



# Meltdown



## Epic failure in record time



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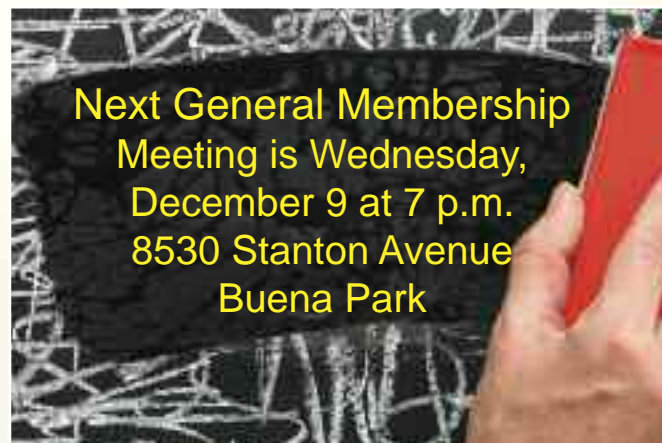
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**Withdrawal Card Request**

**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!

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**U magazine** (USES 018-250) is published bimonthly by UFCW Local 324, at Post Office Box 5004, 8530 Stanton Ave., Buena Park, CA 90622-5004. Subscription rate is two (2) dollars per year (U.S. funds) Periodicals Postage paid at Buena Park, CA.

**POSTMASTER:** Send address changes to *U magazine*, UFCW Local 324, Post Office Box 5004, Buena Park, CA 90622-5004.

**READERS:** Direct all inquiries and changes of address to the **COMMUNICATIONS DEPARTMENT, UFCW Local 324, Post Office Box 5004, Buena Park, CA 90622-5004.** Web Site Address: UFCW324.org

## *The total disaster that Haggen has caused and how we got here*

It's hard to imagine a worse scenario than the recent Haggen disaster. To the best of my recollection there isn't a model that can be looked back on to offer any insight as to what happens next.

But let's review:

Albertsons purchases Safeway in one of the largest grocery chain mergers in history.

The Federal Trade Commission (FTC) steps in and requires that the new Albertsons LLC entity divest itself of numerous stores including 83 in southern California. That begins the problem. With union market share hovering around 50% there was no legitimate reason for any divestitures especially when Costco, Walmart, Target and a few other chains were not included in the formula to determine which stores had to be sold.

Haggen (a mom and pop chain from Seattle, Washington previously purchased by Comvest) purchases 146 stores with the financial backing of Comvest, the private equity firm from Boca Raton, Florida.

The FTC approves the sale.

California Attorney General (AG) helps to ensure that the stores purchased in California would remain union stores. One of the few positives in this debacle.

Markets in other areas of the country were operated "double breasted" (some union some non-union).

As Haggen begins the transition of its stores it makes several huge mistakes that beyond any shadow of a doubt they ignored and obviously didn't learn from.

First, and most importantly pricing. Haggen executives blamed Albertsons for their pricing problems but obviously if the Albertsons/Vons price on a particular items was, as an example, \$1.59 and Haggen begins charging \$3.79, clearly they're creating an untenable situation. When Haggen was changing over 3 or 4 stores a week, someone had to notice this problem. Several did, but no one in authority chose to act.

Second, Haggen failed to advertise. I don't know if it was because Comvest pulled the plug on their investment stream but whatever the reason in the competitive environment here in southern California, everyone knows that in order to gain market share companies must advertise and have aggressive pricing. Haggen failed miserably on all ac-

counts. This is where Comvest becomes accountable.

Which pretty much brings me to today. We just learned that Haggen is now going to close all of their stores in California, Arizona and Nevada. In fact, they're only going to keep a small group of stores in the Pacific Northwest.

Haggen's and to a greater extent Comvest's foray into the southern California market and beyond has had a devastating effect on several thousand grocery store workers. And now it appears as if the bankruptcy court in Wilmington, Delaware will have the final say.

There are plenty of lessons to be learned to go around. And an equal number of questions still to be answered, but let me say this. Private Equity firms have become a blight on our society. It seems to me as if their main goal is to purchase and destroy existing companies by selling them off in pieces on the theory that "the parts are worth more than sum of the whole". One needs look no further than the well-publicized Bain Capital that made Mitt Romney and his several partners multi-millionaires. It may be legal but it's certainly not moral.

