

ABA News Digest

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Postal Workers Serving Postal Workers Since 1891

Spring, 2025

National Director

Wayne Maurer

Message From The National Director



Greetings one and all to the newest edition of the American Postal Workers Accident Benefit Association News Digest. I want to give you a brief update on your association heading into the new year. It is hard to believe I'm well into my ninth year as your National Director. As we begin another year, please be informed that financially we are in the best shape we have been in over the past three decades. Part of the reason for our success has been the returns we have been receiving on our investments but much of the success is due to the hard work of my staff, the board which I report to and the processes I've put into place since my arrival to reduce expenses while increasing benefits to our membership both in 2019 and 2022. Having said this, I'm pleased to announce that there will be no premiums increase for any of our products again this year. Finally, the

biggest reason for our success is you the member who belongs to our association either through an individual membership or as part of a local or state who enrolls their entire membership to receive a 37% discount on the premiums paid to us for benefits. Without you, there is no APWABA. Within the past six months we have welcomed two locals into our community, which has boosted our membership totals by roughly 1,000 members. A special thank you to the Trenton Metro Area Local and the Inland Empire Area Local for voting to join us. The only other item I want to mention is that after twelve years we are moving across town to an office campus. In 2012 the association moved to a historical building which suited our needs at the time, but year after year our rent was

increased and we had to pay for our electricity, oil heat, water/sewer, lawn maintenance and snow removal. Additionally, the historical building had many restrictions in place which frequently tied our hands. One will never know if it was wise to move into that building, and as a regional board member at that time, I agreed with the former National Director to move. Now twelve years later we are moving into a new complex where we pay no utilities or associated costs, and our rent will be roughly twenty percent less than what we paid at the old building. We also negotiated that our rent cannot increase by more than three percent in any given year over the next nine years. The end result is that once the move is completed by March 1, 2025, the association will save approximately \$18,000

each year which can be used for possible benefit increases and delay any future premiums increase. My staff and I have worked continuously over these past nine years with the simple notion that the money received from the membership for their benefit coverage is not our money, but the membership's money, and we are using it as wisely as we know how to make this the best nonprofit benefits association in the country. Since this is not a national convention year, I hope to see as many members as possible at various state events, the All-Crafts conference and the APWU Health Plan Open Season seminar later this year. Stay safe and best wishes for a great year to all.

Wayne D Maurer,
National Director APWABA

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SAFE & CLEAN FUN

Lock & Key

Keep household cleaners properly labeled and locked away from children's reach. Properly dispose of leaking or expired cleaning products.

Grill Your Grill

Check barbecue grills for leaks and cracks. Keep propane stored safely away from the house and garage.

Careful with Chemicals

Always read safety directions and avoid mixing chemicals in the same container. Properly dispose of all hazardous materials and never throw them in the trash or pour them down the drain.



SPRING SHOWERS

Watch the Weather

If skies look threatening, check weather reports to make sure you're prepared for whatever mother nature brings.



SAFE & SHAPED YARD

Know Your Weight

Yard work may seem easy but objects can be heavier than they appear.

Mow Meticulously

Wear safe and covered shoes while using a lawn mower. Be sure to start and refuel lawn mowers outdoors and fully read manuals for safe operation.

Weed Warily

Before touching any weeds, be wary of poison ivy, oak, and similar toxic plants.

Ear Gear

Loud noises from lawn care machinery can be potentially harmful to your hearing.

MASTER WATER SAFETY

Suit Up

Be sure to use fitted, U.S. Coast Guard-approved life jackets on the water.



Learn CPR

Drownings are the leading cause of injury and death for young children. CPR skills could save a life.

Northeast Region Director B & Vice President

Dana Coletti

Building Healthy Habits In The New Year

By Dana Coletti, Northeast Region Director

As the calendar turns to a new year, many of us feel a renewed sense of motivation and resolve to make positive changes in our lives. This period of reflection and goal setting offers a prime opportunity to build healthy habits that can lead to lasting improvements in our physical, mental, and emotional well-being. Here are some strategies to help you cultivate and maintain healthy habits as you embark on a fresh start.

