

Food Division Members ratify 2-year contract

Raises and bonuses included in final deal

**BALLOT
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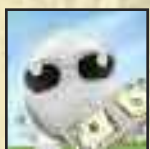
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Editor: Todd Conger
Asst. Editor: Mercedes Clarke



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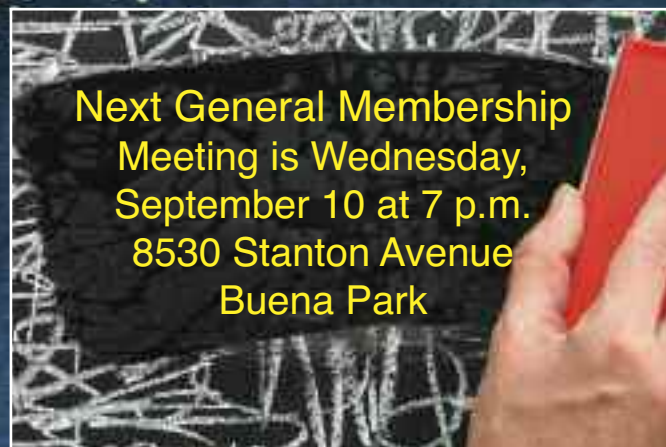
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**Next General Membership Meeting is Wednesday, September 10 at 7 p.m.
8530 Stanton Avenue
Buena Park**

☐ **Withdrawal Card Request**

☐ **Change of Address Form**

Member's name: _____

SSN: _____ **DOB:** _____

Address _____

City _____ **zip** _____

Phone # _____

email _____

If requesting withdrawal, what was your last day worked? _____

If we don't know where you live or how to reach you, there's no telling what you might miss out on in the future.

U have to tell us!

Contract shows that unions understand the need for healthy, stable companies

The new collective bargaining agreement overwhelmingly ratified by the members at Albertsons, Ralphs and Vons is a victory for union members as well as the companies they work for.

For members, the new contract calls for wage increases all around and no take-aways in medical or pension benefits at a time when retail grocers nationwide are pushing hard for concessions.

It was good for the employers because it delays for two years any major changes to the status quo, allowing the new grocery giant born from the Safeway/Albertsons merger to know what it is going to look like after the complex and sometimes messy process of store conversions and divestitures is complete.

This agreement also stands as a slap in the face to union critics who claim we are bad for business. It stands as a prime example of how Organized Labor understands the business dynamic and accepts that profitable unionized companies are the best guarantee that union workers will keep their jobs as well as their place in America's middle class.

Few people familiar with the announcement by Cerberus that it would purchase Safeway in the largest retail grocery merger in history are shocked that the contract we approved sought to preserve the health of a future Albertsons.

The lack of expansive new initiatives as well as the acknowledgement that overhead costs such as payroll will play a major role in the new company's ability to compete shows that we "get it." Today's business climate is a highly volatile mixture of uncertainty and optimism. The wishy-washy attitude exhibited by the public has made both short and long-term forecasting by all businesses a highly risky exercise.

Grocery retailers can't rely on the certainty that the shopping public is sure to fill their shopping carts no matter how deep a recession runs or for how long. They must now worry about what goes into the shopping carts as profitability varies dramatically from a luxury high-end product to its generic or store brand counterpart. Simply put, the relatively predictable recessions of yesterday have been replaced by uncertainty brought about by the unpredictable whims of a fickle public.

Ultimately, poor forecasting must be made up somewhere and all too often layoffs and store closures are where corporate America turns to first to fix the mistakes of bad managers.

The Safeway/Albertsons marriage offers one more potentially game-changing element—state regulators and their mandate to ensure the maximum amount of competition within each market. Traditionally, regulators have required the sale or closure of grocery stores that have locations too close to one another that competitors are shut out of a given neighborhood. The sheer volume of Vons

and Albertsons stores, the 2nd and 3rd largest retailers in the state, makes predicting which stores will close and which will be sold to competitors next to impossible.

Once again, even slight miscalculations in this area can mean the layoff of thousands of UFCW members—a result that benefits no one.

Some members with fresh memories of how these companies treated them during the strike/lockout of 03/04 expressed an earnest desire to deliver a death blow to the heads of the two most vulnerable companies at the table.

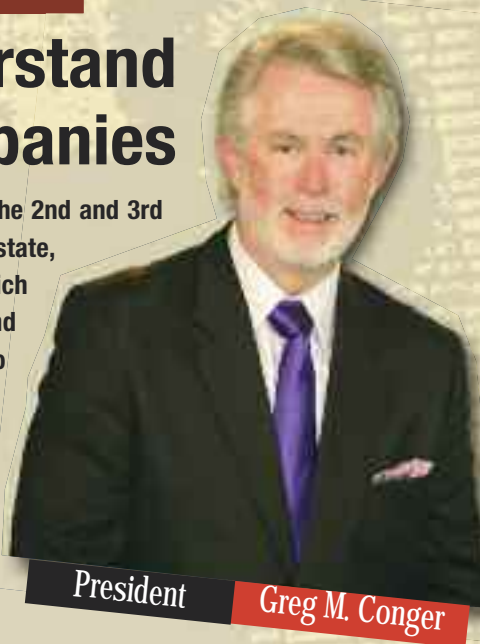
And admittedly, seeing some of the pain on the faces of those who caused so much suffering 10 years ago might have been moderately gratifying. But ultimately, this year's Master Food Agreement represents the practice of a steadfast principle we have always insisted is at the core of our negotiating strategy every time we sit down at the bargaining table.

