as a condition of employment) of a "light duty" assignment while recovering from a serious health condition (see Sec. 825.702(d)). In such a circumstance the employee's right to restoration to the same or an equivalent position is available until 12 weeks have passed within the 12-month period, including all FMLA leave taken and the period of "light duty".

> 29 CFR 825.702d(2) An employee may be on a workers' compensation absence due to an on-the-job injury or illness which also qualifies as a serious health condition under FMLA. The workers' compensation absence and FMLA leave may run concurrently (subject to proper notice and designation by the employer). At some point the health care provider providing medical care pursuant to the workers' compensation injury may certify the employee is able to return to work in a "light duty" position. If the employer offers such a position, the employee is permitted but not required to accept the position (see Sec. 825.220(d)). As a result, the employee may no longer qualify for payments from the workers' compensation benefit plan, but the employee is entitled to continue on unpaid FMLA leave either until the employee is able to return to the same or equivalent job the employee left or until the 12-week FMLA leave entitlement is exhausted. See Sec. 825.207(d)(2). If the employee returning from the workers' compensation injury is a qualified individual with a disability, he or she will have rights under the ADA.

> I can only hope, this tactic is not being applied by the USPS at your office, but if your reading this and your OWCP benefits got cut off after you requested Light Duty the answer to why it happened probably presents itself in this article.

> If you have any concerns or need help with a claim you can reach me at 304-633-7221.

MEET THE COUNSELORS



Fabiola Dominguez (Union Rep); Counselors Durward Brantley, Kimberly Brantley, Chris Scott and Emma Villalobos.

Eastern Region Director

Wayne Maurer

Check Out Our Benefits, They're Great

Welcome to another issue of the APW-ABA Quarterly News Digest. My article this time around will be short and sweet. I often find myself getting caught up in my day-to-day activities, some activities more frequent and tiring than others. I always seem to want to take on new tasks or expand on existing tasks but always find a way to put off doing something more or in addition to what I currently do, week in and week out. This is one of my biggest downfalls. It is so easy to wake up, go to work, come home, go to sleep and do it all over again the next day. What this means is that I am simply a creature of habit.

With all of the turmoil going on within the Postal Service, we, as APWU leaders and members, are

very busy trying to keep up with the Employer's plan to ruin the Service, and our jobs for that matter. Privati-



zation, outsourcing, slashing delivery and service standards and failing to work with the APWU on a new collective bargaining agreement simply

consume us on a daily basis. What I am asking from you is this, please try to find the time to look over the Accident Benefit Association and all it has to offer. If your state or local organization is already covering your membership with ABA benefits, look into some of the additional options available to your membership, options only available to APWU and ABA members. Many organizations cover their membership in the basic Value Plan, which is fantastic, but somehow do not get out the word about the Advantage Plan upgrade or ABA Plus accidental death benefits. On the other hand, there are local and state organizations that are not involved with the ABA. The process to sign up is quite easy and is a very inexpensive way to offer your membership a benefit that non-members of APWU cannot obtain. For less than a nickel a day your membership can be covered in the ABA Value Plan. Regardless of where your local or state organization is located, the ABA has a director dedicated to your area. You can also call, write or e-mail the home office in New Hampshire for assistance. Please take some time to consider joining the tens of thousands of ABA members throughout the country. If you are already an organization involved in the ABA, please take a look at the many additional benefits available to you, whether you are a Value or Advantage Plan participant. Thank you for your APWU and APW-ABA involvement and have a great summer.

The ABA Is There When You Need It

GARY BENSLEY

APWU Private Sector member Gary L. Bensley from the DMI-Area Local 44 (Des Moines, IA) received the newly approved APW-ABA Disability and Accidental Death & Dismemberment Benefits.

Mr. Gary L. Bensley is a truck driver for Private Sector Mail Haul Contractor MCA/Salmon Companies. The DMI-Area Local 44 is one of the APWU Locals which has chosen to pay 100% of APW-ABA Value Plan policy for each Union member.