The first step in building healthy habits is to set clear, specific goals. Rather than vague resolutions like "get fit" or "eat healthier," define your objectives in measurable terms. For example, aim to exercise for 30 minutes five times a week or to in-

clude at least three servings of vegetables in your daily diet. Specific goals provide a clear roadmap and make it easier to track your progress.

One common mistake when trying to adopt new habits is attempting to make drastic changes overnight. This can lead to burnout and discouragement. Instead, start with small, manageable steps and gradually build on them. For instance, if you want to begin a regular exercise routine, start with short workouts and slowly increase the duration and in-

tensity as your fitness improves.

Consistency is key to forming lasting habits. Establish a routine that incorporates your new habits into your daily schedule.

Whether it's setting aside time for exercise each morning or preparing healthy meals in advance, having a structured plan helps ensure that your habits become a regular part of your life.

Understanding why you want to build healthy habits is crucial for staying motivated. Reflect on the benefits these changes will bring to your life,

such as increased energy, improved mood, or reduced risk of illness. Keeping your "why" in mind can provide the drive you need to stay committed, especially during challenging times.

Monitoring your progress can be incredibly motivating and helps you stay accountable. Use a journal, app, or calendar to track your achievements and note any obstacles you encounter. Celebrate your successes, no matter how small, as they reinforce your commitment and encourage you to keep going.

Your health is important to help you live a long and happy life. These are just a few steps for you to start to make healthy habits that will help you in the long run. Cheers to staying motivated in 2025!



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Richard Phillips

Living In Interesting Times – Cyber Security And Scams



By Richard Phillips, President

There's an old saying, some call it an ancient Chinese curse, that goes: *May you live in interesting times.* As I write this article in mid-February 2025, daily news reports from Washington D.C. are full of announcements that should concern us all, especially regarding the security of personal records that are stored in various government agencies. The hot topic this week revolves around the access, retention, and possible release of these records by who-knows-who to who-knows-what, and the possible adverse impact such releases will have on individuals, as well as the government itself.

As such, I'm submitting this article to alert our members to the increased pitfalls they may face in the future, as well as suggestions to protect their privacy. I know these alerts have been printed in various tabloids and newsletters in the past – and my apologies to those who may have previously submitted them - but a refresher is important during these *interesting times*. So, hang onto your hats, pocketbooks, false teeth, and chewing gum, because it's going to be a rough ride.

PROTECTING YOURSELF IN THE DIGITAL AGE

As reported many times over, in today's digital world cyber security is a great concern for individuals, businesses, and governments alike. It seems that almost everyone from kindergarteners to octogenarians either has a computer or has access to one. Thus, the proliferation of internet-connected devices and the vast amounts of data stored online have created numerous opportunities for malicious actors to exploit vulnerabilities. Among the various cyber threats, scams have become one of the most common and damaging forms of fraud, affecting millions of people every year.

THE IMPORTANCE OF CYBER SECURITY

Cyberattacks are usually aimed at accessing, changing, or destroying sensitive information to extort money from users, or interrupting normal business processes. Cyber security refers to the practice of protecting systems, networks, and programs from digital attacks. Effective cyber security measures are vital for safeguarding

personal information, financial data, and yes, even national security. At the present time, government agencies, financial establishments, medical & educational institutions, and other businesses, including the APW-ABA, have invested countless hours and resources to generate safeguards for users.

TYPES OF CYBER THREATS

Scams can take many forms, but they all share the goal of deceiving victims into giving away personal information or money. Here are some common types of scams to watch for:

- **Phishing and Smishing Scams:**

These techniques are used by attackers who disguise themselves as trustworthy businesses, associates, or even friends to trick individuals into providing sensitive information, such as usernames, passwords, and credit card details. Phishing scams involve fake emails, text messages, or websites that appear to come from reputable sources. Smishing attacks are the same except they originate from text messages instead of emails. The goal of both is to trick the recipient into revealing personal information, such as login credentials or financial details.

Personally, my email account was hacked three times last year and some of my friends reported they had received appeals – supposedly from me – for money and/or gift cards, to assist me paying for anything from fines and bail in a foreign jail, to cover costs for my car breaking down in another state, to helping feed orphans. Well, I contacted everyone I could to let them know about these bogus messages, and hopefully, no one took these hackers up on their requests.

