

QUARTERLY NEWS DIGEST

Vol. 28, No. 4

An Injury To One Is The Concern Of All

October-December, 2013

National Director

Dave Daniel

A Call For Unity And Cooperation

The American Postal Workers Accident Benefit Association (APW-ABA), the APWU Health Plan, the Postal Press Association, (PPA), Post Office Women for Equal Rights, (POWER), the APWU Auxiliary, Voluntary Benefits and Union Plus all have a uniting common goal: They serve active and retired APWU members and their families. It simply follows, therefore, that these organizations should be allied in their efforts and should help one another. Since becoming the APW-ABA National Director in August of last year, I have been working to bring us all closer together. Upon discovering that there was no Auxiliary chapter in NH, we of the ABA formed a chapter and have opened it to all locals in NH and any other APWU relatives, members and supporters who do not have a chapter of their own. We have nearly sixty members. Under the auspices of President Tom McCormick and Editor Lisa Bado, we have started a newsletter; begun a fundraising project and are planning a wounded warriors raffle at the 2013 All Craft Conference.

I had asked the APW-ABA Board of Directors to determine whether or not the ABA Constitution allows for APWU Auxiliary members to receive ABA membership. While on one hand, the constitution clearly awards eligibility to any APWU full, retiree or associate member, another part requires that "a member must be an *employee* or spouse of or retiree *from the*

United States Postal Service. This language is archaic and the same language was removed from the APWU constitution in order to allow for outside organizing. It was ridiculous for the APWU to allow the employer to determine

manner of when the APWU did it and the ABA Board of Directors did not unanimously feel that it was "simply housekeeping", an amendment to the ABA Constitution would be required to remove it. Other than



who our membership could be. The same is true for the ABA. My belief is that the ABA should have removed that language as housekeeping when the APWU removed it. The Board of Directors asked me to get a legal opinion on the issue and upon asking our ERISA attorney, Mike Feinberg, it was agreed that the language was archaic and should have been taken out when the APWU removed it. However, since it wasn't done in a timely

that there is no impediment to ABA membership being opened up to the Auxiliary. **It should also be noted that this archaic language also bars membership to the full APWU members who are employed by trucking companies who were recruited by the outside organizing drive.** This is a grand example of why *no union organization* should ever allow any relationship with the employer to determine its membership.

At the 2014 National ABA Convention in Chicago, I will submit a constitutional change to remove this restrictive language and to specifically include the APWU Auxiliary and the outside organized APWU members to belong to the ABA. We must all re-dedicate ourselves to serve the people who serve the union. Unity is everything.