We don't seek contracts that we aren't absolutely certain our employers can afford. It has never been a goal or desire to obliterate the companies that employ our members.

To the contrary, it has always been a primary objective of our bargaining strategy to negotiate contracts that maintain the stability and financial health of union members and their employers—especially at a time when pressure from non-union competitors is real and growing.

When we seek improvements in benefits or wages our proposals are made with the full knowledge that the companies can afford them and maintain the profitability and growth required to succeed in the highly competitive retail grocery sector.

It is with that in mind that we limited the contract duration to two years instead of the traditional three or four. That should be a sufficient amount of time for the dust to settle on the impending mega-merger and for the new company to show steady, long-term profits once again. When that happens, it will be time for us to return to the bargaining table to ensure that our members who will have played a key role in that success, be recognized for their contribution.



President

Greg M. Conger

A stylized, handwritten signature in dark ink that reads "Greg". The signature is written in a cursive, flowing style.



Companies and union avoid showdown, stage is set for parties to pick up where they left off in two years

In a move that provoked reactions of both surprise and relief from union members as well as the shopping public, negotiators announced May 22 that the parties had reached an agreement on a contract many feared could spiral into a high profile brawl before the parties found common ground.

Instead, officials involved in the talks said round-the-clock bargaining the week of May 5 made enormous strides as negotiators completed discussions on the most contentious topics.

The deal included pay raises and bonuses for members in all classifications, but was hailed mostly for what it did not include—take-aways of any kind.

“Any time two parties get together in good faith and compromise on complex issues the result is bound to have critics,” said Local 324 President Greg Conger. “But I can honestly say that this is an outstanding contract given the current business environment.”

Local 324 members overwhelmingly ratified the new contract May 28 and were quickly followed by members at all six

UFCW Locals covered by the agreement.

The final product ended the growing speculation about how negotiators would be able to agree on such volatile issues as wage rates and healthcare benefits, given the uncertainty surrounding the Vons/Albertsons merger.

Secretary-Treasurer Andrea Zinder said that in two years many of the open questions about what kind of company will emerge after government regulators scrutinize the details will be answered. That process will surely result in some store closures and/or sales to ensure at least some competition remains in neighborhoods where Vons and Albertsons were the only game in town.

To address this uncertainty the contract will expire in 2016, the shortest period that a Master Food Agreement has ever covered locally.

In the days following the vote by union members employed by the Big 3, members at Stater Brothers and Gelsons ratified similar contracts with slight variations specific to each company.

Secretary-Treasurer's Report

Food 4 Less members demand that company keep its promise

An overwhelming number of Food 4 Less employees recently voted to reject their company's proposal and authorize a strike if necessary.

The strike vote was necessary because Food 4 Less has been unwilling to apply the minimum wage side letter which provides that all union members receive a differential above the state minimum wage.

Kroger, Parent Corporation of both Food 4 Less and Ralphs, recently concluded Ralphs' negotiations and agreed with the Unions to do the right thing and apply the minimum wage differential so that all rates at or below \$9.00 increase to a rate greater than \$9.00.

And all rates which were close to \$9.00 also increased to assure that employees receive their regular progression step increases. Vons, Albertsons, Stater Bros., Super A and Gelsons also agreed to apply the historic rate differentials which are set forth in the minimum wage letter of agreement.

It wasn't just the minimum wage issue which incensed our brothers and sisters at Food 4 Less.

To add insult Food 4 Less proposed expanding duties of lower paid employees and changing weekly hourly guarantees to monthly guarantees which could result in minimal hours for many employees during later weeks in the month.

Food 4 Less also proposed to reduce its payment into the medical benefit trust fund leaving employees to wonder if their benefits would be adequately funded.

Kroger's attitude and resistance raises the question of why Kroger believes its Food 4 Less employees deserve less. If Kroger believes that Food 4 Less members are not as united or strong as Ralphs' employees, our recent vote will prove this inaccurate.

This practically unanimous strike vote was one of the strongest I have seen and should send a message to the Kroger Corporation to reconsider their position and pay Food 4 Less employees fairly.

The increase in the state minimum wage is a first step towards recognizing the increased cost of living and the growing disparity between the corporate executives and everyone else. It is only a small step however, and fortunately, all of Local 324's contracts continue to provide a

starting wage above the state minimum with regular increases based on time with the company.

In January 2016, the state minimum wage will increase to \$10.00. Even with this increase, many working people in California will struggle to meet all their obligations.

Unfortunately, we have to await further legislation or a state wide initiative to assure further increases. I hope the next time the minimum wage is increased it contains a provision which results in automatic future increases based on cost of living adjustments.