In addition, many of us receive fake “congratulations” emails, supposedly from various retail stores stating that our name was randomly drawn to win a prize; just contact them and supply some information, blah, blah, blah. Coincidentally, I received one of these messages this morning as I was writing this article, supposedly from my health care provider, congratulating me for having my name drawn and winning an electric toothbrush. Moreover, there are scams that state the sender is a representative from the USPS, UPS, or FedEx and they have a package with a bad address, so contact them to provide some information. Yeah, sure.

How to Avoid: Perhaps the most important key on our computers is the Delete button. Be cautious of unsolicited messages asking for personal information and/or contributions. If you receive such requests, verify the source of the communication by contacting the organization or individual directly through official channels.

- **WARNING – Here's a New Scam to watch out for: SMS messages on cell phones telling**

- potential victims they have Unpaid Tolls.

Security experts fear that Chinese cybercriminals are behind these scams, and an alert from the FBI advised people to **delete** any SMS messages on their cell phones that told them they had unpaid tolls. This warning was followed on January 17th by the Federal Trade Commission (FTC), reminding Americans about the danger. Such warnings stated the scammers behind the texts are trying to get you to click the link in the message so they can steal your money and your personal information. “The goal is to gather enough information from the victim so that their payment cards can be added to mobile wallets. Then the hackers can use them to ‘buy goods at physical stores, online, or to launder money through shell companies.’

On a personal note, both my wife and I have received these messages on our cell phones over the past few months.

How to Avoid: The FTC advises that you ‘Check your account using the toll service’s legitimate website [or] contact the toll service’s customer service phone number’. But most importantly, hit the Delete button without responding directly to the sender.

- **Malware:** Malware is malicious software designed to disrupt, damage, or gain unauthorized access to computer systems. Common types include viruses, ransomware, and spyware. It's an oldie, but it still catches victims.

- **Online Shopping Scams:**

Unlike the “congratulations, your name has been drawn ...” scam, above, these scams involve fraudulent websites or listings that appear to offer legitimate products at attractive prices. Once the victim makes a purchase, the scammer either takes the money without delivering the goods or sends counterfeit items.

How to Avoid: Research the seller and read reviews before making a purchase. Use secure payment methods and be wary of deals that seem too good to be true.

- **Tech Support Scams:**

In tech support scams, fraudsters pose as technical support representatives from well-known companies. They claim that the victim's computer is infected with malware and offer to fix the issue for a fee. However, these scammers may install malware or gain remote access to the victim's computer.

How to Avoid: Never grant remote access to your computer to unsolicited callers. If you need technical support, contact the company directly using official contact information.

- **Romance Scams:**

Romance scams involve fraudsters creating fake profiles on dating sites or

social media to establish relationships with unsuspecting victims. Such websites include “Date Your Age” as well as those that promote “Date (name a country) Women or Men”. Once trust is built, the scammer manipulates the victim into sending money or sharing personal information.

How to Avoid: Be cautious when interacting with people online. Never send money to someone you haven't met in person and be wary of sharing too much personal information.

BEST PRACTICES FOR CYBER SECURITY

To protect oneself from scams and cyber threats, it is important to adopt best practices for cyber security. These include:

- **Use Strong Passwords**

Create complex passwords that are difficult to guess and use different passwords for different accounts. Consider using a password manager to keep track of your passwords securely.

- **Enable Two-Factor Authentication**

Two-factor authentication adds an extra layer of security by requiring a second form of verification in addition to your password. This can include a code sent to your phone or biometric authentication.

- **Keep Software Updated**

Regularly updating your software, including operating systems and applications, ensures that you have the latest security patches and fixes for known vulnerabilities.

- **Be Cautious with Email and Links**

Avoid clicking on links or downloading attachments from unknown sources. Verify the legitimacy of emails and websites before providing any personal information.

- **Monitor Accounts Regularly**

Regularly check your financial and online accounts for any suspicious activity. Report any unauthorized transactions immediately to your financial institution.

CONCLUSION

In these *interesting times*, where digital interactions dominate our lives, understanding cyber security and being vigilant against scams is more important than ever. By adopting best practices and staying informed, individuals and organizations can protect themselves from ever-evolving cyber threats. Remember, cyber security is not just a technical issue; it is a shared responsibility that requires vigilance, education, and proactive measures.

