NEW MEMBER ORIENTATION CLASS

A UNION PREPARING TODAY FOR THE NEEDS OF TOMORROW

Kim C. Cordova, President
Kevin R. Schneider, Secretary-Treasurer
# UFCW LOCAL 7 OFFICE LOCATIONS

<table>
<thead>
<tr>
<th>Office</th>
<th>Address</th>
<th>Telephone</th>
<th>Fax</th>
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</thead>
<tbody>
<tr>
<td><strong>Colorado Springs</strong> Office</td>
<td>1120 N. Circle Drive #140&lt;br&gt;Colorado Springs, CO 80909</td>
<td>719-528-1571&lt;br&gt;719-528-1572&lt;br&gt;Fax 719-528-6938</td>
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<tr>
<td><strong>Cheyenne</strong> Office</td>
<td>3429 Cheyenne St,&lt;br&gt;Unit B&lt;br&gt;Cheyenne, WY 82001</td>
<td>307-432-9968&lt;br&gt;800-854-7054&lt;br&gt;Fax 307-432-9969</td>
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<tr>
<td><strong>Denver</strong> Office</td>
<td>7760 West 38th Avenue&lt;br&gt;Wheat Ridge, CO 80033</td>
<td>303-425-0897&lt;br&gt;800-854-7054&lt;br&gt;Fax 303-424-2416</td>
<td>Legal Fax 303-403-1387</td>
</tr>
<tr>
<td><strong>Grand Junction</strong> Office</td>
<td>518 28 Road #B-105&lt;br&gt;Grand Junction, CO 81501</td>
<td>970-361-3440&lt;br&gt;800-854-7054&lt;br&gt;Fax 970-361-3439</td>
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<tr>
<td><strong>Pueblo</strong> Office</td>
<td>720 N. Main St, Suite 311&lt;br&gt;Pueblo, CO 81003</td>
<td>719-561-0360&lt;br&gt;Fax 719-561-0957</td>
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<tr>
<td><strong>Greeley</strong> Office</td>
<td>1006 9th Avenue&lt;br&gt;Greeley, CO 80631&lt;br&gt;Office 970-304-9971&lt;br&gt;JBS Plant 970-356-6530</td>
<td></td>
<td>Fax 970-356-4381</td>
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</tbody>
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## Contact Information

Telephone: 303-425-0897 or 1-800-854-7054

FAX: 303-424-2416

Postal address: 7760 West 38th Avenue, Suite 400, Wheat Ridge, CO 80033

Website: www.ufcw7.org
NEW MEMBER ORIENTATION
UNITED FOOD AND COMMERCIAL WORKERS LOCAL NO. 7

I. NEW MEMBER PACKET DISTRIBUTION

II. OPENING/INTRODUCTION
   A. Welcome
   B. Introduction of Staff
      At the conclusion of this orientation class, you will be given an attendance card, which will have to be filled out and signed by you. The purpose of the attendance card is to verify that you were at this meeting so that you will qualify for the $100.00 refund.
   C. Purpose of the session

III. HISTORY
   A. MEMBERS’ OATH & OBLIGATION
   B. REASONS TO BE UNION

IV. GRIEVANCE AND ARBITRATION PROCEDURES
   A. GRIEVANCE PROCEDURE – WHAT IS A GRIEVANCE?
   B. WHAT IS ARBITRATION?
   C. WHERE DO YOU GO WITH PROBLEMS?
      1. STEWARD
      2. UNION REPRESENTATIVE (SOMETIMES CALLED A BUSINESS AGENT OR BA)
      3. WEINGARTEN RIGHTS

V. WORKER’S COMPENSATION

VI. HEALTH PLAN COVERAGE

VII. WHY REGISTER TO VOTE?
   A. RIGHT TO WORK FOR LESS
   B. ABC

VIII. WHAT IS THE DUES PROCESS?

IX. NEGOTIATIONS: HOW DOES IT WORK?

X. ORGANIZING: THE WAL-MART REALITY

XI. UNION DISCOUNTS

XII. BOYCOTT LIST

XIII. DO BUY LIST

XIV. QUESTION & ANSWER PERIOD – DIVISION GROUPS

(At the end of the division groups, your group leader will collect your attendance card and evaluation form.)
Congratulations! You’ve taken the first step to understanding your Union by attending the New Member Orientation.

UFCW Local 7 isn’t a nameless, faceless corporation. It’s you. Twenty-two thousand hard-working people who have combined forces to better ourselves in the grocery, packing house, health care, barbers and cosmetology fields.

Our union predecessors struggled to achieve recognized holidays and the forty-hour work week, which we enjoy the benefits of today. Together we can also fight for better wages, benefits and working conditions for ourselves, our sisters, our brothers and our families.

We represent members in two states, Colorado and Wyoming. Local 7 is constantly evolving and growing with tactics such as training our staff to represent you aggressively.