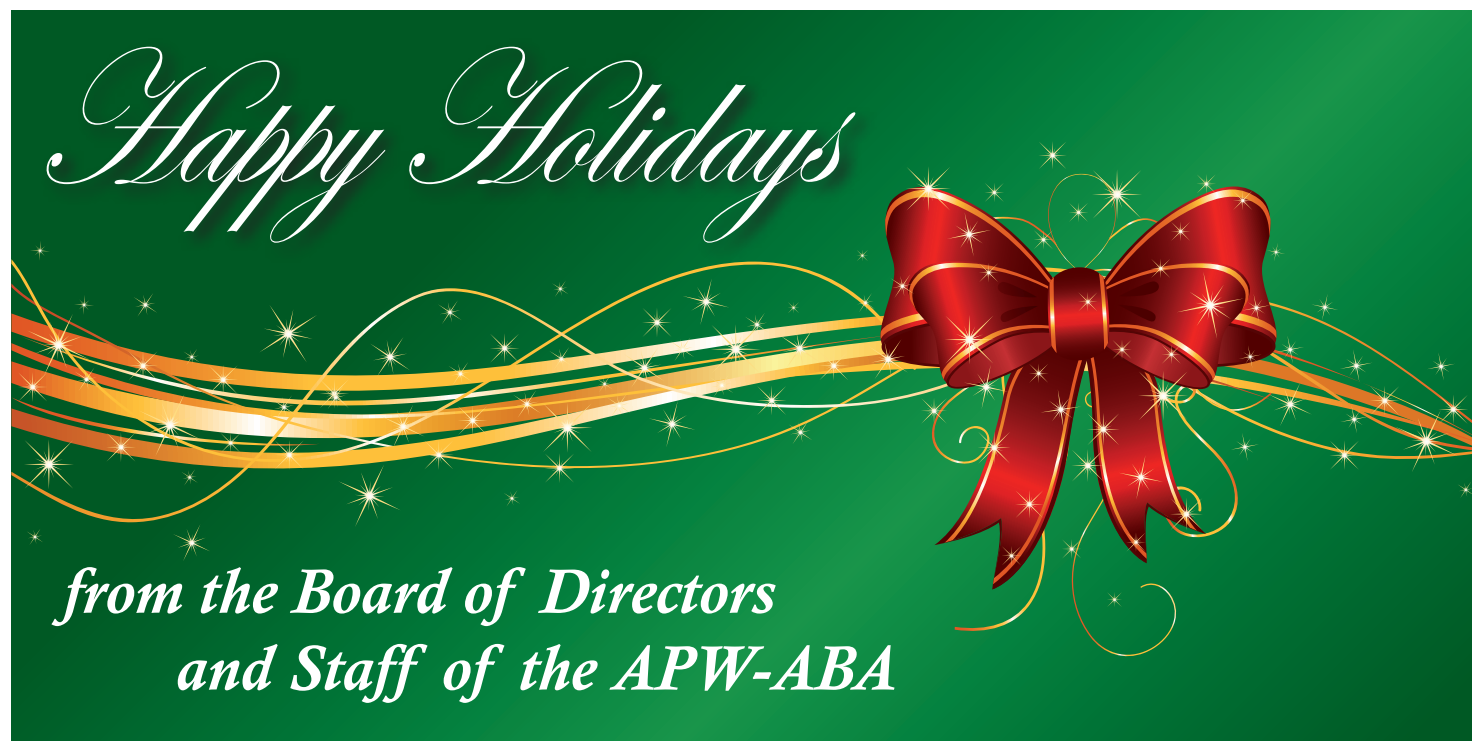
On that subject: As I travel across the country, I emphasize unity between all of the APWU recognized entities who serve the APWU. When I have been given the honor of speaking at functions I have been keying in on the fact that the words **UNITE** and **UNTIE** contain the same letters. It is up to us to work together to ensure that we clearly arrange our letters: Dot the I's and cross the T's to make certain that we **UNITE** the membership so that the union does not come untied. It will take a lot of effort, dedication and resolve!

By the time this issue goes to press, the APWU National Officer referendum will be decided. Regardless of whom is elected from whatever team or combination of teams, **THE MEMBERSHIP WILL HAVE DECIDED WHO "MADE THE TEAM"**. Please join with me in planning to support and encourage all of our National, Regional, State and local officers to **UNITE THE UNION FOR THE COMMON GOOD OF THE MEMBERSHIP**. End the battles; stop the negative publicity, cease the scathing editorial which tears us apart and makes our enemies happy.

**DON'T UNTIE,
UNITE!!!**

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President

Terry Grant

Times Have Changed

I have been a member of the postal labor movement since before the formation of the APWU. I joined the United Federation of Postal Clerks when I started my postal employment in 1970. The UFPC and four other postal unions merged in 1971 to become the American Postal Workers Union.

Over the years I have watched the attitude of postal workers concerning their union change, and not necessarily for the better. As younger workers move farther away from having any previous connection to the labor movement it becomes more difficult to indoctrinate them with the goals and ideals of unionism. Instead of the “we are all in this together” kind of thought process, it is now more of a “what are you going to do for me” mentality.

This new worker philosophy makes it harder to recruit union volunteers and keep people interested in just what the union is trying to accomplish.

The best way to arouse interest in the union is by offering a long line of “member-only” benefits. Things that cannot be obtained unless you belong to the union. Scholarships, social activities, sponsorships, community service, and other ideas can all be used to attract people into union membership.