One of my biggest hopes now is that Comvest be fully investigated by the FTC and bankruptcy courts for possible criminal misconduct. This Haggen failure happened too quickly and too completely to not warrant such an investigation.

In the meantime Local 324 and all of the UFCW locals will be doing everything possible to help those affected Haggen members through this most difficult of times. Hopefully other union employers will act as "white knights" and purchase some of the better locations.



President

Greg M. Conger

A handwritten signature in black ink that reads "Greg".

# Rite Aid Update: Member solidarity crucial as negotiations continue

At Press time for *U magazine* negotiators for both the UFCW and Rite Aid were working through the final stages of a comprehensive collective bargaining agreement after both sides reported progress.

A date for finalizing crucial issues had not been scheduled and Secretary-Treasurer Andrea Zinder cautioned against overconfidence. "It appears that the progress we made at our last session has set the stage for completion of a document that we can recommend to our members but nothing is a done deal until everything is complete," she said.

That session lasted well into the early morning hours and included significant movement. Both sides agreed to a news blackout until a contract could be finalized.

But whatever form the final document takes, Zinder and others are crediting a solid show of solidarity on the part of members for helping focus negotiators and for dissuading Rite Aid from pushing harder to move all of its employees to a company-sponsored and inferior health plan.



For up to the minute news on Rite Aid negotiations go to:

[ufcw324.org](http://ufcw324.org)



Above: UFCW staff joined members at Rite Aid to hand out material to Rite Aid shoppers outlining the issues at stake and asking customers for their support.

Right: Field Director Chuck Adinolfi hands a bundle of picket signs to a picket captain at an Aug. 27th meeting in Buena Park. The meeting was called in preparation for a possible strike.



# Secretary-Treasurer's Report

## *New regulations soon to make medical marijuana industry safer and more stable*

This year, the California Assembly and Senate enacted important legislation to regulate the medical cannabis industry. Governor Brown signed this legislation as an important step towards protecting public safety and providing cannabis workers the benefits of union representation.

The UFCW has been in the forefront of assuring that medical cannabis be safely distributed by well trained workers with job protections and security.

Proper training and representation of workers is key to public safety and reduction of crime. Our goal is to be sure that consumers can obtain the product they need and know that it has been subjected to testing and distribution controls.

At the same time, it is important that there are standards for public safety including distancing distribution away from schools and child centers and background checks for vetting of license applicants.

The new regulations take effect in 2017 and will include protection of public health by establishing health and safety standards, backed up and enforced by a framework for product testing and a protocol for certifying testing laboratories.

Additional provisions ensure public safety, including criminal background checks, security standards at physical businesses and for transport and delivery of cannabis over a certain threshold amount and seed to sale tracking. In addition, there will be express taxing authority for counties.

Finally, the law includes a mandatory labor peace agreement as a condition of both new and renewal licensing for dispensaries and cultivators. This will provide workers the protections they need to feel safe on the job and the benefits of a union contract to give workers job security, reduce turnover and provide living wages and benefits. The UFCW will work to further advance the goal of assuring a skilled workforce by introducing legislation next year to establish a job training certification program for the protection and professionalization of industry employees.

The UFCW worked closely with law enforcement and

local governments to finally regulate this industry which has been in existence for nearly 20 years in California. Regulating it consistently across city and county lines will make it a more viable and safe industry with opportunities for growth and tax revenue. Law enforcement joined in this effort because a regulated industry cuts down on the crime otherwise associated with dis-

tribution of products with potential for abuse.

At Local 324, we have already begun working closely with the growers, manufacturers and dispensaries in the city of Long Beach. We hope to bring in new union members as early as next year as we expand into this growing industry. Other cities are moving forward as well and we look forward to working with the industry as it comes into compliance with the new law.

While this is a new area for Local 324, our pharmacy and retail experience makes this a perfect match. On a daily basis, our members working at retail locations selling alcohol, tobacco and prescription drugs face the same workplace concerns as do cannabis workers.

The health and safety of our members, and proper training and workplace protocols for dealing with potentially abusive situations is a top priority for our Union.

We welcome this new opportunity to partner with consumers to make certain that a safe product can be purchased in a crime free environment.