This is the only fair way to assure that hard working women and men can earn a living wage. For now, our only hope is to continue electing worker friendly representatives at all levels of government. Corporate attitudes like that of Kroger in these most recent Food 4 Less negotiations make it clear that the battle will never end and workers will continue to suffer at the expense of greedy corporations.

Food 4 Less members are ready to fight if necessary to obtain a fair contract which appropriately compensates them for working for the profitable Kroger Corporation.

Union members along with clergy and community groups have begun actions in front of Food 4 Less stores to send a strong message of unity and worker support.

In the meantime, bargaining continues and we hope that Food 4 Less becomes reasonable and fair in the very near future. We are prepared however, to support our Food 4 Less brothers and sisters for whatever time it takes to bring this struggle to a favorable conclusion.

Secretary-Treasurer *Andrea Zinder*





Fannie Sellins: The Angel of Mercy

—By Matthew Hart

As Fannie Sellins lay motionless on the ground, a deputy stood over her body with a pistol pointed at her lifeless body. Miners and their families watched in horror as the deputy pulled the trigger placing the fourth and final bullet into the woman referred to by miners as the “Angel of Mercy.”

As her body was thrown into the back of a truck, another guard swung a club against her head, crushing her skull. A third guard picked up her hat and danced around, exclaiming, “I’m Mrs. Sellers now!” The undignified death of the beloved union organizer stood contrary to her life’s battle for the dignity and respect for working people.

Sellins was born Fannie Mooney in New Orleans in 1872. She married Charles Sellins and after his death she became active in the United Garment Workers of America (UGWA). She rose to leadership in her local during a 1909 garment strike when she went on a nation-wide tour to tell the country about the overworked and underpaid garment workers.

The tour and her leadership in 25-month strike gained her notoriety as a fiery and determined labor leader.

While traveling on behalf of the interests of garment workers in Pittsburgh, Sellins visited a mining town along the Pennsylvania-West Virginia border.

The poor conditions of the mining town shifted her passions to aid the women and children of miners. She was hired by the United Mine Workers of America (UMWA) to organize aid and assistance to the families of miners.

However, within a year she would be imprisoned for violation of an anti-union injunction in Collier, West Virginia. At a miner’s rally she commented on her arrest, stating, “The only wrong they can say I’ve done is to take shoes to the little children in Colliers. And when I think of their bare little feet, blue with the cruel blasts of winter, it makes me determined that if it be wrong to put shoes upon those little feet, then I will continue to do wrong as long as I have hands and feet to crawl to Colliers.” Her comments resulted in her re-arrest, this time for inciting a riot and would take an intervention from President Woodrow Wilson for her to be released.

In 1919, she was assigned to the Allegheny River Valley dis-

trict in Pennsylvania to assist a strike against the Allegheny Coal and Coke Co. She quickly developed a reputation for being a thorn in the side of the employers.

When employers attempt to exacerbate racial antagonism by using African-Americans as scab labor, Sellins successfully recruited them to join the union. Employers would switch to using other ethnic minorities only to have them recruited by Sellins as well. Employers were determined to rid themselves of Fannie Sellins by any means.

On the afternoon of Aug. 26, 1919, Sellins was called to a picket line at the Allegheny Coal and Coke Co. mine. She arrived to a group of men, women and children enraged over the arrest of a young picketer. The crowd was further agitated by a dozen armed deputies and company guards who seemed to have been intoxicated.

Without notice or provocation, the guards and deputies rushed the picket line, firing as they approached. Eight men were shot, including Joseph Starzeleski. Guards, however, continued to beat Starzeleski as he lay on the ground.

Sellins approached the guards, pleading with them not to kill him. Guards responded by hitting Sellins with a club and shooting her as she attempted to flee into a nearby yard. It was here where the guard fired the final shot that killed Fannie Sellins.

It was later reported that one of the officers rejoiced that the “whore” had finally received the treatment she deserved.

Both Starzeleski and Sellins were buried at the Union Cemetery in Arnold, Pennsylvania. The following year the United Mine Workers of America erected a memorial at Sellins’ grave. However, her death was only given scant coverage in national labor news.

Since then her death has only been a footnote in history of American labor. However beginning in the 1980s, historians, activists and even folk singers have reminded labor of Fannie Sellins’ commitment and sacrifice.

The sacrifice was finally recognized in 1989 when her grave was designated as a Pennsylvania historic landmark, ensuring that she be given the dignity and respect she fought so hard to bring to others.



Anxiety → relief → celebration

Sale of dental practice culminates in new contract

Whenever an all-union facility changes ownership, worry and concern on the part of employees is a natural first reaction. When Dr. Alan Grant, a Long Beach institution since opening his practice more than 30 years ago, announced he was retiring and would sell the practice the sense of loss was real.

But Grant worked behind the scenes to ensure that the new owner understood the depth of his commitment to his employees. He pointed to the union contract that covered all of them—the result of his active encouragement from the earliest days of his practice—as evidence of that commitment.

The Union contract they ratified May 16 completed the process of eliminating the uncertainty that is often the root cause of worry on the part of workers.