With Best Wishes to all, and In Solidarity,
Richard Phillips, President

Eastern Region Director A

I Keep Saying It Because I Me

By Dave Dunkle,
Eastern Region
Director



I love the ABA because it has helped so many across our great land since 1891. Personally, I'd rather get my accident benefit coverage from an organization run by retired and current APWU postal workers who I know understand my needs. 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 rolled along. 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 American Postal Workers Accident Benefit Association (APW-ABA) which has paid out millions in claims and remains solvent today even after the Great Depression and more recent Recession.

Brothers and Sisters, if you're tired of your local spending money on parties or other things that some, but not all can enjoy or benefit from, then you should consider what I believe is a wiser use of your Local's funds that helps all local members rather than just 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 an APW-ABA benefit plan(s).

One of the great benefits for 100% local members is the local pays premiums for all members, including those that are in a no-pay status. On average this is only about 3% of your total membership, but this is insignificant when you consider what a great incentive this is to attract new members. More recently, it was proposed that we raise our benefits while keeping the premiums the same. At the 2022 APW-ABA Convention, the proposal passed, and benefits were increased without raising the cost. Just another great benefit of belonging to the APW-ABA

It's easy to become a 100% ABA Local and get discounts on our plans. Simply make a motion at your local union membership meeting, vote, and pass the motion, and once it passes by majority or two-thirds vote, you will then only need to send a copy of the minutes of the meeting where the motion passed, to both the APWU National Secretary-Treasurers office and to the APW-ABA Home office.

PLEASE CONSIDER JOINING!
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.

ACT OF GOD SITUATIONS

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

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

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

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

Meaning, if you call into work and claim you couldn't get there because of county, state, or interstate roads being closed and there are groups of employees off work, you will have a good claim for admin leave, but if

you say you couldn't get there because your driveway is too steep to drive on due to snow, this is a personal problem created when you decided to buy property on a hill.

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

Further, this section of the F-21 or F-22 says that if the employee requests a PS form 3971, another form of leave prior to administrative leave, that employee loses their right to admin leave. So, make sure you don't let your supervisor talk you into filling out a 3971 for annual or sick or LWOP, prior to your request for admin on a PS form 3971 that the USPS signs for, received in the far-right box toward the bottom of the PS form 3971.

It is also very important for all employees claiming admin leave, to try to get confirmation that the roads were closed in your area. You can usually get proof of road closings at your local courthouse or 911 Office. Your steward will need this information to make a successful case for you. Normally, after admin leave is denied, an employee can only use annual leave for the Act of God absence to get paid, until they win a grievance filed for Admin Leave, except in a scenario described below where I used sick leave while waiting on a settlement or decision on an Act of God grievance.

THE TRICK TO COMPLETING PS FORM 3971 FOR ADMIN LEAVE (ACT OF GOD) PURPOSES

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

Scenario 1: Ask your supervisor if he will approve your Admin Leave. If

your supervisor says no, then fill out your PS Form 3971 first going to the Remarks section and write, for example, "Requesting Annual Leave due to Administrative Leave previously denied". This puts all the info on one page for arbitration and it shows you requested Admin Leave prior to other form of leave.

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

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

- 519.21 Acts of God
- 519.211 General

Acts of God involve community disasters such as fire, flood, or storms. The disaster situation must be general rather than personal in scope and impact. It must prevent groups of employees from working or reporting to work.

- 519.212 Authorizing Administrative Leave for Acts of God

The following provisions concern administrative leave for acts of God:

- a. Postmasters and other installation heads have authority to approve administrative leave for up to 1 day.
- b. District managers and Postal Career Executive Service (PCES) plant managers may authorize administrative leave beyond 1 day, but not to exceed a total of 3 days for their installation and those reporting to it.
- c. District managers and senior or lead plant managers may approve administrative leave for periods up to and in excess of 3 days for their installation and those reporting to it.