**Secretary-Treasurer** *Andrea Zinder*





## The Italian Hall Disaster

—By Matthew Hart

On Christmas Eve, 1913, more than 400 people gathered for a Christmas celebration on the second floor of Italian Hall in Calumet, Michigan. The Ladies Auxiliary of the Western Federation of Miners (WFM), who had sponsored the event, decorated the hall in holiday fashion, along with a Christmas tree surrounded by presents for the children of striking miners.

It was a much a needed celebration in the context of a bitter five-month strike by the WFM against the Calumet and Hecla Mining Company (C&H). Organizer, Annie Clemanc, had just finished her welcoming address when a mysterious stranger appeared at the doorway with a false cry of “fire!”

The attendees rushed panic-stricken down the stairs where some reports claim they were met with deputies who blocked the escape path and prevented others from assisting. The stampede toward the exits resulted in 73 men, women and children being crushed to death during the pandemonium.

Calumet and Hecla Mining Company was the single largest copper mining company in the copper region of northwest Michigan. The Western Federation of Miners had established a local in the region in 1908 in an attempt to organize the miners. The company went through great efforts to keep the miners divided along racial and religious lines. Only 5 percent of the miners were native born with over twenty-three different nationalities represented within the workforce.

Despite these efforts, the WFM claimed to have organized 9,000 of the 15,000 miners in the area.

On July 23, 1913, the WFM called a strike to demand recognition of the union, as well as better pay, hours and working conditions. C&H used its tremendous power in the area in attempt to crush the union. With the ability to influence local banks, the company punished local businesses that did not ally themselves with the mining company by cutting off their credit. C&H used its power over small business owners to establish the Citizen’s Alliance, an organization that opposed the striking miners and stood for “conservation of law and order, flag and country.”

The company also used its influence in the government, courts and the police force. Hundreds of

strikebreakers were brought in by the company and deputized by the sheriff to undermine the strike. Orders were given to shoot and kill any striking worker who came near company property.

Two days after Christmas Eve, a local Finnish newspaper, *Tyomies*, published several testimonies from those present during the incident. According to the testimonies, the man who yelled “fire” was seen to be wearing a Citizen’s Alliance button. As women and children attempted to flee, witnesses state that something was dropped or pushed in their way making escape difficult.



Deputies not only stopped others from helping but also were said to have closed the doors, preventing evacuation. This caused any rescue mission to start at the top of the stairs rather than the bottom, near the exit door, causing those on the bottom of the pile to suffocate. One report claimed that police broke the neck of a five or six-year-old child by twisting her by the neck under his arms. A group of deputies and men with Citizen’s Alliance buttons were seen mocking and waving their hats outside the building.

In response to the reports, the Citizen’s Alliance offered \$25,000 to help bury the dead under the condition that the president of the Western Federation of Miners, Charles Moyer, exonerated the Alliance of any wrongdoing. Moyer refused and in retaliation was kidnapped, beaten and shot. He was placed on a train with instructions to leave the state and never to return. Moyer recovered from his wounds and returned to Michigan to continue his work with the union.

The strike continued until April 13, 1914, when the union voted to end the strike. The mining company required all striking miners to turn in or destroy their WFM membership cards. Despite the defeat of the union, the employer did introduce shorter hours and increased wages. Twenty-five years later, the International Union of Mine, Mill and Smelter Workers (which was formerly the Western Federation of Miners) successfully organized the mines.

The incident was memorialized in the song “1913 Massacre” by folk singer, Woody Guthrie. A historical marker stands at the site today, forever memorializing the lives lost in reaction to one word.

# Inspired by contract fight at Food-4-Less, member takes his experience on the road



If you met 26-year-old Myron Coguox a little more than a year ago you might have called him a company man. It's only a slight exaggeration.

"I really believed in and trusted my company," Myron recalled, with a look on his face as if he'd lost a close friend.

That loss came when Food-4-Less pushed a contract dispute with the union to within hours of a strike.

The fight ended with Myron and his colleagues winning across the board contract improvements. But the experience soured Myron on the company, forever quashing the belief that corporate headquarters was on his side. Some of that story is highlighted in the 300-word essay Myron wrote when he applied for the UFCW's Gold Internship.

"I want to help change people's lives the same way the UFCW changed mine," he wrote, explaining why he wanted the internship.

The program is an effort by the UFCW International Union to bring eager young activists in the Labor Movement

together in various "hot spots" around the country.