Again, welcome to Local 7! You are privileged to be a union member.

President Kim C. Cordova
GENERAL LABOR TERMS

A Union – is an organization of employees seeking collective bargaining with their employer. Webster’s definition is “a group of individuals bound together for a common cause.” In our case, the common cause is better wages, hours and working conditions.

A Local Union – is a unit of a national/international union, which represents employees in a particular workplace or geographical area - the most directly representative governing unit of a union.

UNITED FOOD AND COMMERCIAL WORKERS INTERNATIONAL UNION

In 1979, the mergers of the Retail Clerks International Union and the Amalgamated Meat Cutters and Butcher Workmen created the United Food and Commercial Workers International Union. The UFCW International Union is comprised of several divisions including special departments such as:
- Cannabis Workers Rising
- Capital Stewardship Program
- Civil Rights & Community Action
- Collective Bargaining
- Global Strategies
- Legal
- Legislative and Political Action
- Negotiated Benefits
- Occupational Safety & Health
- Organizing
- Strategic Resources

See more information at our International’s website: www.ufcw.org.

WHO IS UFCW LOCAL 7?

- **YOU the member are Local 7!** Local 7 has over 22,000 members within five divisions which are the Retail Food Division, the Retail Meat and Allied Industries Division, the Professional and Healthcare Division, the Packing House Division and the Barbers and Cosmetology Division.

- **The Union President is Kim C. Cordova and the Secretary-Treasurer is Kevin R. Schneider.** Local 7 has twenty-five (25) vice-presidents and a recording secretary elected by you the membership every three years. They meet the second Tuesday of each month to conduct business.

- Each store/facility has an assigned Union Representative hired by Local 7 who will make weekly visits. Their job is to inform, educate, and represent you by enforcing the contract. Local 7 also appoints stewards in each store/facility to assist you. Get to know your Union Steward and Union Representative.

- We have Union Organizers on staff that assists workers who want to bring a union to their workplace. Do you know someone who wants to be union? If so, have them contact us at 303-425-0897 or 1-800-845-7054. Helping people is what we are all about!
LOCAL 7 MEMBERS HAVE
RIGHTS ON THE JOB

Did you know that without Local 7, you would not have the right to be represented if you had a grievance? Did you know that with Local 7, you have the right to bring your grievance to arbitration? This right is not enjoyed by non-union members.

What does that mean to you? It means you have the right to your day in court. If for instance, you were unjustly suspended, improperly scheduled, not paid your proper rate of pay, or were denied your sick day. Of course, this is but a small sampling of the many possible grievances that arise day-to-day.

You should remember that your Union contract is your bill of rights on the job. By taking the time to understand your contract and by working together with your Steward and Union Representative, you can help insure that your rights are not being violated.

III. HISTORY

LOCAL 7’S HISTORY

Local 7 dates back some 150 years to 1869.

We had to fight for many years to secure the employment benefits that our members enjoy today. Indeed, many benefits that we take for granted today, like the forty (40) hour work week, were things that our brothers and sisters struggled to achieve.

Every contract gained since 1869 has added something for the members who made up the Union. Many times that something was tangible, a wage increase or benefit. Sometimes, employers took something back, leaving just a bad taste, and perhaps more determination for next time.

Hourly Wages  Seniority  Vacation  Holidays
40 Hour Work Week  Grievance Procedure  Equal Pay for Women

Each of the above was bitterly contested, some for years, by employers. Prior to 1933, workers had to be together in solidarity or their Union perished totally. But, 1933 brought Franklin Roosevelt’s National Recovery Act, and the nation’s first labor law. The National Labor Relations Act gave workers the right to bargain collectively through representatives of their own choosing.

As Unions made progress in contract language, their triumphs were recognized by the public, and legislation establishing standards for all workers was passed. Unions set the pace and with the backing of active Union members, Social Security, Workman’s Compensation, minimum wage, the Federal Wage Standard Act, child labor laws, Unemployment, and much of the current law protecting workers passed.

For example, in 1938 the grocery contracts of the Retail Clerks Protective Association, the predecessor to Local 7, provided for the following: Full-time employees were allowed one-week vacation after completion of one full year’s
service. There were six recognized holidays. If an employee worked a recognized holiday or on a Sunday, he or she was allowed compensatory time off during the workweek. The basic workweek was 55 hours per week.

The grocery contracts covering 1941 and 1942 reflected some fairly decent wage increases for employees and had a provision for time and one half (1 1/2) after 65 hours of work. Now we all receive overtime after 40 hours of work or for more than eight (8) hours of work in any given day.

The first contractual recognition of female employees came in 1942-1943. The contract provided that after six months of service female employees would be paid $24.50 per week, a significant increase from the $21.12 employees received in wages for the first six months of employment. Although this was less than the male employees, it was the first step toward equality for our female workforce.