SAMPLE PS FORM 3971

UNITED STATES POSTAL SERVICE®				Request for or Notification of Absence				
Employee's Name (Print last, first, MI) Joe Blow		Employee ID 000000000000	Date Submitted (MM/DD/YYYY) JANUARY 4, 2018	No. of Hours Requested 72		SCHEDULED UNSCHEDULED	PP	Year
Installation (For postmaster's leave, show city, state, and ZIP Code)		N/S Day	Pay Loc. No.	D/A Code	From: Date 1-4-18		Hour	
Time of Call or Request	Scheduled Reporting Time	If Needed, Employee Can Be Reached At: <input type="checkbox"/> Do not call		Thru: Date 1-6-18	Hour		Day	Init.
Type of Absence <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Holiday/AL Lv Exch <input type="checkbox"/> Career 701 Route <input type="checkbox"/> LWOP (See reverse) <input type="checkbox"/> Sick (See reverse) <input type="checkbox"/> Late <input type="checkbox"/> COP (See reverse) <input type="checkbox"/> Other Administrative Leave	Documentation (For official use only) <input type="checkbox"/> FMLA Requested (Certification review -- HRSSC) <input type="checkbox"/> For COP Leave (CAI on file) <input type="checkbox"/> For Advanced Sick Leave (PS 1221 on file) <input type="checkbox"/> For Military Leave (Orders reviewed) <input type="checkbox"/> For Court Leave (Summons reviewed) <input type="checkbox"/> For Higher Level (PS 1723 on file) <input type="checkbox"/> Scheme Training Testing Qualifying (Memo on file)		Revised Schedule for (Date) Begin Work: Lunch Out: Lunch In: End Work: Total Hours:		Approved in Advance <input type="checkbox"/> Yes <input type="checkbox"/> No		Set 01	
Remarks (Do not enter medical information. See Privacy Act Statement on reverse of this form.) Using Annual leave in lieu of Administrative leave denied.								
I understand that the annual leave authorized in excess of the amount available to me during the leave year will be charged to LWOP.								
Employee's Signature and Date 1-7-18		Signature of Person Recording Absence and Date		Signature of Supervisor and Date Notified			Sun 02	
Official Action on Application (Return copy of signed request to employee.) <input type="checkbox"/> Approved <input type="checkbox"/> Disapproved (Give reason below)		Do not check an FMLA box until you verify the FMLA designation. <input type="checkbox"/> FMLA Designation is PENDING <input type="checkbox"/> FMLA Protected <input type="checkbox"/> Not FMLA Protected		Signature of Supervisor and Date <input type="checkbox"/> Continued on reverse			Mon 03	
PS Form 3971, December 2011 (Page 1 of 2) PSN 7530-02-000-9136								
Warning: The furnishing of false information on this form may result in a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both (18 U.S.C. 1001).								

David Dunkle

Mean It: I Love The APW-ABA

FOOD FOR THOUGHT HOW TO GET SICK LEAVE WHILE WAITING ON AN ACT OF GOD GRIEVANCE DECISION.

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

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

My Admin Leave as stated previously was denied along with others at

the Post Office, but my sick leave was approved. I filed a grievance within 14 days of the incident and had all the necessary proof mentioned above and/or in the F-21 handbook to prove my absence was due to an Act of God situation. As the case went up it was settled and Dunkle won as usual and got his sick leave reimbursed and was paid admin leave for the Act of God absence at issue.

MILITARY VETERANS BUYING BACK MILITARY TIME EARLY WILL COST THEM THOUSANDS LESS AND GIVE THEM THOUSANDS MORE ON YOUR FEDERAL RETIREMENT

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

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

You can buy back military time in small bi-weekly payments or pay it all off at one time. I suggest paying

it off in one lump sum or as soon as you can, because if you are suddenly fired or die before it is paid off the money you paid in, is sent back to your beneficiary(s), but it is not added to your retirement payment and if you have a surviving spouse and / or children, this will reduce the money your spouse has to survive on.

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

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

Eastern Region Director B

Sherry C. McKnight

Ensuring Safety In The Workplace: A Key To Success



Greeting Brothers and Sisters.

Hope this article finds you all in good health knowing that every sunrise is a new chapter in your life. Let's embrace a fresh start in 2025 with days filled with promise, potential and possibility. As we navigate through this year, I want to provide critical safety information in the workplace.