It has been proven that the best

“member-only” benefit is the APW Accident Benefit Association. The coverage provided by the ABA was named the #1 recruiting tool for the union at the 2012 APWU National Convention. Right now almost 80,000 APWU members receive this kind of protection and the membership continues to rise.

We are not going to rest on our lau-

rels. The ABA will continue to develop benefits that will serve our members well. If you belong, I thank you. If you want to join we will welcome you into the organization.



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The Quarterly News Digest is the official publication of the American Postal Workers Accident Benefit Association

P.O. Box 120
Rochester, NH 03866-0120
and is published quarterly.
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www.apw-aba.org





Honorariums

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Old Sayings

How many times have you heard that “old saying” – Crap Happens? Actually that saying isn’t that old I don’t think. But how about “That’s an accident waiting to happen!” Many times over the years I have seen something (quite a few times on the workroom floor) and said to myself, “that’s an accident waiting to happen!” Recently while driving on an expressway in Toledo, I came around a bend and there in the middle of the road was a mattress! I had room to go around it thank goodness, but someone else might not have been that lucky. I made a quick call to 911 to report it in hopes that it could be removed from the roadway and no one would be in an accident because of it.

The fact of the matter is, accidents do happen, every day in many varied ways. I love the commercial on TV that shows accidents happening and then a song plays that goes, “I’m only Human.” (The actual name of the song is Human and it is originally by Human League.) I am sure insurance companies have stories of accidents that we could not imagine happening to people. But accidents do happen.

Let’s face it at some point we will all probably have an accident of some sort. Isn’t it great to know you are covered by the Accident Benefit Association? Our

coverage is 365 days a year, 24 hours a day, on or off the job, retired or not. If you are a member of a 100% local, this accident coverage is just another way your

union protects you. Please share this information with all your co-workers who may not be aware of this coverage. If you have a co-worker who has an accident, remind them of this coverage as soon as you can. While we don’t want our members to have accidents – we do want to help them if an accident does occur.

I also want to remind each of you that the ABA has several other benefits available. In addition to the Value Plan, we have the Advantage Plan which pays double the amount of the Value Plan. If you are a member of a 100% local you can upgrade to the Advantage and pay the difference of only \$1.40 per pay period. The deductions come right out of your union dues. We also have ABA Plus, Whole Life Insurance and a new “Tab & Grab” cash back shopping service. If you want any information on these products just check out our website, www.apw-aba.org. Or call this toll free number 1-800-526-2890. We will be happy to discuss the many benefits we offer. These plans are for active APWU members, retired members and spouses.

Remember we are 100% UNION and are here to serve YOU!



We’re here to help you plan your future with great benefits from the APW-ABA.

Learn all about the many products and options available to you.

We’re waiting to hear from you.

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ASSOCIATION

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At the same rate as 100% APWU locals: Even if the local is not 100%

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Example: \$20,000 coverage for 35 cents per member per pay period

✓ EXCITING NEW PRODUCTS COMING IN 2014

Finalizing plans for disability; pet and serious illness coverage

✓ NEW PROGRESSIVE PARTNERS IN 2014

✓ EXPLORING MEMBER STOCK INVESTING OPTIONS

Announcements coming soon

✓ EXTRA SAVINGS FOR THE HOLIDAYS WITH CASHBACK “TAB AND GRAB” EXCLUSIVELY FROM APW-ABA

Get Cashback For The Santa In Your House



Northeast Region Director

Pete 'Fud' Furgiuele

Constant Coverage – ABA

Twenty Four (24) Railway Postal Clerks formed the Accident Benefit Association in 1891. Yes, that's right 122 years ago. It's amazing that the ABA has been around for this long period of time. Let's just stop and think what has changed within the Postal Service over this same period of time.