In 1944, the basic workweek was changed in the Clerks contract to six–eight hour days (48 hours per week). Most notably however, was that the wage rates for males and females were equalized!

The first strike for the food clerks occurred in November 1946. As a result, wages were increased from $.78 per hour to $1.00 per hour. Over the next couple of years, the wage scales were brought up to $1.28 and the first COST OF LIVING ALLOWANCE escalator was negotiated. In the fall of 1952, another bitter strike occurred over the Union’s attempt to establish a forty-hour workweek. The strike failed to produce the forty-hour workweek, but the settlement contained a commitment from the companies to incorporate a five day, forty-hour week in the next contract.

A degree of peace settled on negotiations after these strikes and the contract settlements of 1955 and 1958 produced the first forty-hour workweek, night premium ($0.05 per hour), wages of $54.80 per week after two years of service and Local 7’s first health and welfare plan. During the 1960’s, Local 7 successfully organized several areas to the north and south of Denver, established a pension plan, and negotiated double time for holidays.

The 1970-1973 contracts brought about a dental plan, vacation schedule improvements and many other positive changes.

Retail Clerks Local No. 308 merged into Local 7 expanding its strength and jurisdiction throughout Colorado. In 1975, a very successful strike in Glenwood Springs and Steamboat Springs brought the Western Slope clerks to parity with the Denver Clerks who had previously enjoyed $1.00 per hour more in wages than their brothers and sisters in the Western part of the state.

In 1980, Kaiser Permanente organized the First Healthcare Unit to join Local 7.

In 1987, the major chains wanted major concessions! They proposed to eliminate all premium pay (Holiday premium, Sunday premium, Night premium, Evening premium), as well as reduce vacations by a week, force a $2.00 an hour pay cut and decrease insurance coverage. As a result, the King Soopers members went on strike for twenty-nine (29) days until a settlement was reached. Through their strength and solidarity, were premium pays scaled back but were not eliminated, there was no loss
in vacation, however, there was a pay cut of $1.00 an hour and the members did lose their evening premium. The Company’s primary concern was that they wanted "an equal playing field" with the competition, since Cub Foods was the new player in the Denver market. At that time Cub was paying its employees a lesser amount and their health insurance benefits were substandard. This is why it is so important to ORGANIZE/UNIONIZE other stores: it does not allow Companies the argument, during negotiations, of not "having an equal playing field" due to competition.

In 1990, there were wage and pension improvements and the unionization of the Denver Cub Foods Stores and in 1992, the Retirees Health and Welfare issues were addressed. We needed to ensure that our Retirees received the Healthcare that they had helped to secure.

The Safeway negotiations of 1993 resulted in members receiving pay in lieu of taking personal holidays and an additional seven (7) days without pay for funeral leave.

In 1996, there was a forty-two (42) day strike/lock out with Safeway and King Soopers. Through negotiations we preserved Maintenance of Benefits and wages and pension contributions were increased.

In 1998, we organized the Kaiser Permanente Mental Healthcare Unit. This was the second Healthcare Unit to join UFCW Local 7. A one-day strike earned the mental healthcare providers no subcontracting language. Additionally, a contract was negotiated that provided for strong wages and better working conditions.

In 1999 we again secured wage and pension improvements for our Grocery folks and we maintained our level of benefits. In addition, Safeway diverted $0.20 from the Benefits Improvement Plan into the Pension Plan.

In 2000, Kaiser members went on a three-week strike to obtain staffing language in order to provide the best possible care for their patients. We achieved our goal!

In 2004, bargaining for the major grocers went on for months. Ultimately both the Union and the Employers submitted our final contract proposals to a Federal Mediator for him to reach a conclusion to negotiations. What was issued by the Federal Mediator, and was accepted by the membership, was a very bad offer which contained the elimination of our maintenance of benefits clause (so benefits could be reduced or eliminated) and workers began paying out of their checks weekly to have health coverage. The Employers now had a capped contribution: prior to this contract, the Employers had to put in whatever amount was necessary to maintain the level of benefit coverage. Probably worst of all, a two tier system was put in place, eliminating Sunday premium pay, reducing vacations, sick pay, holiday pay, pension accruals, health coverage and nearly doubling the amount of hours worked required to reach the top pay in all job classifications for all new hires after March 6, 2005 for King Soopers, for those hired on or after March 27, 2005 for Safeway and for those hired on or after May 1, 2005 with Albertson’s. The settlement also included a 30 cent ($.30) bonus paid in 2005 and 30 cent ($.30) pay raises for the top journeyman rates in 2006 and 2007.
2009 contract negotiations lead to improved preventative health care coverage, as well as earlier coverage for the dependents of workers. Unfortunately due to the poor market performance in 2008, the pension funds were not in as good a condition as needed, so pension cuts took place affecting future benefit accruals. A 30 cent ($0.30) raise was effective for top paid (journeyman) rates for 2009 and then 25 cents ($0.25) in 2010, 2011 and 2012. No changes were made in eliminating any of the two tier reductions. Additionally, the Employers decreased their contribution into the health fund by nearly 50% per month per eligible employee, which had a devastating affect on the future financial stability of the Health Fund.