Dr. Ilya Zak has begun the final phase of the transition by reassuring the large pool of loyal union members who patronize the practice. Zak is reassuring his UFCW Local 324 clients that the new practice will continue to honor indemnity deductibles and co-pays for the most frequently performed dental and orthodontic services up to your maximum benefit.

Zak is hoping to minimize any discomfort on the part of UFCW Local 324 members used to VIP treatment due to their union status. Keeping the people is one way he hoped to achieve that, keeping the discounts and perks Local 324 members have grown used to is another.



For a list of other locations, appointments, or information on services call (562) 444-5959 or visit www.zakdental.com



El Super members show no signs of backing down

About 300 community activists joined El Super union members June 10 at the store in Santa Ana in what easily qualified as the largest show of support yet for the hundreds of El Super workers still locked in a bitter fight with their employer.

At press time, the company had yet to budge from its “last and final” proposal in the six-month long contract negotiations.

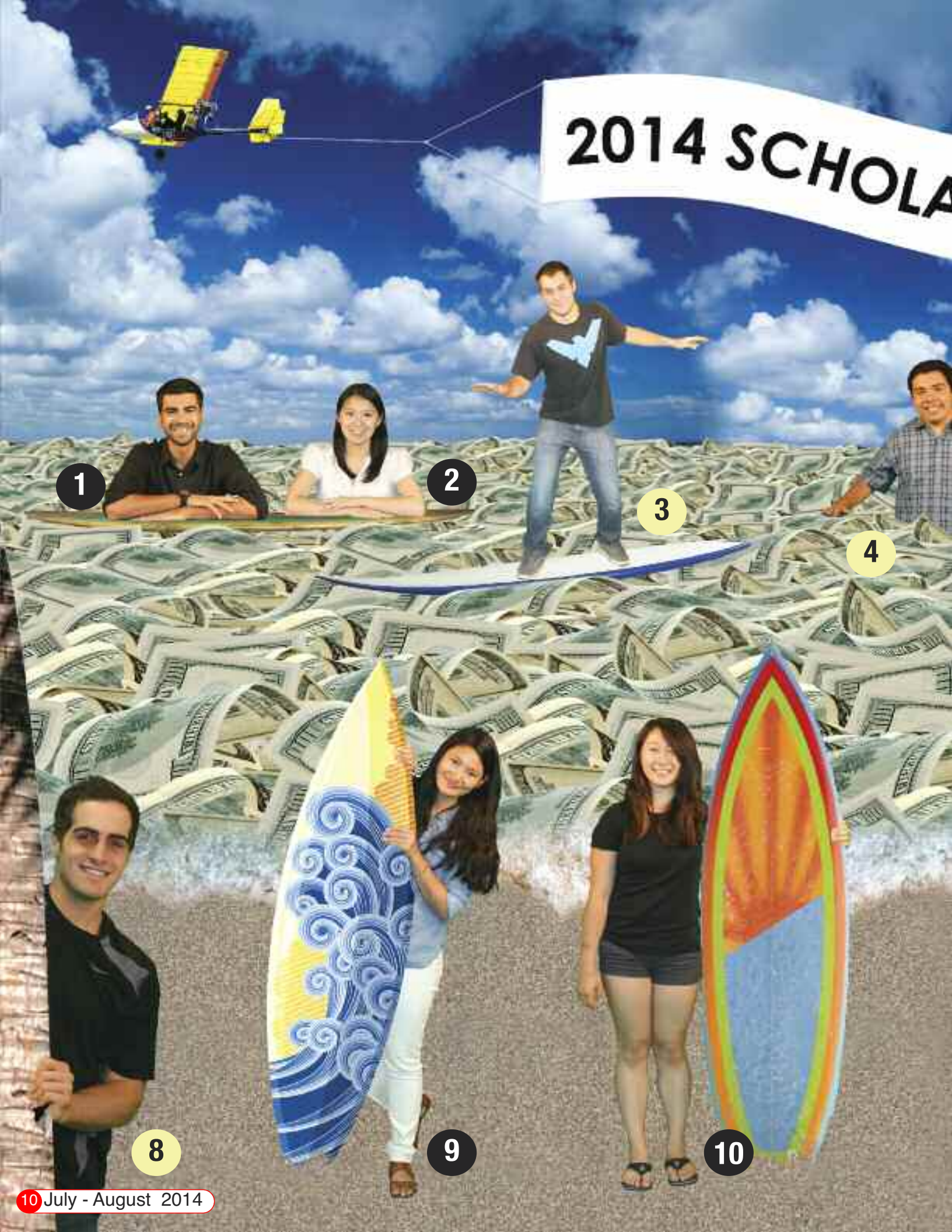
Emotional speeches from local clergy, community leaders and workers marked the occasion that culminated in the delivery of a petition to the store director.