Back in August 2014, Gary had a life changing experience. While traveling on his motorcycle, Gary was involved in a major accident, and subsequently, lost his left leg above the knee. Gary has been and continues to work extremely hard to get his skills with his prosthetic leg up to where he can return back to work as a driver.

Here is a picture of Gary on his re-

Share Your Story With Us!

We'd love to hear how the ABA helped you. Please let us know by mail or contact us through our website at apw-aba.org

cent visit to his MCA/Salmon work location in Des Moines, IA. Gary just came walking into the office that day, just 10 months after his motorcycle accident, proclaiming in true Gary style "got an automatic transmission truck for me - I'm about ready to return to work".



CINDY WEEMS

— APW-ABA —

By Cindy Weems

Hello, my name is Cindy Weems and I'd like to comment on the APW-ABA (Accident Benefit Association), concerning my accident from a fall, and how it helped me. Last March I fell down (not at work) and it resulted in a broken arm-wrist for me. I had to have surgery and was off work for about 6 weeks. When I returned to work I talked to Mike Bates and Mike Gillespie about this association. Those of you who are not familiar with this benefit, it is free of charge to those in the union membership. It pays \$12 each work day, one is off work due to an accident. After providing the documentation from my doctor, and with Mike Bates' help, I filled out the forms

from the ABA association along with the clock rings during the time I was off work and sent them in. Within two weeks I received a check from ABA for \$540. This really is a good plan to look into. The ABA also provides other insurance plans such whole life, child whole life, term life, voluntary accident and accident-only disability income rider. Members, associate members, retirees and their spouses of the American Postal Workers Union and PSE's as well, are covered under this plan.

Check it out online at APW-ABA. org.

In solidarity.

— Reprinted from Iowa Postal Solidarity

UNIONS MAKE US STRONG

made the following 36 things pos-

- 1. Weekends without work
- 2. All breaks at work, including
- your lunch breaks
 - 3. Paid vacation
 - 4. Family and Medical Leave Act
 - 5. Sick leave
 - 6. Social Security 7. Minimum wage
- 8. Civil Rights Act of 1964, Title VII prohibits employer discrimination
 - 9. Eight-hour workday
 - 10. Overtime pay 11. Child labor laws
 - 12. Occupational Safety and
- Health Act
 - 13. 40-hour workweek 14. Workers' compensation
 - 15. Unemployment insurance
- 16. Pensions 17. Workplace safety standards
- and regulations
- 18. Employer health care insur-
- 19. Collective bargaining rights for
- 20. Wrongful termination laws
- 21. Age Discrimination in Employ-
- ment Act of 1967

- 22. Whistle-blower protection laws
- 23. Employee Polygraph Protection Act — prohibits employers from using a lie detector test on an em-
- 24. Veterans' Employment and Training Service
- 25. Compensation increases and
- evaluations (i.e., raises) 26. Sexual harassment laws
 - 27. Americans with Disabilities Act
 - 28. Holiday pay
- 29. Employer dental, life and vision insurance
 - 30. Privacy rights
 - 31. Pregnancy and parental leave
 - 32. Military leave 33. The right to strike
 - 34. Public education for children
- 35. Equal Pay Act of 1963 and Fair Pay Act of 2011 — require employers to pay men and women equally for the same amount of work
- 36. Laws ending sweatshops in the United States

Thank a union member by buying union-made in America products!

- Originally appeared at Union Plus, copied from The Daily Postal (Lance Coles)

Central Region Director

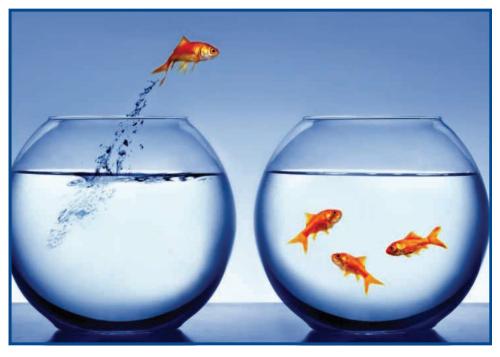
Edward J. Brennan

What Do You Have To Offer?