Workplace safety is a crucial aspect of any successful business. It not only ensures the health and well-being of employees, but also contributes to higher productivity, reduced absenteeism, and a positive company culture. In today's fast-paced world, where employees face various risks—from physical injuries to mental stress, creating a safe work environment has become more important than ever.

One of the first steps in fostering a safe workplace is establishing clear safety policies. These policies should outline proper procedures for handling equipment, emergency protocols, and safety precautions for everyday tasks.

Regular safety training should be provided to employees, covering topics such as proper lifting techniques, using protective gear, and how to respond in case of an accident. By empowering employees with knowledge, they become proactive in identifying hazards and taking precautions.

Another key aspect of workplace safety is maintaining a clean and organized environment. Cluttered workspaces, poorly maintained equipment, and hazardous materials can all contribute to accidents. Regular inspections of the workplace can help identify potential hazards and ensure that equipment is functioning properly. Routine maintenance, including cleaning floors to prevent slips and ensuring fire exits are clear, is essential for preventing accidents.

Mental health is also a critical component of workplace safety. Stress, burnout, and lack of support can lead to decreased productivity and increased workplace injuries. Employers should encourage open communication and provide resources for mental health support, such as counseling services or stress management programs. A positive and supportive work environment can reduce workplace anxiety, helping employees to focus and stay engaged in their work.

Furthermore, involving employees in safety decisions can strengthen a company's safety culture. Encouraging workers to report hazards, offer suggestions for improvements, and participate in safety committees can lead to more innovative safety solu-

tions. When employees feel that their health and safety matter to the company, they are more likely to be committed to adhering to safety protocols.

In conclusion, workplace safety is not just a legal obligation; it is an investment in the health of employees and the long-term success of the com-

pany. By prioritizing safety through clear policies, continuous training, and a supportive environment, businesses can reduce risks, improve morale, and ensure a thriving, productive workplace for everyone.

Sherry McKnight,
Eastern Region Director

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or visit our website **apw-aba.org**

Southern Region Director B

Larry Sorrells

Be Safe, Be Prepared

By Larry Sorrells,
Southern Region Director

I grew up in Western North Carolina in the 50's and 60's. There were not a lot of roads and much of the land was woodlands and fields. There were also numerous rivers, streams, and lakes. My family had been in the area since the late 1700's. Both the maternal and paternal sides of my family hunted, fished, and farmed. I grew up in rural surroundings and enjoyed outdoor sports in my youth and much of my adult life. I do not hunt and fish as much now since I cannot get around like I used to and there is not as much uncrowded land to participate in hunting or fishing.

All people who go outdoors, especially those my age or older, need to

be safe and be prepared when they venture out to enjoy the outdoors. Always keep a close eye on the weather and heed weather warnings. Take extra coats, sweaters, footwear, socks, and hats when going out and make sure much of your gear is waterproof. Keep a first aid kit along with hand tools and a shovel in your vehicle. Use a 4-wheel drive or front-end drive vehicle if you have one. However, do not think that either of these options make you a "superman" in inclement weather. They are both some help, but they will not go everywhere and anywhere. I always see people driving like there is no ice, snow, or rain on the roads because they have the aforementioned vehicles. Make sure you have tires with good tread and carry some type of tow strap or chain

with you. Tell friends and relatives where you are going, to locate you in the event of trouble or emergencies. If someone is available to go with you, take them with you. Emergency blankets could really be important. Food, flashlights, water, and matches should be taken with you also. Take your cell phone and charger with you, even though you may be out of range. When you are out in nature be careful how you move around and do not take chances. Walking sticks or canes may be needed.

I almost never wade streams anymore when I fish, and you need to watch for roots and rocks to trip over. I am not that surefooted anymore and have taken some falls and it takes much longer to get over them now. In warm weather watch out for snakes.

If you are hunting, you cannot be too careful with rifles, shotguns, handguns, or bows. Watch where you shoot and make sure of your target. Get familiar with the terrain and watch out for others in the woods. If you use a tree stand, be careful climbing in and out. Mark your trail when out walking in the woods. Take note of your surroundings. Use streams, mountain peaks, old barns and buildings for landmarks to get back to your vehicle. If you're using a boat, be careful when getting in and out, and again, use landmarks. Don't venture out in a boat in storms or rough waters. The outdoors is a treasure that we need to protect and preserve. Be careful when you're outdoors and do not become a statistic when you are out enjoying it.