First of all, we are no longer called the Department of the Post Office. We do not use any TAXPAYER MONEY to run the Postal Service. There is no sortation of mail on railroad cars or buses. It's hard to believe that the Post Office once had mail broken down and distributed on a bus. Starting in the 1950's, the Post Office here on Long Island had what was called Highway Post Office (HIPO for short). It was a Post Office distribution system on wheels. The bus would start out on the east end of Long Island at 6:00PM. On the bus there were 5-6 Distribution Cases and one (1) Bag Rack. There were six (6) clerks and one (1) supervisor. The bus would



head west and make two (2) additional stops to pick up mail for the New England Area. Its final destination was New Haven, CT, where they had a couple of hours layover then the return trip to Long Island. The tour ended at 7:00AM. What was really good about this tour was you would work 13 hours a day, but you worked one week, (66 hours) and got paid for 80 hours and you would have the second

week off. You still got an 80 hour paycheck on payday. The HIPO Bus Run went out of existence in the 1960's.

Many other things in the Postal Service are gone such as, Mail Sacks, #1, #2 and #3. (#1 for parcels, #2 for magazines & flats and #3 for letters). Dumping Tables, Mail Sack Racks, Government Driving Licenses, Rubber Stamps (for everyday class mail), Postal Jeeps, Tie Out Machines, Knotting Trucks (skids), Hard Plastic Trays, Mail Straps (they held Carrier relays together), knives at every distribution flat case, Uniform Representatives selling Postal Clothing on the work floor, adding machines with the big pull lever and my all-time favorite, "Clip on Ash Trays".

Through all these changes, the ABA is still around offering better

benefits to its members. We currently cover 80,000 members and growing.

Recently, one of our members called us and said she was having problems returning to work. When asked why she had missed work, she stated that she injured her knee when she tripped and fell. I told her about the ABA coverage and sent her a claim form. A couple of weeks later, she sent us a nice card stating that the ABA funds she had received paid for all of her rehab co-payments and she still had money left over. It pays to be covered under the Accident Benefit Association.

Any local out there should look into getting their members' covered under the ABA 100% Group Discount Plan. It only costs \$.60 per member, per pay period!!! The ABA will also cover Retiree Chapters under the 100% local program at the same cost, \$.60 per member (\$15.60 annually). After all 122 years of existence tells the whole story.

Eastern Region Director

Wayne Maurer

Greetings To All

I hope everyone has had a great year so far and is looking forward to the holidays.


First, I would like to thank all those involved with the Maryland and New Jersey state conventions for their hospitality. It was great seeing old friends and making a few new friends along the way. My subject for this edition of the *Quarterly News Digest* will be quick. I believe that our mission as APWU officers, stewards and leaders is to represent the membership to the best of our ability.

This includes upholding our national and local agreements and educating our membership on our rights and opportunities both on and off the workroom floor. The Accident Ben-

efit Association is made up of many state and local organizations of all sizes. Some locals that take part in our 100% Group Discount Plan are as small as 20 members and some locals have well over 1000. This includes state organizations as well. We even have many MALs that belong to the ABA at the individual dues structure. When we look at the average size local, paying an average size dues amount, belonging to the ABA would take up about 4% of any given local's revenue. This membership provides you with daily accidental disability income as well as accidental death coverage and dismemberment reimbursement. All this coverage for \$.60 cents per pay period.

Once gaining membership into the ABA, there are other programs available to you including whole life insurance and members only shopping discounts on the internet from our Tab and Grab program. Most importantly, you only pay on the size of your membership. As your organization grows or shrinks, your premiums rise or fall accordingly. I believe this is quite the deal. The ABA is not the only benefit available to APWU members, but it surely gives you your "bang for the buck" as they say. APWU membership not only provides you with the chance to join the ABA, but also opens doors to the APWU Health Plan, and Auxiliary and retiree chapters. The key to joining any of these

associations is APWU membership first! And unlike our national and local agreements where scabs reap the



same benefits as the members, ABA coverage is only available to APWU Members, Spouses and Retirees.

Enjoy the rest of your year and be safe.