The document urged El Super management to consider the economic challenges faced by many of its employees

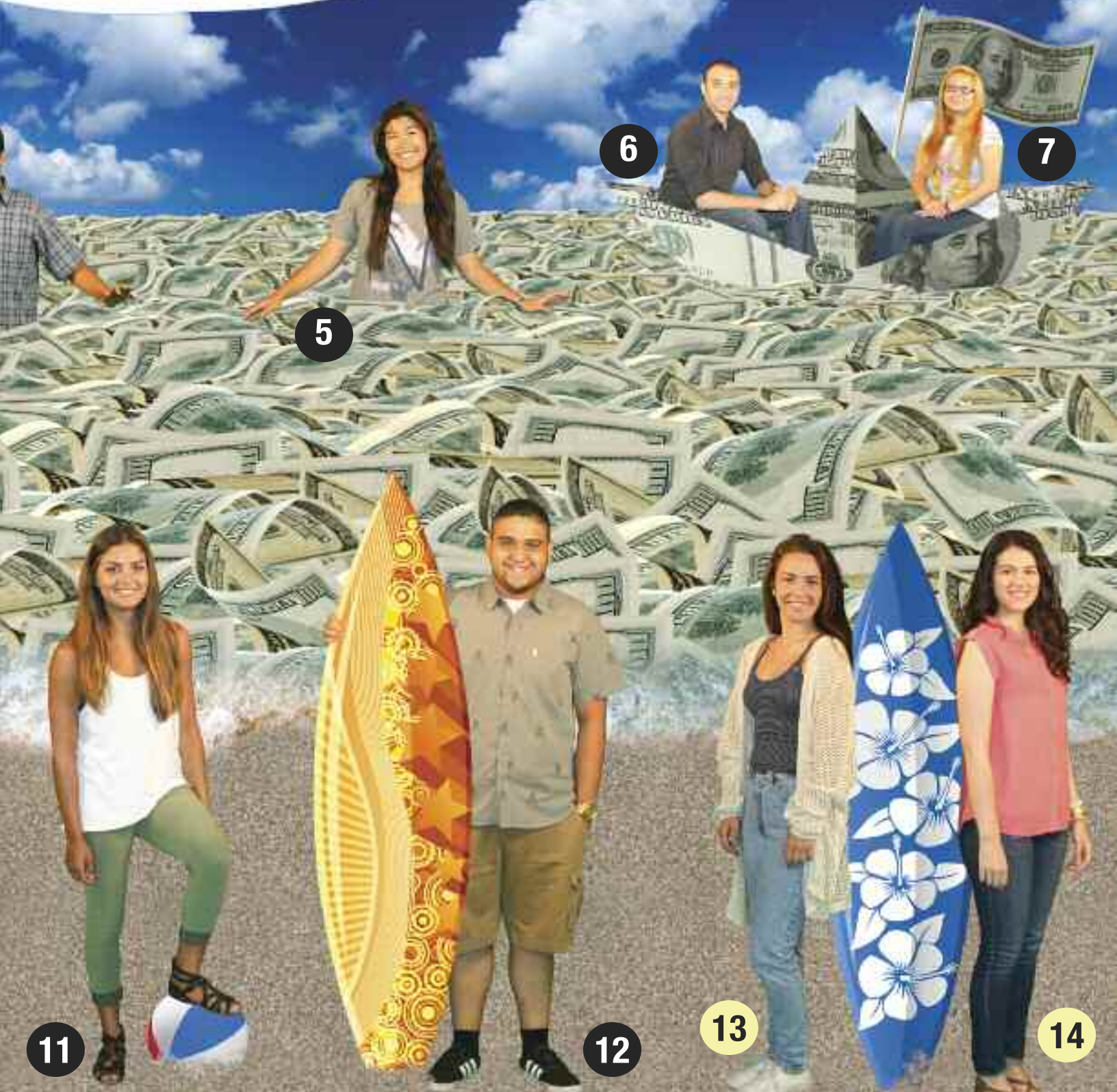
Meanwhile negotiations resumed with El Super management and union officials at the urging of a federal mediator overseeing the talks.



2014 SCHOLA



SHIP AWARD WINNERS



2014 Scholarship Award Winners

Though several more awards went out, these are the top honorees.

Food Division Scholarships:

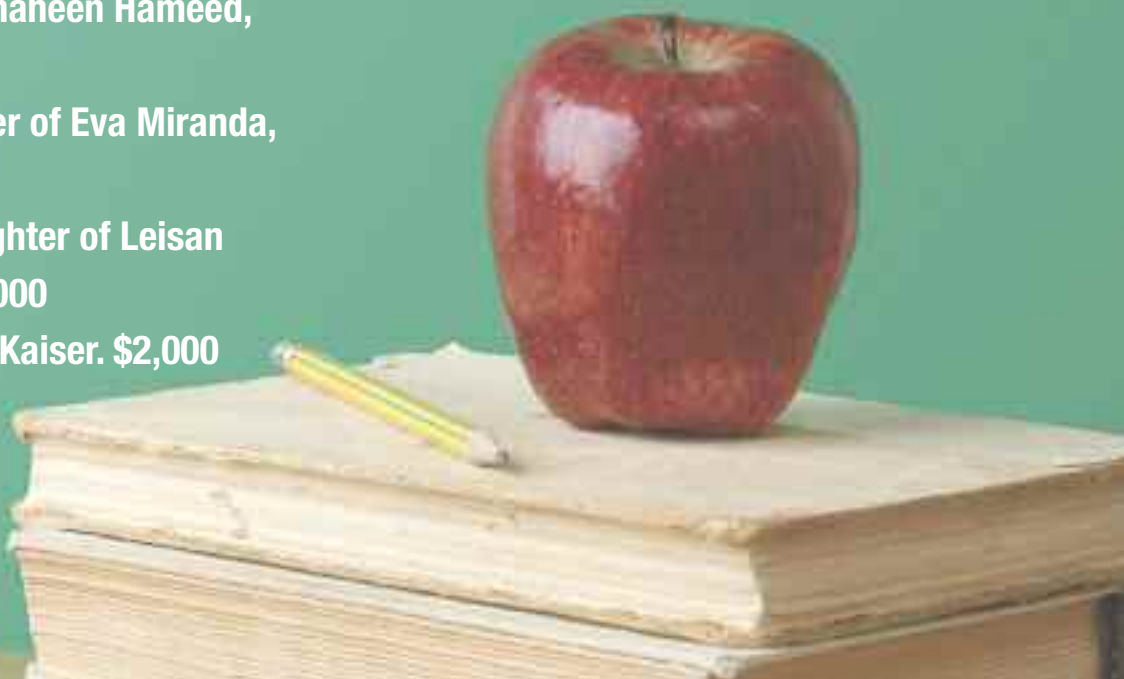
- 8: Johnathan Brooks, son of Patricia Brooks, Albertsons 6110. \$10,000
- 14: Esma Djokovic, daughter of Munevera Djokovic, Vons 2508. \$5,000
- 4: Gianfranco Gomez, son of Jose Gomez, Food Trust Fund. \$5,000
- 3: Jared Logier, son of Ron Logier, Vons 2090. \$5,000
- 13: Steffanie Pecarich, daughter of Marilyn Pecarich, Albertsons 6102. \$5,000

Local 324 Non-Food Scholarships:

- 5: Ariane Ang Lee, daughter of Romeo Ang Lee, Rite Aid 5732. \$2,000
- 11: Elaine Drexler daughter of Jean Drexler, Albertsons Pharmacy 6598. \$2,000
- 6: Fady Gabra, son of Elham Gabra, Rite Aid 5524. \$2,500
- 12: Kristopher Garay, son of Florentino Garay, The Market 2280. \$1,500
- 1: Bilal Hameed, son of Shaheen Hameed, Rite Aid 5743. \$2,500
- 7: Julie Medrano, daughter of Eva Miranda, Rite Aid 6313. \$1,000
- 9: Juandel Santiago, daughter of Leisan Taylor, The Market 2280. \$1,000
- 2: Kanit Tachasooksaree, Kaiser. \$2,000
- 10: Lauren Wong, daughter of Pearl Ko-Wong, Vons Pharmacy 2209. \$2,000

Not Pictured:

- Kimberly Bowes, daughter of Mitchell Bowes, Albertsons 6110. \$5,000
- Madison Desler, daughter of Vickie Desler, Vons 6110. \$5,000
- Jeffery Kang, son of Raphael Kang, Ralphs 18. \$5,000
- Edmund Pacleb, son of Amante Pacleb, Ralphs 251. \$5,000
- Hannah Young daughter of Gloria Young, Food Trust Fund. \$5,000
- Angeline Nguyen, daughter of Thuc Bui, Rite Aid 5525. \$2,500
- David Richmond, CVS 9485. \$1,000
- Paige Vigneault, daughter of Tammy Vigneault, Rite Aid 6346. \$1,250



Perfection has its privileges

Johnathan Brooks wins top scholarship award 4th straight year, earning \$40,000 for college



Johnathan Brooks

To call Johnathan Brooks an over-achiever might be the understatement of the decade. Where to start? He is currently in his fourth and final year at Occidental College in Los Angeles where he has held down

a double major in Math and Economics. One of his many part-time jobs includes serving as a writing advisor to his fellow students. He is currently playing baseball for a league based in the Northwest U.S. and has already been approached by several major league baseball scouts. After completing undergraduate studies he intends to keep at it, aiming for a P.h.d in economics with the help of a Fulbright Scholarship, one if the most prestigious scholarships of its kind in the world.

And this year Johnathan earned the top \$10,000 scholarship award from the UFCW Food Trust Fund for the fourth consecutive year. The sheer number of awards, accolades and other recognitions Johnathan amassed over the years raised the threshold for things that would impress friends and family. Some may have even forgotten to call with warm wishes when he won three years ago, or the year after ... or the year after that. When the total reached \$40,000 and a four-year sweep, everyone noticed.

Johnathan responds with the kind of awe-shucks modesty one might expect from

the poster child for "the All-American boy next door." But even Super heros have had their share of setbacks or slip-ups that helped shape who they are today. Johnathan strains to recall an example of something he didn't master... Silence follows... then suddenly. "I'm not good at the guitar. I never should have tried it," he said, seemingly happy to have identified a less-than-perfect performance.

One is left with the distinct impression that if there were 25 hours in a day even this lone example of a defeat would not exist at all. Johnathan's mother, a 12-year employee of Starbucks at Albertsons 6110 in Huntington Beach recalled that when the family first began planning for Johnathan's college career, they knew early on that his own track record of success would be his biggest ally.