Western Region Director B

Scott Parkin

Welcome To Our Newest Members

By Scott Parkin,
Western Region Director

I want to start off by saying welcome to the American Postal Workers - Accident Benefit Association to some of our newest members. We've had an increase in membership since our last news article and that includes the Trenton Metro Area Local and the Inland Empire Area Local 338 of Spokane, WA. I was proud to be able to visit the Inland Empire in November and represent the ABA at their general membership meeting. A motion was put forward by the membership to join the ABA as a 100% local. I was graciously given about 20 minutes to address the members with an overview of what the ABA is and why it is beneficial to our APWU members and their families. I was able to answer questions that the membership had and want to give thanks to our National Director Wayne Maurer, for making himself available for a quick call to answer a question for them that I didn't have the answer to. After I introduced them to the ABA and answered questions, the motion was put forward to a vote. The IEAL of Spokane voted unanimously to join the ABA as one of our newest 100% locals. I wish that I could have had more time to spend with them, but I had to catch a flight back home sooner than I had anticipated, so as soon as the meeting adjourned, I was out the door and on my way to the airport. It ended up being about a 20-hour day for me with the travel time and I came home and fell asleep as soon as my head hit the pillow. As tired as I was, it was an enjoyable tiredness, and I slept well that night knowing that the Inland Empire had done something amazing for its membership.

I hope that by the time you're reading this, Spring is in the air and the cold of winter is withdrawing. The older I get the more I want to move

South for the winter. I returned home from a personal trip to the Los Angeles area at the end of January. I spent almost 2 weeks there with my family, enjoying the 60-70-degree weather and dreaded coming back to Idaho where it was only single digit temperatures. We arrived in LA just a week after the devastating Palisades and Eaton fires began. We were worried about even going there as we weren't sure if there would be impacts to the area, like fuel and water shortages. We drove from Idaho and that gave me a lot of time to think as I drove. We never know when tragedy will strike, and it helps to be prepared for disaster. I know there is much more that I can do to prepare myself and my family and I am beginning that process now. I also want to let any of our Brothers and Sisters who were affected by the fire know that we are keeping you all in our thoughts and prayers for your safety and a quick recovery. I'm currently sitting in an airport on my way home from working in Pasadena this week and on Wednesday I was able to head up to Altadena and witness the Eaton Fire devastation firsthand. It was like driving through an apocalyptic nightmare. I can't even begin to imagine what the people there are going through, but I know that we are all fighters, and that area will rebuild and return to a normal life again.

In 2024, the NOAA National Center for Environmental Information disaster analysis reports that there were 27 individual weather and climate disasters, things like fires, floods, hurricanes, tornados, winter storms, and heat waves that lead to at least 568 fatalities. While we might be able to predict some of these things, others happen at such a fast pace, it is almost impossible to have the time to do anything but run. While being prepared might not always save someone, it at least gives them the opportunity to save as much as possible.

Here are some things that you can do to help protect yourself and your family in the event of an unforeseen disaster.

The first and easiest step to take is to create a plan. Making a plan, learning it and implementing it, if necessary, could be the difference between life and death. Consider the possible disasters that might affect your area and decide how you will respond to each one.

Second, build a kit. Have a small duffel bag that is filled with essentials to make it through the first few days. Fill it with supplies like a change of clothing, first aid supplies, a flashlight (I like the wind-up flashlights with a built-in radio), batteries, an emergency blanket, cigarette lighter, a couple of candles and maybe a toothbrush and toothpaste. Keep the bags near the door or in the garage where they can be grabbed quickly. Keep them small and light enough to comfortably carry if you must flee on foot. A roll of duct tape and some rope can also be very handy as well.

Stay informed, be aware of weather conditions, forecasts and any emergency alerts. There are apps for smartphones that can alert you to adverse weather conditions that may affect you.

Share your plan, tell your family or friends your plan, that way if you must flee a disaster, someone knows what your plans are and where to possibly look for you. This can save emergency workers valuable time to possibly save someone else's life, as well as save your friends and family from being worried about you.