Collectively, they gain a more comprehensive knowledge of the struggles workers and others face outside their home environment.

Jamie Sessions, Myron's union rep, has seen the personality type many times before. "They usually surface right after a contract fight. They get a chance to see how far solidarity can propel them forward and want to play an active role in something larger than themselves,"

Sessions saw that Myron's passion squared nicely with the UFCW's national agenda. But it wasn't just his eagerness that catapulted him to the top of the list of potential Gold Interns, it was his history as a tenacious worker.

"His meat department manager said he was probably the best employee he ever had work for him," Sessions recalled.

His character references painted a portrait of a hyper-achiever who, in the words of Sessions, "Didn't just climb his way to the top of everything he sets his

mind to. He leaps to the top,"

After a week of training which included briefings on the UFCW social and legislative agendas, Myron reported to Atlanta.

It took no time at all for Myron and a handful of others to become immersed in local issues.

First it was the drive for a \$15 minimum wage. Myron and Gold Interns from UFCW Locals "blitzed" fast food restaurants in an effort to spread the word about how joining a union could change their lives for the better.

But he recalls that the most enduring impact came when he was assigned to a community-based campaign which took place in a suburb on the outskirts of the city. "It meant a lot because we were involved from the very beginning. It was ours," he said proudly.

It took no time at all for Myron to notice a stark difference in public attitudes toward unions and the progressive causes they often promote.

After successfully organizing a community forum that drew an unprecedented standing room only crowd, Myron and his colleagues grew close to the many residents they worked with during the process.

He has stayed in touch with several who keep him abreast of the campaign's progress. He was even extended an invitation to go back on his own and see it through.

His internship ended six weeks after it began—too soon to satisfy his appetite for being "in the middle of things" as he put it.

But then again, architects of the union's Gold Internship point out that it's not designed to give participants their fill of social activism. It is instead designed to wet their appetites for more,

In Myron's case, it clearly worked.

# Laid off Walmart workers demand to be



About 200 former Walmart workers and their supporters held a press conference Sept. 7 in the empty parking lot of the vacant building where they once worked.

Eight-foot tall hand-written signs served as a backdrop as leaders in the OUR Walmart movement and others criticized the retailer for quashing dissent within its workforce.

Mayor of Pico Rivera Gregory Salcido took to the podium to urge Walmart to rehire workers it laid off with a mere five hours notice last April.

“If Walmart really is the friend of the community they say they are then they will do the right thing and rehire the workers who were laid off here,” he said

Messages in florescent green ink on bright white placards mocked the mega-retailer for claiming that plumbing issues forced the store’s closure and layoff of 530 employees.



Top left: Venezia Luna speaks to a reporter about her leader Gilbert Davila energized the crowd as he chastises



# reinstated as Pico Rivera store re-opens

Some in attendance carried toilet plungers as a not-so-subtle reminder of the official reason the building lay vacant.

“We all know the real reason Walmart closed its doors here in Pico Rivera,” said Venezia Luna, a former Walmart employee and Our Walmart activist. “They closed because they didn’t like workers speaking out,” she said to thunderous applause.

At press time for *U magazine*, Walmart had not commented on the prospect of reinstating laid off workers.

Those former employees filed charges with the National Labor Relations Board accusing Walmart of closing the store to punish an increasingly vocal cadre of workers demanding better treatment from the company.



Leadership role in OUR Walmart. Top right: Local 324 Organizing Director speaking at Walmart for unscrupulous business practices.

# Sister Act

Most people from large families are familiar with the sibling rivalries born from competition for the spotlight. The Cordill family (*the sisters' maiden name*) was no exception as member Leeann Dotson and her sister Crystal Leggat fit neatly into the typical family dynamic. Crystal recalls that when her younger sister first arrived on the scene, she didn't join the celebration.

"Before she got here I was the baby everyone made the fuss about. When she was born suddenly I wasn't the center of attention." The two laugh as they try and summarize the ups and downs of the past 50 plus years of their relationship.

They both acknowledge devoting plenty of energy to the rivalry as they grew up. Even when three more siblings arrived on the scene, their rocky co-existence included all the melodrama that teenage girls can muster. Then one day it just stopped.

Both are hard-pressed to identify any single incident or moment of clarity that characterized their armistice. But whatever it was that drew them back together left behind no proof that their relationship was ever anything but a model of virtue.