Johnathan applied for grants and scholarships and won many of them. But the amount of straight-up cash assistance had its limits. He said that he had come to accept that upon graduation he would face a substantial debt that could take decades to pay off.

Patricia was grateful that loans were a viable option, but remained diligent in finding scholarships her son would qualify for. The Union's Trust Fund offered one such avenue and four years ago when he won the top award the family celebrated.

Four years later, Patricia recalls that browsing the mail for word of his scholarship became a familiar ritual.

When the envelope arrived this year, Patricia called her son immediately. "I asked him if he wanted me to read it out loud right away or did he want to read it first."

Johnathan wanted them to get the news together. When they did, their celebration included some tears, Patricia said.

"I never thought we would have this much help from anybody for Johnathan's school. It has meant more to us than anyone can ever know."

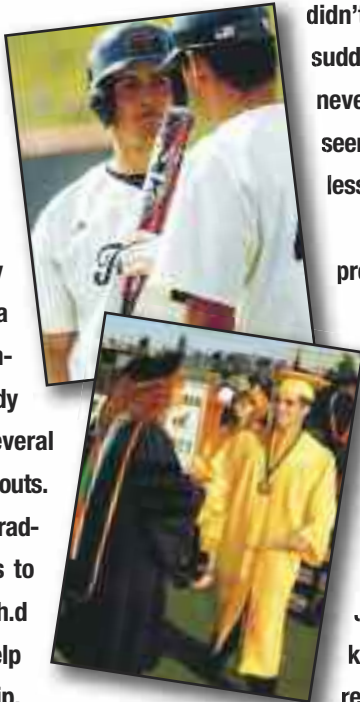
Johnathan's participation in this story came during a 45-minute break from playing baseball. He recalled that one of his earliest memories involving unions came after his mother returned from walking a picket line in the 2003/4 strike/lockout.

"I remember that the union protected her when she needed it way back then," he said.

He recounted a scary chapter in the family's history as financial pressures took their toll on his mother the longer the strike/lock-out dragged on.

Jonathon said he had not seen that level of stress return to his mother's eyes until about five years ago when he was focused on which college to attend. "I could see how she worried when we talked about how to pay for it all..." he recalled.

Jonathan said that he has seen how debates about modern unions can incite intense feelings on both sides. His perspective on that question is both personal and simple. "What I know about unions is that when my family needed help the most it was the union that showed up to provide it."



Golf tourney raises more than \$140,000 for domestic violence victims; total raised tops \$1.5 million



Above: Lori Galloway introduces brother and sister who benefited from Eli Home's gentle guidance.

Below: Naya and Alex Jaso shared their stories with the audience. Both went from being recipients of Eli Home's services to serving on its Board of Directors.

President Greg Conger addressed this year's Annual Charity Golf Classic attendees, thanking them for their support and explaining how their donations help the community.

Donations from the tournament are distributed among LA and Orange County shelters for abused women and children.

Lori Galloway, director of the Eli Home, which receives contributions from the event, thanked the attendees for their support. Eli Home shelters victims of domestic violence, and child abuse. It offers shelter, counseling, education, support, and anything else they can to help victims lead stable, non-violent lives.

Galloway described how the shelter saves lives, introducing a brother and sister duo as a case in point.

Alex and Naya Jaso spent years in the foster care system after escaping the torment of an abusive parent.

Both ultimately found shelter at Eli Home and shared their stories with the audience. Naya recalled how years of abuse were causing her to become violent as well. She recalled how the lessons she learned at Eli Home helped her stop that progression, and to direct her energy to more positive pursuits. She is now a member of the facility's board of directors and helps other victims of domestic violence at Eli Home.

Alex said his time in the foster care system failed to provide the guidance or counseling he needed at the time. When he finally found shelter at the Eli Home, life rapidly improved along with his optimism.

Eli Home's counselors and support staff gave him the tools, education, and support he needed to put himself through school, he said. He also returned to Eli Home as a young adult and is now also a volunteer board member and helps other victims of violence.

Conger concluded the event with a deeply personal thanks to the event sponsors, declaring "Without you, without your support and donations, we couldn't do what we do for these kids. It's with your help that we are able to help others."



Hot Topics

Words of wisdom to help you keep your job

Know what to do when injured on the job

—By Field Director Chuck Adinolfi

Work place injuries in the retail food industry are common and range from a small cut requiring a Band-Aid to something serious requiring hospitalization or surgery. Knowing what to do early in the process can save you some headaches or your job later down the road.

When you're injured on the job, you are required to report the injury to management. Management is required to fill out an accident report which may include the nature of the injury, date, time, witnesses and a description of exactly what you were doing when the accident occurred. If you require immediate care, then you will be sent to or transported to an authorized clinic or hospital near your worksite. In most cases, this is done while you are still on the clock.

Some injuries are caused by repetitive movement. You may experience a repetitive strain injury caused by the constant repetition of some work functions. These repetitive motions involve tasks that include a lot of heavy lifting, bending, turning, kneeling, twisting, posture and continuous stress on certain muscles producing localized muscle fatigue, just to name a few.