South Region Director

Gene Nichols

Coming To Your Office

As one of your Southern Area Directors, our Association has been active in growing the membership with drives in the states of Louisiana and



Texas. We have visited Shreveport, LA and Dallas and San Antonio, TX. We will also be visiting the cities of Austin and Houston, TX in the coming days. Lots of members are glad to see us visit their Union Halls and offices where they work. We have also visited and spoke with some Retiree Chapters on enrolling their membership.

We are also aware that there are other companies that have visited your offices offering services. I

ask that before you purchase services from these companies you compare the products that these other companies are offering with the products of the American Postal Workers Accident Benefit Association.

The American Postal Workers Accident Benefit Association has been around for over a hundred years and offers many services to our members. Whether it is accidental disability coverage, accident death coverage or whole life insurance, we have it available for our members and their spouses. Visit with us when we come to your area, we will be glad to sit down with you and explain your benefits and our products.

At the present time our Congress

has shutdown federal services to our country because they can't agree on a budget. Many people have been furloughed and federal services have been suspended. This has created uncertainty and hardships for many individuals, working families and veterans. My thoughts and prayers go out to these individuals and families and hopefully this will only be short term. In the coming weeks, lots of us will be traveling and enjoying the holiday season. Let us not forget that this is a freedom that some in other countries do not enjoy. Many people have made the ultimate sacrifice for us to enjoy these liberties. I wish everyone Happy Holidays and stay safe!

South Region Director

Richard Phillips

ABA Benefits: For Members And Local Membership Drives

I read the news again today, oh boy! Reports of the continued decline in membership in all unions throughout the private sectors in the United States continue to be the lowest they have been since the 1930's. And, as we're seeing in APWU locals nationwide, this is being repeated in the Federal sectors as well. Maybe it's a generational thing, with the present generation of Postal workers not realizing that every benefit we enjoy today is the direct result of hard-fought victories the union was able to win since the Postal Reorganization Act in 1971. Maybe this is based on a mistaken notion that any or all of these benefits are permanent, and cannot be lost at the negotiation table or by a panel of arbitrators in the future, thus leaving the new generation to have to fight the fight all over again to regain what the last generation achieved. Whatever the ultimate outcome, the effect of declining membership will undoubtedly play a large role in the manner that the union at the local and national level will be able to provide representation.

Another article that jumped out at me recently included one that reported a school board was prohibiting, among other things, footballs, baseballs, and



exercises that include handstands and cartwheels from the school playground. They cited the potential for accidents and the injury from the kids participating in contact sports, including dodge ball. Maybe it's just me, but the very term *dodge* ball pretty much sums up the life lessons to be learned from participating, rather than withdrawing. And, I recall that my generation of baby boomers found that the unity among playmates who participated in these types of activities provided these life lessons, ultimately extending to union organizing for collective bargaining.

With this unity of purpose in mind,

the ABA continues to offer locals an opportunity to attain 100% ABA membership to their members. This is a great organizing tool on the local level, as:

1. The ABA is a "members only" benefit, offered only to APWU members and their spouses
2. By becoming a 100% ABA local, this will save each member 40% of their premiums for the ABA Value Plan, at a premium rate of only 60 cents per pay period instead of \$1.00 per pay period.
3. The ABA is an economical benefit that the union can provide
4. The ABA is just one example of benefits that the union can provide

cheaper, rather than finding similar stand-alone plans.

5. The benefits provided by the ABA may not be something that the members would consider signing up for themselves. This is an opportunity for the locals to provide this coverage as an investment for their being a member of the APWU.

6. ABA membership through the local being 100% affiliated provides a benefit to the great number of members who never file grievances or otherwise tax union resources.

Again, 100% ABA local participation is a great organizing tool for locals. Speaking from my personal experience as a local officer, it has always been favorable when presenting the automatic benefits of ABA membership to APWU members. And, this has especially been well received when presenting the benefits of union membership during new employee orientations, including those given to PSE's, who are available to be covered by the ABA. After all, upon signing the APWU membership application, ABA coverage for members of 100% ABA locals becomes effective immediately ... even if the new member is accidentally hit by a dodge ball on their drive home.