**A**n example of how close that bond grew between the sisters came when Leeann first heard the extent of her sister's medical condition. For years, high blood pressure plagued Crystal, forcing her to undergo a new battery of tests with each successive ailment. But the most recent series of tests revealed that her kidneys were operating at only four percent efficiency. The number meant she was a candidate for transplant as soon as possible.

Leeann doesn't remember entertaining the question of "if" she would be willing to be a donor.

"It was never even an option I considered. My first thoughts when I heard was how quickly I could get the necessary time off from work to recover from



*Once the new baby who stole the show, now a guardian angel in disguise.*

the surgery," said Leeann, recalling the events that began in March of this year.

It is here where Leeann saw the benefits of her union job of seven years. She works as a florist at Ralphs 71 in Garden Grove.

She considers herself lucky to have worked for senior managers at Ralphs who understood her plight and went out of their way to reassure her that taking the time needed for a kidney transplant surgery would not be held against her. Those words took a

giant weight off her shoulders and she wasted no time in testing their sincerity.

A series of physical and mental examinations required an expanded commitment to personal matters and Leeann was grateful that Ralphs managers kept their promises and never penalized her for taking time off.

The bureaucratic nature of the complex procedure has presented challenges almost as daunting as the condition itself. After scheduling a mid-August date for the surgery the two made all of the required arrangements only to have the surgery abruptly cancelled by Crystal's new insurance provider.

They have since worked through those obstacles and are looking at mid-December for the surgery.

When they concentrate on the upcoming experience they drift from one emotion to the next. Crystal tears up mid-sentence as she recalls the preparations she has made so far.

Leeann, on the other hand, tries to keep her sister focused and rarely resists a chance to deflect Crystal's expressions of gratitude

"I can't believe anybody would not do what I'm doing. It's just—I just can't imagine saying No," Leeann said.

# Hot Topics

Words of wisdom to help you keep your job

## GM Clerks should take the time to understand contract language to avoid being shortchanged

—By Field Director Chuck Adinolfi

When hours for food clerks become tight due to budget restraints, management tends to rely heavily on general merchandise clerks crossing over to the food clerk classification to get the job done.

Historically pay issues were easily spotted and corrected by members at store level by simply bringing it to the attention of the store director. Now the solutions to pay issues are more complicated and almost impossible to monitor and correct at store level. It will require auditing payroll punches, payroll checks and good record keeping by members. Many times it requires filing a grievance against your company through your union.

In order to ensure that you are paid properly it is important that you take the time to read and understand the contract that deals with GM cross over. Article 5U of the Retail Food and Meat Agreement explains the way G.M. clerks get paid when they perform work as a food clerk. The language is a bit complicated, but there are some basic guarantees that you should know.

First, you should keep accurate records of the times that you are asked to perform work as a food clerk. Then you must clock over or fill out the proper paperwork (maintenance forms) to show that you worked in a higher classification as a food clerk.

This responsibility usually falls on the member. If you are scheduled to work as a GM clerk and you are required to work as a cashier, stock the dairy box, work in produce, unload a grocery truck, hang food tags or stack off the grocery load, to name a few, you are guaranteed two hours of pay as a food clerk. You get the pay even if the work was for just a few minutes. After the first two hours of guaranteed pay, every time you perform food clerk work, during that

same shift, you get paid for an additional hour at the higher rate of pay. Any portion of an hour worked, will be paid on the hour. (For example, a GM clerk assigned to work as a food clerk at 10:15 AM shall be paid the applicable food rate starting at 10 AM). It is possible to do work as a food clerk for a few minutes in every hour of your shift and if management paid you properly, your entire shift should be as a food clerk.

Many members file grievances and our representatives are successful in getting them the proper pay. But, the majority of our members do not understand how they should be paid and rely solely on management to interpret the contract and pay them correctly.

That is just not the case. Your payroll system is set up to pay you the correct rates when you work in your classification on Sundays, holidays, overtime and night premiums, etc. But it is not set up to pay you

correctly for GM crossover pay. It takes close monitoring and manual changes in the payroll system by management to get you paid properly when you work as a food clerk.