In 2012, the Health Fund for our grocery store workers was in bad shape, due to the significant reductions in Employer contributions from 2009 through 2011. An early offer to extend the current contract by the two years and pay raises of 25¢ per hour for top paid (journeyman) workers was voted on and approved by the membership. The vote also included benefit modifications/reductions, an additional $12 million dollars into the Health Fund from the Employers, an increase in weekly co-premiums from participants, all resulting in the stabilization of the Health Fund.

A five-week strike in April 2012 by the Barbers at the Buckley Air Force Base in Aurora prevented large cuts in their commissions, which were sought by Gino Morena Enterprises.

Kaiser Permanente workers also bargained their contract early and in May 2012 concluded successful negotiations for a new 3 year contract which included 2% per year wage increases and maintenance of health benefits (including improvements in dental coverage).

In 2013 Mission Foods a new contract was negotiated, which included maintenance of benefits, paid sick leave (which they never had before in their contract) and pay raises between $1.00 and $3.00 an hour.

2014 was a big year for workers at our JBS plant in Greeley. The negotiating team bargained for 11 months and achieved $1.80 in pay raises in their new contract, along with $2,000,000.00 of backpay and a number of language improvements.

In 2015, Local 7 bargained the largest wage improvements in our history for our Grocery workers, preserved our Health Plan and made improvements to the Pension Plan. We also made a number of improvements in contract language, including improved sick pay accumulation and additional holidays for those hired after 2005, as well as doubling their pension benefit from $15.00 per year of service to $30.00 per year of service. This makes their earned pension time going forward to be the same $30.00 level as those hired before 2005!

Kaiser workers also bargained their new contract in 2015, making improvements in their wages and contract language. National bargaining, which has great strength, helped achieve an all gains contract.

King Soopers sold their meat processing plant to Denver Processing in 2015 and the new company assumed the existing contract. We were able to bargain a new contract later that year, which eliminated all of the two-tier holiday issues in their contract and made wage improvements in their new 4 year agreement.
2016 brought about the merger of the two pension plans. The Rocky Mountain UFCW Unions and Employers Pension Plan (the Retail Clerks Plan) and the Denver Area Meat Cutters Pension Plan, became The Rocky Mountain UFCW Unions and Employers Retail and Meat Pension Plan. This synergy of combining both Plans resulted in cost savings for both Plans.

The Mission Foods contract also expired in 2016 and after 3 strike votes, we were able to reach a new contract that included $1.00 pay increases, immigration leave and mid-week to mid-week vacations, which was very important to the workers.

Throughout 2017, successful negotiations took place in all of our barber shop contracts with Gino Morena, resulting in improved wages, increased paid holidays and enhanced vacation time and pay. The Barber shop at Buckley Air Force Base contract in Aurora was sold to a different vendor than Gino Morena and the new operator, Dilip Patel, negotiated a new collective bargaining agreement with Local 7, preserving their seniority for such things as earned vacation, sick time and personal holidays.

In 2018, Local 7 took the courageous action of helping to establish the Alliance of Health Care Unions, a national organization that represents approximately 50,000 healthcare workers across the country. Subsequently, the Alliance and Kaiser Permanente entered negotiations at a national level and achieved an excellent collective bargaining agreement. Healthcare professionals in Colorado saw across-the-board wage increases each year of the agreement; maintenance of industry-leading healthcare benefits and pension; and improvements in several areas including active dental and retiree medical benefits.

On December 2018, Local 7 members at JBS voted for a two year extension on their current contract. The extension included wages for every worker, maintaining affordable health care, and moved twenty-eight jobs to higher grade levels. The wages range from $0.55 to $1.40. This also includes raises in 2019 and 2020.

On February 2019, Local 7 members at both Darling Ingredients facilities (Darling Inedible and Pepcol Edible) voted on a new three year contract. Inedible will receive $1.30 raise over the next three years and pension contributions as well. Five (5) funeral days paid, a gain from three (3) days that they currently had. Edible will receive $1.40 raise of the next three years and pension contributions as well. They will be able to enroll into the health care in three (3) months instead of six (6) months. Five (5) funeral days paid, a gain from three (3) days that they currently had.