When you experience a repetitive motion injury, you should still report the injury and fill out an accident report. Even though you may not be able to give an exact time and date when the injury occurred, report that your injury is a result of "repetitive movement" that you experienced on the job and request to see a doctor.

Costs relating to an injury or accident on the job are fully paid for by your employer. A mistake that many members make is to see their own doctor for treatment, never reporting the

injury to management, and later finding out that their injury requires work accommodations or surgery. If you fail to follow the proper protocol you could end up being responsible for a work related injury that was improperly paid for by your health insurance. Those costs include co-payments for doctors' visits, medical devices and prescriptions. Your employer's insurance carrier will pay all of those expenses if the claim is approved using the proper procedure.

Your employer may dispute some of these injuries, especially when you cannot point out a specific time or date that the accident occurred. In these cases, you may require the assistance of a workers compensation attorney. Your Union Representative can refer you to an experienced attorney familiar with the issues common to the retail food industry. These attorneys do not work for the Union, but have represented many of our members and have a good record of success. They will not charge you to discuss your case, and will give you advice on the best course of action.

Your contract has protection for injured workers who need to take time off work due to a work related injury. These leaves of absences are longer than a leave for an illness. Even though the leaves of absence are extensive it is important that the additional time be used in a productive manner. The time off needs to be managed wisely. A great deal of time can be wasted waiting for doctors' appointments and surgical appointments. It is important to get the treatment that you need early.

Please do not hesitate to call your Union Representative to assist you in the process and to make sure that your rights are not being violated.

Sail Away with the Retiree's Club!

Ventura Harbor Cruise: October 23, 2014

Lunch (on your own) and shopping in the waterfront village. Wine tasting at Gone West Cellars, and a stop at Pierce College Farm Center. Contact the office for more info. Mon., Wed., or Fri. 714. 995-4601 x140 or call Lou Cruz 714.325-2847 or Diana Eastman 714.528-6720.

Be Sure to check out the website for more info!

www.ufcw324.org/retiree_club.aspx



UFCW 324
A VOICE FOR WORKING CALIFORNIA



21st Annual Charity Golf Classic

2014 marks the 21st year UFCW Local 324 has been raising funds to help victims of domestic violence. Because of our supporters, together we have helped countless families to safety and raised over \$140,000. These donations will be used to further the charitable purposes of the UFCW Local 324 Charity Golf Classic. We are proud to assist various charities in Los Angeles and Orange Counties in sheltering victims of domestic violence along with providing encouragement, healing and education.

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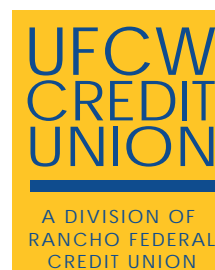
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Word on the street



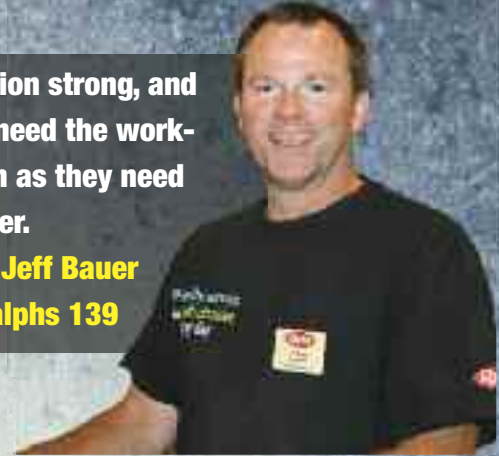
Why do you think it's important to support Food 4 Less and El Super workers?

It's important to support those who support us. It helps the whole union.

Juan Mejia
Ralphs 139

We have got to keep the union strong, and think about our future. We need the workers at those stores as much as they need us. We need to stick together.

Jeff Bauer
Ralphs 139



It could be us. What effects one effects us all. Solidarity baby!

Linda Peterson
Albertsons 6525



We need to continue to grow. More people means more members and more strength. It's all about people.

Joel Smith
Albertsons 6525



They deserve better. It's important to be behind them. They supported us during our struggles, we need to do the same.

Armando Salazar
Albertsons 6525



They are our Union brothers & Sisters, they'd do the same for us. Food 4 Less is Ralphs, and should be treated more fairly.

Abigale Candela
Ralphs 139



Off the wall



Because We're HAPPY!

Clap along if you feel like that's what you wanna do!

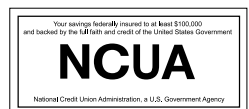
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Loan Amount	Interest Rate								
	1.90% APR*			4.9% APR*			10.9% APR*		
Term	60 Month	72 Month	84 Month	60 Month	72 Month	84 Month	60 Month	72 Month	84 Month
\$15,000	\$263	\$222	\$191	\$283	\$241	\$212	\$326	\$285	\$257
\$25,000	\$438	\$368	\$319	\$471	\$401	\$353	\$543	\$475	\$427
\$35,000	\$613	\$516	\$446	\$659	\$563	\$494	\$760	\$665	\$598



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