Please follow the advice given in this article: Keep good records, clock over to the correct department, check your pay stubs and notify management immediately if you are not paid correctly. Ask your union rep for more information on crossover pay or any other contract issues that you may have. File a grievance if management does not correct pay issues in a timely manner and that should not exceed two weeks. These hours also go toward the time necessary to get raises in the food clerk classification.

You did the work and deserve the pay and credit.



# Haggen learns the

# H

aggen's misfortunes reached a crescendo Sept. 7 when it filed for chapter 11

bankruptcy in a Delaware federal court, capping a month-long tailspin that likely saw more lawyers pass through its doors than customers.

The prevailing sentiment with workers seems to be a profound disappointment. Haggen marketed an image of a small town grocery store that harkened to a more innocent era. A veteran member asked not to be identified as he described what makes 2015 seem like a world away from his first days on the job more than two decades ago.

"Companies dealt with a dip in sales by trying to find new customers and trying to sell more merchandise. Today they cut hours, layoff employees and wait for things to get better. They act like providing too much customer service is what caused their problems."

Haggen, based in Northern Washington, became a formidable player in the competitive Southern California grocery scene overnight when it went from a mere 18 stores to more than 140 in five states.

Its warp speed expansion raised eyebrows from day one as many observers questioned whether it knew how to appeal to a customer base starkly different from the upscale enclaves it served in the Pacific Northwest.

In August, the first signs that such skepticism was warranted came when Haggen reported huge losses, which it addressed by announcing layoffs

*Haggen reveals massive losses. Layoffs trigger public backlash*



**July 15**



**July 20**

*Albertsons sues Haggen for fraud, breach of contract. Haggen sues Albertsons for predatory business practices.*

and store closures.

UFCW officials cried foul, filing grievances claiming that its process for lay-offs violated the collective bargaining agreement.

That claim has yet to be resolved, but the public backlash that ensued made the company's financial losses suddenly the *least* of its concerns.

Haggen's fall to earth accelerated in late August when it became the target of a \$36 million lawsuit filed by Albertsons.

The lawsuit charged Haggen with fraud, accusing it of intentionally keeping millions of dollars in merchandise leftover from Vons and Albertsons stores, which it later sold to customers and pocketed the cash.

**Sept. 7**



*Haggen files for Chapter 11 bankruptcy protection.*

# hard way: *the higher you climb, the further you fall*

Haggen's legal team fired back with a volley of its own, accusing Albertsons of plotting to undermine its business from day one.

Haggen's lawsuit states unequivocally that Albertsons sought to eliminate it as a viable competitor, which would be a violation of federal law if proved.

Their lawsuit claimed that, among other things, Albertsons falsely inflated the value of the merchandise it left behind by overstocking its divested stores with perishable products that it knew would end up as shrink instead of sales.

The Sept. 7 bankruptcy filing might cushion the blow of Albertson's legal assault, but its impact on its stores has already been devastating. Shelves went empty for days after vendors began insisting on cash upon delivery.

Even though Haggen has stated in its court filings and to the public that it is closing 100 additional stores because there are no interested buyers, we believe that is simply not true. In fact, there is no evidence that Haggen has conducted a real and organized sales process, or taken any good faith steps to pursue buyers to operate these stores. Haggen's failure to do so is not only irresponsible, it is unacceptable.

Even in the face of Haggen repeated missteps

**Sept. 9**



*Haggen investors announce a \$215 million cash bailout.*

and mistakes, our UFCW members have stood together and continue to prove their incredible worth. As we continue to compel Haggen to live up to its responsibilities, we are pleased that the FTC has granted Albertsons

approval to hire back Haggen workers. This goes into effect immediately and provides the opportunity for all Haggen workers to work at Albertsons stores. Unfortunately this does not pertain to Pharmacies at this time. Our next steps will be working closely with our members to provide assistance and resources for them to secure these good union jobs.

As the company scrambles to regain its footing, even some of its strongest supporters worry that management is closed off to outside advice. Union leaders who have witnessed dozens of grocery chains come and go describe Haggen's entry into the local market as painfully anonymous.

But those same leaders say that Haggen's early outreach to the UFCW was refreshing for many reasons, especially its acknowledgement of the important role employees play in the success of any store.

Haggen executives earned praise when they announced their intention to hire all of the members who were already working in the divested stores. They would recognize every worker's seniority and would not require that anyone reapply for their jobs.