The King Soopers, Safeway and Albertsons contracts throughout Colorado all expired in early 2019 and through a tough set of negotiations which lasted into March and through a very strong Strike vote of the King Soopers membership, the workers were able to bargain one of their best contracts in recent memory. The Company agreed to increase their contribution into the health plan by 7% the first year and another 7% increase in their contribution the second year and potentially another 7% the third year. Depending on the performance of the pension fund, the Company agreed to put in an extra one-time payment of up to $.15 per hour worked.
for 2019 and then guaranteed an additional contribution of $.25 per hour extra for 2020 and another $.10 extra per hour in 2021. This increased their pension contributions by over 28%! We also gained language in the contract to cover Safe Leave for victims of domestic violence, added an extra week of vacation for those hired after 2005 once they hit 12 years of service and we got recognition for military service for all new hires who have served our country. We bargained new language concerning new technology in the workplace and laid the groundwork for an apprentice program. We also were able to move wages up for journeyman workers by $1.10 over the term of the contract, along with keeping the department managers in the Union, which the Company’s were insisting on pulling out.

The Safeway Warehouse workers got the highest pay raises, with wages for clerks moving up by $2.82 per hour immediately, the warehouseman moving up $1.71 per hour immediately and the janitors moving up $4.03!

Mission Foods also bargained their contract in early 2019 and improved wages by $1.10 over the term of the contract and added 3 paid sick days per year (which they never had before). They have shift differential in the contract now, which improves their take home pay. We negotiated new hire language to inform new hires about the Union and we got Safety language and Safe Leave.

Since the International merger, which occurred in 1978, several mergers have occurred at the local level. These mergers include the Barbers and Beauticians Locals; Local 641 (the Packinghouse Division); Local 634 (Retail Meat and Allied Industries Divisions of the Amalgamated Meat Cutters and Butcher Workmen of America); and a UFCW Local in Wyoming. Local 7 now represents working men and women in all of Colorado and Wyoming. Local 7 now consists of over 22,000 members and has established the following divisions:

   Retail Food Division

   Retail Meat and Allied Industries Division

   Professional and Healthcare Division

   Packing House Division

   Barbers and Cosmetology Division

As a member of U.F.C.W. Local 7, you have the privilege of being a union member and should take pride in belonging to this aggressive and active union.
UNION PRINCIPLES = SOLIDARITY – The secret to the success of all Unions is solidarity. Without it, there would have been no progress. Solidarity itself is based upon mutual support in Union endeavors. In other words, those issues that are essential to all workers (decent wages, benefits, and working conditions) help draw workers together in solidarity by their very nature.

Remaining true to your belief in solidarity, and supporting your fellow workers until your goals are reached, are the real principles of Unionism. The oath of membership obligation is based upon these principles.

A. MEMBERS’ OATH & OBLIGATION

“I, (your name), pledge to uphold Union principles, to support and participate in the endeavors of this union. I promise to conduct myself in a manner that will reflect credit upon this organization.”

B. REASONS TO BE UNION

15 Good Reasons why it pays to be a Local 7 Member:

- You have a legal binding contract to protect your interests.
- You have one of the best health and welfare programs in the nation.
- You are building for your retirement through an excellent pension program.
- You are protected by an enforceable grievance procedure.
- You receive benefits such as sick pay, overtime, Sunday pay, night premium pay, funeral pay, jury duty pay, etc.
- You have access to Union Discount programs and Labor sponsored scholarships.

Your dues dollars provide you with these services:

- You have skilled negotiators to win the best possible contract.
- You have skilled representation. Your Union Representatives have the training and experience to represent your interests.
- Expert Legal Counsel. You have access to in-house legal counsel to advocate on your behalf and handle your arbitrations.
- Education and Training. Local 7’s education program is designed to upgrade the effectiveness of our Stewards and leaders. It also makes available special seminars, such as new member and pre-retirement classes.
- The Voice of 7 is Local 7’s newsletter. It strives to keep members informed about Local 7 activities and of issues that affect our membership.
- Political Action. Local 7’s Political arm makes sure your interests are protected in the various Federal, County and Municipal bodies. Local 7’s lobbyists speak on your behalf regarding such issues as worker’s compensation, unemployment benefits, fair taxes, health and safety, environmental concerns and other issues that affect your standard of living and quality of life.

- Denver Area Labor Federation Community Services Program. Our members have access to alcohol and drug rehabilitation programs, battered women counseling, and other programs to assist our members and their families.

- Women and Minority Programs. Local 7 is affiliated with the Latin American Counsel for Labor Advancement (LACLA), which is the voice for Hispanic trade unionists; the Phillip Randolph Institute, which is concerned about issues affecting Black trade unionists; and the Coalition for Labor Union Women (CLUW) which works towards promoting the role of women in the trade union movement.

### IV. GRIEVANCE AND ARBITRATION PROCEDURES

#### WHAT IS A GRIEVANCE? AND HOW DOES IT WORK?

A grievance includes any contract violation or any discipline received that you believe is unfair. To file a grievance contact your Union Steward and Union Representative immediately. Different contracts have different time limits for filing a grievance. Therefore, if you have been disciplined or the contract has been violated, contact your Union Steward or Union Representative.

Once you contact your Union Representative, a Step 1 meeting will be held to discuss and try to settle your grievance. If the grievance cannot be resolved, a Step 2 meeting will be conducted at a later date to try and resolve your grievance. You should be at both meetings if possible.