Recently I attended a meeting of a Local I started over 50 years ago as a functioning Local. I consider it to be an ideal model Local as it has the oldest 100% Auxiliary in the APWU, is a 100% member Local in the Accident Benefit Association, publishes a Local newsletter and is a member of the APWU National Postal Press Association. Prior to the start of the meeting I met several ladies whom I had never seen at a previous meeting. One of the ladies was from a Post Office about 30 Miles away and the other from an office over 50 miles away. When I learned about their distance from the meeting hall I became instantly interested in why they had traveled so far to attend the meeting.

As we progressed in our discussion I found out that they were both MALs and had recently become regulars in small rural offices and were assigned to the Local. I did not really know how this happened but was told that it happened as a result of the implementation of items in the National Agreement. This being established in my thought process I was then the recipient of the reason for their being in attendance at the meeting. The lady from the farthest distance proceeded to ask, "Now that we are members of this Local and have traveled a long distance to attend this meeting WHY SHOULD WE CONTINUE TO BELONG AND WHAT DO YOU HAVE TO OFFER?"

What an opening for me to brag



about the many things that our Union has to offer. With our members spread over a 50 mile area and everyone not being able to attend every meeting we have a regular scheduled newsletter to keep all of our members informed. And we have an Auxiliary to assist our Local with events and also to speak out to our legislators about items pertaining to the Postal Service and our members. And, as a bonus, because we also care about the health and welfare of our members we have all of our members covered under the benefit umbrella of the APW Accident Benefit Association.

This third item is the one I would like to focus on today. When we sign

up new members we want to be able to give them something for their dues. And, since some of these distant members have few, if any grievances and do not partake in Local activities, we pay for the basic offerings of the Accident Benefit Association with the option to increase their coverage should they so desire. When we figure our Local budget we base our finances on each individual members dues structure and thus allow for our benefits and operating expenses per member. Thus, if we gain new members or lose members we can still operate in the black, provide the same benefits, attend the same meetings and seminars and give our members full benefits and job security. And, with the programs and benefits of the Accident Benefit Association we protect our members seven days a week, 24 hours a day and three hundred sixty five days per year for accidental injury on and off the job.

I bring this example to your attention because I have heard in the past the excuse that "we have lost so many members that we cannot afford to give the remaining members all of these benefits". This is really not an excuse but a warning sign that you have to look at your officer structure based on your current membership and income and also how many delegates you can afford to send to training meetings and what parties, etc. you can afford. How many members you have should not affect how much money you need to operate efficiently if you base everything on a per member calculation. With all of the recent changes in the Postal Service every member should be able to enjoy full representation and full benefits. Full protection under the umbrella of the APW Accident Benefit Association should be an automatic organizing tool of every Local. The cost is minimal and every Local could easily afford to provide it to their members. After all, when you belong to the greatest Union in the world you should provide the best in representation and benefits. Then you will be able to answer with pride when they ask "Why should I continue to belong and what do you have to offer?





Dear APW-ABA Staff,

I am very grateful to have been one of the students selected to receive the \$1,000.00 APW-ABA Thomas Hartos, Michael Tosches & Eugene Johnson scholarship. This scholarship has given me a more positive outlook into my college career. This money will help me achieve a Masters degree in Occupational Therapy at American International College. I will not only use the money to pay for some of the tuition, but also for books and other necessities for college. I'm very proud of everyone who has contributed to providing the money for the scholarship in order to give young people a brighter future.

Sincerely,
Ashley Downes

Dear ABA, I have to thank you very much for the scholarship of \$1,000.00 for me to attend Northland Community **Technical College** this fall. My first year of college I will be taking general classes. This money will help me more than you think, because even though I am only doing my generals for the first year, it will help me decide on

which career path I want to pursue for the rest of my life. I have been a member of the youth leadership team at our church and often work with younger children. I have also been active with the Boy Scouts and achieved the rank of Eagle Scout in 2014.

Thank you again for the scholarship, it will make paying for school a lot easier.

Sincerely,
Michael Miller
2015 APW-ABA Scholarship recipient