Don't forget about food either. You will need one gallon of water per person, per day, as well as food. There are many companies that make dehydrated 72-hour food kits. I recommend at least one 72-hour kit per person. Look for kits that contain at least 3-4000 kcals per person per day. You may be

expending energy that you typically don't, so that extra energy will be welcomed.

Don't forget your medication. Keep all medications together and easily accessible. I recommend at least a 7-day supply of any medication. Keep your personal documents together and easy to access. A small fire safe document box is perfect for the quick grab and go, ensuring that you have necessary paperwork to identify yourself, should the need arise. Photocopies of your drivers' licenses, ID cards, medical cards, birth certificates and passports are all important to have in an emergency. Keep an emergency contact card in there as well, preferably with multiple contacts including names, phone numbers, emails and addresses. A spare phone cable and emergency battery pack is also a great addition to this box, just make sure to keep the battery charged.

Remember, this is just a start. You can always add to and customize your own emergency kit to your needs based on the time of year and the area. I travel many thousands of miles for work and personal reasons and in Idaho we see all kinds of weather from Arctic cold to Death Valley heat. In the summertime, I always make sure to carry plenty of water and protein bars with me along with a change of clothes. In the winter, I add a spare coat, blanket and candles. I have luckily never found myself in a situation where I have had to use them, and I'm grateful for that, but if I ever do, I will be glad that I have prepared somewhat for an unforeseen emergency.

For additional information on how to prepare yourself, I recommend checking out www.ready.gov, www.cdc.gov/emergency, www.redcross.org/get-help/how-to-prepare-for-emergencies, and www.rei.com/learn/expert-advice/emergency-preparedness-basics

2025 APW-ABA Scholarship Program

Honoring Thomas Hartos, Michael Tosches & Eugene Johnson

AMERICAN POSTAL WORKERS ACCIDENT BENEFIT ASSOCIATION 2025 SCHOLARSHIP GUIDELINES

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

deadline for returning the scholarship application will be set forth by the ABA.

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

3). The scholarship award is limit-

ed 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 appli-

cants and notified by certified mail.

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

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

APW-ABA SCHOLARSHIP PROGRAM

honoring

THOMAS HARTOS, MICHAEL TOSCHES & EUGENE JOHNSON

APPLICATION DEADLINE IS MAY 15, 2025

APPLICATIONS MUST BE FILLED OUT IN THEIR ENTIRETY

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 _____. My father, mother or legal guardian is a member
(City - State)

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

ABA Member's EID#: _____

ABA Member's email address: _____@_____

Student: _____
(printed name & signature)

Parent/Guardian: _____
(printed name & signature)

ALL APPLICATIONS MUST BE SENT TO:

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

(This section to be completed by ABA National Director)

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

Local Name: _____ Local #: _____ Date Recv'd: _____

ABA Nat'l Director: _____ Date: _____



APWU MEMBER OWNED AND OPERATED BENEFITS AT A GLANCE

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

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

★ **Value Plan** – (1) \$16 per calendar day for an injury resulting from an accident that totally disables the member and requires assistance in performing normal daily life functions. (2) Lump Sum Dismemberment benefits resulting from a covered accident. (3) \$6,000 accidental death benefit for the member. (4) A \$2,000 accidental death benefit for the non-member spouse of a member. (5) A \$2,000 accidental death benefit for the members’ unmarried dependent children up to and including the age of (26).

★ **Advantage Plan** – (1) \$28 per calendar day for an injury resulting from an accident that totally disables the member and requires assistance in performing normal daily life functions. (2) Lump Sum Dismemberment benefits resulting from a covered accident. (3) \$24,000 accidental death benefit for the member. (4) A \$2,000 accidental death benefit for the non-member spouse of a member. (5) A \$2,000 accidental death benefit for the members’ unmarried dependent children up to and including the age of (26).

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

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

100% Local Member Rates

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

NON-100% Local Member Rates

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

100% Full-Dues Cash Pay Rates

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

Standard Member Cash Pay Rates

(Retired member paying for ABA on their own)
Value Plan \$35.64 (annually)
Advantage Plan \$94.20 (annually)



ABA PLUS RATES:

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

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