If it is not resolved at the Step 2, your Union Representative will take your grievance before the Executive Grievance Committee of our office. If they determine the contract has been violated, they will vote to arbitrate your grievance at which time it will be scheduled for a settlement meeting and if it fails to settle, the grievance is then sent to our Legal department to be scheduled for arbitration.

If our Executive Grievance Committee determines there is no contract violation, they may vote to drop your grievance. If this happens, you will be sent a letter notifying you of their decision. You may appeal the decision to our Executive Board to explain to our Executive Board why your grievance should be arbitrated. The Executive Board has the final decision to drop or arbitrate your grievance. You will be notified of their decision.
WEINGARTEN RULES

Under the Supreme Court's Weingarten decision, when an investigatory interview occurs, you should ask if it is for disciplinary action. If so, the following rules apply:

**Rule 1:** The employee must make a clear request for union representation before or during the interview. The employee cannot be punished for making this request.

**Rule 2:** After the employee makes the request, the employer must choose from among three options. The employer must either:

A. **Grant the request** and delay questioning until the union representative arrives and has a chance to consult privately with the employee, or
B. **Deny the request** and end the interview immediately, or
C. **Give the employee a choice of:**
   1. having the interview without representation or
   2. ending the interview.

**Rule 3:** If the employer denies the request for union representation, and continues to ask questions, it commits an unfair labor practice and the employee has a right to refuse to answer. The employer may not discipline the employee for such a refusal.

V. WORKER’S COMPENSATION

If you are hurt at work, you need to file an accident report within four (4) days of your injury. As a member of UFCW Local 7, you are entitled to utilize the services of a Worker’s Compensation Attorney through our office to answer any questions you may have. Please contact your Union Representative to obtain the name and telephone number of a worker’s compensation attorney.

Listed below is a flow chart explaining the worker’s compensation process:
**Definition of Terms**

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<th>Date of Accident:</th>
<th>Report accident immediately. Fill out an accident report and/or claim form. Demand to be seen by a doctor.</th>
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<tr>
<td><strong>Compensability:</strong></td>
<td>A claim can arise from a singular event (i.e. falling off a ladder) or a condition of the workplace (i.e. lifting boxes over four years causing a herniated disc in the back).</td>
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<td>An aggravation, caused by the workplace, of any work related or non-work related pre-existing medical condition can be compensable.</td>
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<td><strong>TTD:</strong></td>
<td>Temporary Total Disability is payable if an authorized doctor either takes the employee off work or imposes restrictions the employer can’t accommodate.</td>
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<td>TTD equals 2/3 of the gross average weekly wage, including overtime and any benefits paid by the employer such as health insurance. TTD is based on the average weekly wage at the time of the injury. If the weekly wage is not constant, then a fair representation of a number of past weeks is considered.</td>
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<td>TTD is only paid during the period a person is not at MMI. After a person reaches MMI, they are no longer entitled to TTD.</td>
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<td>TTD and TPD are limited by the law at a fixed maximum amount that changes every July 1st.</td>
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<td><strong>TPD:</strong></td>
<td>Temporary Partial Disability is a benefit for the employee when the authorized doctor allows the employee to work a modified job that pays less than the average weekly wage (at the time of the injury). While working the modified job, the employee received TPD payments equal to 2/3 of the difference between the average weekly wage and what the injured worker is currently earning.</td>
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<td>TTD and TPD are limited by the law at a fixed maximum amount that changes every July 1st.</td>
</tr>
<tr>
<td><strong>Authorized Medical Care:</strong></td>
<td>When injured you are required to receive medical care from doctors authorized by the employer. If you go to your own doctor you will pay for the care. If the employer doesn’t clearly provide a notice of what clinic you are to receive treatment at, you can go to your own doctor until the employer later directs you to a medical provider. There are procedures for 2nd opinions to see doctors other than required by the employer.</td>
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<td><strong>MMI:</strong></td>
<td>The time the authorized doctor states that there is no further medical care that can improve the employees’ condition caused by the injury.</td>
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<td><strong>Rating:</strong></td>
<td>The impairment rating is given at the time the injured employee is placed at MMI. Ratings are not automatically the same for a similar injury. The rating system is complex. Determining the amount of money the injured worker is entitled to may require legal assistance.</td>
</tr>
<tr>
<td><strong>Division Independent Medical Exam:</strong></td>
<td>A Division IME can be obtained if the Claimant is dissatisfied with the rating and/or the finding of MMI.</td>
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<tr>
<td><strong>Medical Maintenance:</strong></td>
<td>Medical care after the rating is available in certain cases. This type of care may be necessary to maintain MMI (i.e. medication, physical therapy, follow-up appointments with an authorized doctor and future surgery).</td>
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FOR YOUR INFORMATION

SAFETY VIOLATIONS

A worker’s temporary total disability payments, temporary partial disability payments and permanent disability payments may be reduced by fifty percent (50%) if:

1. The injury is caused by willful failure of the employee to use safety devices provided by the employer.

2. Where the injury results from the employee’s willful failure to obey any reasonable rule adopted by the employer for the safety of the employee.