Several union leaders used the open communication to offer Haggen management some straight forward advice. "There was a lot of early concern that the company was not used to running stores in economically disadvantaged neighborhoods," said President Greg Conger.

Everybody from critics to its own executives seem to agree that Haggen's pricing policy has been out of step for a consumer market that offers shoppers far more choices than in other areas of the country.

# Word on the street

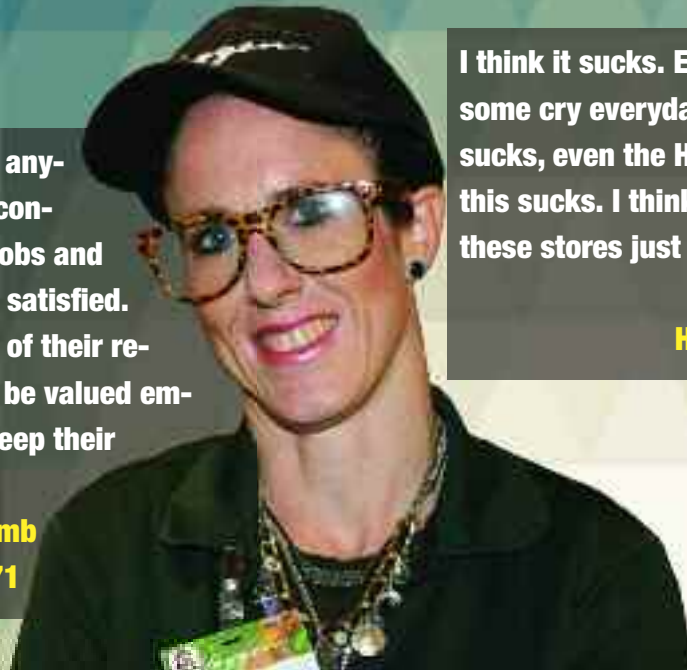
Q

What do you think about the events surrounding Haggen recently?

“

The best thing that I or anybody else can do is to concentrate on doing our jobs and keeping the customers satisfied. When people take care of their responsibilities they will be valued employees and that will keep their jobs secure.

**Jessica Holcomb**  
Haggen #2171



I think it sucks. Everyone is so sad, some cry everyday. I think Haggen sucks, even the HR lady says that this sucks. I think they opened these stores just to close them.

**Betty Reese**  
Haggen #2216



I think the money that came in at the last minute is going to be a big help. Until then we have to take care of the customers by letting them know all that we have to offer.

**Vanessa Grimaldo**  
Haggen #2171



It's horrible. They just ran this business into the ground. After four days of being busy the business was dead.

**Garrett Hogstedt**  
Haggen #2215



I believe that no one could make as many mistakes as Haggen has. The prices went up as business went down, and they never advertised. No one could be this bad by accident.

**Vincent Vandeth**  
Haggen #2216

”

# Off the wall



## ENJOY THE FREEDOM

HOME EQUITY  
LINE OF CREDIT

WE TAKE CARE OF OUR OWN

**UFCW CREDIT UNION**  
A DIVISION OF RANCHO FEDERAL CREDIT UNION

If you're a homeowner, using the equity in your home to pay for the things you need may be your smartest financing option!

- No Points
- Quick Approval
- No Closing Costs\*
- Interest That May be Tax Deductible\*

\*Some Restrictions Apply \*\*Consult your tax advisor

## Join the Retiree's Club!

- \*Monthly Luncheons
- \*Semi-Annual Pancake Breakfasts
- \*Annual Fashion Show
- \*Annual Indoor Picnic
- \*Regular Bingo
- \*Party Bingo
- \*Bowling
- \*Reduced Travel Trips

As a member of Local 324 you are welcome to participate in many of our activities. For information please call: Lou Cruz (714) 325-2847  
Diana Eastman (714) 528-6720, or Marion Jones (714) 536-7315

Be Sure to check out the website for more info!

[www.ufcw324.org/retiree\\_club.aspx](http://www.ufcw324.org/retiree_club.aspx)



Umagazine is published by



8530 Stanton Avenue  
P.O. Box 5004  
Buena Park, California 90622-5004



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**STATS**

January-August  
**2015**

GRIEVANCES FILED . . . . .	721
MEMBERS BACK TO WORK . . . . .	75
BACKPAY COLLECTED:	
\$ 354,971.55	

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