Central Region Director

Edward J. Brennan

Have You Placed Your Order Yet?

With Christmas just a short time away, there's still time to get together a great gift for your entire family. But what can we get that's in our budget and will benefit everyone at this expensive time of year? How about the APW Accident Benefit Plan? The costs are reasonable and the benefits are priceless.

With the ever changing times in the Postal Service, like closings, excessing and trying to do more work with less help, the time has never been worse for accidents to occur. Excessive travel from office to office

and speed-up work rules that often defy safety, requires the need for accident protection. We need maximum protection from injury layoffs in order to cover our time off after injuries and continue to have some type of money coming in to support our families.

That is where the ABA comes into focus as a blanket protection for all our family needs. Besides the traditional accident benefits, the ABA has now gained new benefits that will protect your entire family. You can read all about these benefits in

the APWU National Magazine or in flyers from the ABA.

Because of the enormous amount of benefits being offered, Santa cannot fit them all into his sleigh, so he has his lovely helpers working the phones for anyone that needs help signing up for coverage. Just dial 1-800-526-2890 and one of Santa's helpers will assist you.

Give the gift that keeps on giving. Protect you family today and in the future. The family you protect is truly your own. Make the call today and have a happy holiday season.



West Region Director

Marty Schneider

More Than Meets The Eye

There is more to the APW-ABA than meets the eye. Of course, we offer the ABA Value Plan and Advantage Plan which pay daily disability, dismemberment and accidental death benefits, but we also offer ABA Plus coverage. What is ABA Plus you ask? It's additional accidental death coverage that you add to your existing Value or Advantage Plan.

Think about it, accidents are the leading cause of death for breadwinners between the ages of 18 and 40. **Protection for your loved ones in the event of accidental death**



is available. ABA Plus coverage at \$100,000 is only \$1.50 per pay period for active employees. Lower coverage amounts are also available. For instance, \$20,000 of ABA Plus coverage is only .35 cents per pay period for an active employee. Where else can you find rates so affordable?

If you don't have (or want) ABA Value or Advantage Plan coverage, you can still sign up for ABA Plus coverage as a standalone benefit. As long as you are an APWU member, Retiree or Spouse, you are eligible. (Retirees and spouses are limited to a maximum of \$50,000 coverage.)

Locals already enrolled in the 100% Group Discount Plan can also add ABA Plus coverage to their already existing Value or Advantage Plans or as a standalone benefit for their members.

So as you can see, the ABA has many options to choose from. All it takes is a phone call to the staff at the Home Office – just call, 1-800-526-2890. I signed up for benefits a while go and must admit that I'm resting a little easier knowing that my family has protection in the event of my accidental death. I urge you to look into ABA benefits as well.

AMERICAN POSTAL WORKERS ACCIDENT BENEFIT ASSOCIATION *PROTECT YOUR FAMILY!*



*The #1 cause
of death to
breadwinners
between
the ages
of 18
and 40
is an
accident*

EFFECTIVE Nov 1st:

HIGHER
ABA PLUS COVERAGE
\$125,000 @ \$1.90

per pay period (active employees)

(Lower amounts available at even lower costs) Example: \$20,000 is only 35 cents per pay period.

Guaranteed coverage for APWU members!

OPTION 1:

ADD IT TO YOUR EXISTING ABA COVERAGE.

Protect your loved ones with accidental death coverage (tax free), in addition to the daily disability benefits under ABA VALUE and ADVANTAGE Plans.

OPTION 2:

ABA PLUS AS AN INDEPENDENT BENEFIT.

If you don't have, or want, the daily benefits of the ABA VALUE or ADVANTAGE Plan, you can sign up for ABA PLUS coverage as an independent benefit only. The only requirement is that you must be an APWU Member, Retiree or Spouse. (Retirees and Spouses are limited to a maximum of \$50,000)

* Your local can also add 100% Value or Advantage Plan coverage and/or ABA PLUS coverage for your entire local membership @ a 40% discount over what you pay as an individual.

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