3. Where the employee willfully misleads an employer concerning his physical ability to perform the job and the employee is later injured on the job as a result of the physical ability about which the employee willfully misled the employer.

Note: Safety violations are complicated issues of facts.

Please feel free to consult your Union Representative on this issue. It is not a violation of a safety rule if the conduct is negligent as opposed to willful. Willful means reckless or is in some cases an intentional disregard of the rules.

Also, the employee is entitled to have reasonable notice of the safety requirements of the job. The best notice is one that is posted in a conspicuous place. If the employee has been issued a handbook of safety rules and it is proven that the employee has received such a handbook of safety rules and there is a willful violation of a safety rule, then there will be a reduction. The burden is on the employer to prove a willful violation of a safety rule.

DRUG AND ALCOHOL USE

Additionally, an injured worker’s benefits can be reduced by fifty percent (50%) when it is found that a worker, during working hours, has a blood alcohol level of above .10 or at or above a lower level if set forth by the Federal Statute of Regulations. The evidence needed is a forensic drug or alcohol test that is conducted by a medical facility licensed or certified to do so such tests. A duplicate sample of any test should be made available to the worker so that a second test can be conducted at the worker’s expense. If the test indicates the presence of a substance or alcohol at such level, then it is presumed that the employee was intoxicated and that the injury is due to such intoxication. The presumption may be overcome by clear and convincing evidence.
Note: An employee is entitled to test a sample. That sample must have a chain of evidence which shows whoever handles the sample from the time it was withdrawn from the body of the injured worker to the time that it is tested and stored, and it must be signed by every person handling such container holding the substance withdrawn from the employee. If that chain of evidence is broken or the container is missing and cannot be given to the employee, then the evidence is suspect and probably the results of the testing will be suppressed by a judge.

The injured worker has a right to file a motion to produce in order to obtain the necessary evidence from a licensed laboratory. Do not assume that all drug test results are accurate.

Remember, the injury has to result from the presence of the substance in the worker’s body. For instance, if a worker is standing in a proper place and something falls on the worker and injures him, then just because the worker has alcohol in his system does not mean the injury resulted from the influence of alcohol.

**PARKING LOTS**

The Colorado courts have ruled as follows:

1. A worker takes breaks in the parking lot to smoke and while smoking the worker gets hit by a car - this has been ruled to be a compensable claim.
2. An employee walks across the parking lot to go to lunch, and the parking lot is either leased by the employer or the employer knows that the employees park at this lot and the employee gets hit by a car or slips on the ice and injures themselves - the Colorado courts have ruled that this is a compensable claim.

Note: What is important to know is that if the employer has advance knowledge of the habits of an employee or group of employees as patterns to how they conduct themselves on their breaks and patterns of behavior as evidenced by the examples above, then the claim may well be compensable, not because the employee is doing something for the benefit of the employer but that the conduct is incidental to the workday of the employee with the knowledge of the employer. What is important here is that the employer has notice of the habits of the people that work for the company.

**DOCTORS APPOINTMENTS**

If an employee has to take time off of work due to an on-the-job injury to see a doctor, then the employee must be compensated at the temporary total disability rate. However, there are certain obligations expected of the employee. The employee must act reasonable and try to make appointments that are not conflicting with the employee’s work schedule. If the medical providers cannot accommodate the employee, then the employee has no choice but to take off work and there becomes conflicts between the employee and the employer, then the employer must be made to understand that it is not the employee’s fault and it is unfair for the employee to be harassed for conduct that is not their fault. Please contact your Union Representative immediately to assist in getting this situation resolved.
MILEAGE

Remember, the employee is entitled to mileage reimbursement as long as the employee is providing the transportation. The employee must fill out forms for mileage. The employee has to put the beginning location of the trip, the end location of the trip, the estimated number of miles and the date of the trip. Mileage is included for visits to the doctor, hospital, pharmacy, therapy and any other medical facilities that are authorized for treatment.

OVERTIME

Remember, overtime is part of the average weekly wage to be placed in the formula when figuring out the temporary total disability rate when the person is off work.

Note: By way of example, a person gets injured in July when there is a work slowdown and they are not making as much money per week as they may make at other times of the year. The insurance company only averages in the months of June and July to determine the average weekly wage. Of course, this does not include the substantial amount of overtime that they may have made over the last twelve months. There is no magic formula as to how far you go back to determine the average weekly wage; but, in the above example, it is proper to go back in time when there are seasonal types of work which affect the wages. To go back twelve months is reasonable in order to pick up the overtime to be averaged into the weekly wage.

COBRA (Consolidated Omnibus Budget Reconciliation Act) HEALTH INSURANCE

Remember, there are several examples of when an injured worker received a COBRA letter as to how much the insurance premium is added to the average weekly wage so that the temporary total disability rate is increased.

PLEASE NOTE: In your packet is a separate Workers’ Compensation Booklet from the State of Colorado for your review.

Definition of COBRA – Congress passed the landmark Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions in 1986. The law amends the Employee Retirement Income Security Act (ERISA), the Internal Revenue Code and the Public Health Service Act to provide continuation of group health coverage that otherwise would be terminated.

COBRA contains provisions giving certain former employees, retirees, spouses and dependent children the right to temporary continuation of health coverage at group rates. This coverage, however, is only available in specific instances. Group health coverage for COBRA participants is usually more expensive than health coverage for active employees, since usually the employer formerly paid a part of the premium. It is ordinarily less expensive, though, than individual health coverage.

These Plans are subject to exclusions and limitations. If any services or supplies are not specifically addressed in this summary comparison, it is not to be assumed that such services or supplies are covered or excluded under these Plans. The summary is stated in general terms and does not provide all of the rules under which these Plans operate.
If there is any inconsistency between the information contained in this summary and the legal documents governing the operation of these Plans, such as these Plans’ rules and regulations or insurance policy, the legal document will control.

NO GUARANTEE

None of the benefits provided for under these Plans are guaranteed by the Board of Trustees, any participating Employer, Union, or any other individual or entity. The benefits may be provided only from amounts in these Plans collected and available for such purposes.

NO AGENT MAY INTERPRET

Employer and Union representatives and individual Trustees are not authorized to furnish any information respecting these Plans’ benefits or eligibility requirements. Only the Full Board of Trustees can make these interpretations. Any questions regarding eligibility or benefits should be sent to the Plan Office at the following address or telephone numbers:
VI. HEALTH PLAN COVERAGE
For Workers at King Soopers, Safeway, Albertson’s, Denver Processing and Darling International

ROCKY MOUNTAIN UFCW UNIONS & EMPLOYERS  
HEALTH BENEFIT PLAN  
ZENITH AMERICAN SOLUTIONS  
PO BOX 0447  
5511 W. 56th Ave., Suite 250  
Arvada, CO 80002

PHONE: 303-430-9334 OR 800-527-1647   
HEALTH PLAN INFORMATION

<table>
<thead>
<tr>
<th>Vision Claims:</th>
<th>Dental Claims:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zenith American Solutions</td>
<td>Colorado Dental Service</td>
</tr>
<tr>
<td>PO Box 0447</td>
<td>PO Box 173803</td>
</tr>
<tr>
<td>Arvada, CO 80001</td>
<td>Denver, CO 80217-3803</td>
</tr>
<tr>
<td>(303) 430-9334</td>
<td>(303) 741-9300</td>
</tr>
<tr>
<td>(800) 527-1647</td>
<td>(800) 233-0860</td>
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<table>
<thead>
<tr>
<th>Pension Retail/Meat:</th>
<th>Express Scripts:</th>
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<tr>
<td>Zenith American Solutions</td>
<td>Express Scripts</td>
</tr>
<tr>
<td>PO Box 1327</td>
<td>(844) 863-5330</td>
</tr>
<tr>
<td>Arvada, CO 80001</td>
<td>Express-scripts.com</td>
</tr>
<tr>
<td>(303) 430-9476</td>
<td></td>
</tr>
<tr>
<td>(800) 390-3083</td>
<td></td>
</tr>
<tr>
<td>(303) 430-0224 Fax</td>
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</table>

<table>
<thead>
<tr>
<th>Health Claims:</th>
<th>Health Claims:</th>
</tr>
</thead>
<tbody>
<tr>
<td>UMR</td>
<td>Kaiser Permanente</td>
</tr>
<tr>
<td>PO Box 30541</td>
<td>(303) 338-3800</td>
</tr>
<tr>
<td>Salt Lake City, UT 84130</td>
<td>(800) 632-9700</td>
</tr>
<tr>
<td>(800) 826-9781</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
</tr>
<tr>
<td><a href="http://www.umr.com">www.umr.com</a></td>
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</tbody>
</table>

Co-Premiums as of January 1, 2019

- Single: $7.50 weekly
- Married or Single with Child/Children: $15.00 weekly
- Family: $23.00 weekly

*Spousal fee of $100.00 extra per month if your spouse is offered but chooses not to sign up for coverage at their place of employment.
# Rocky Mountain UFCW Unions and Employers Health Benefit Plan
## SCHEDULE OF BENEFITS
### EFFECTIVE JANUARY 1, 2016
(King Soopers, Safeway, City Market, Albertson’s & Darling Intl)

<table>
<thead>
<tr>
<th>PLAN</th>
<th>ENROLLED &amp; PARTICIPATING</th>
<th>PLAN</th>
<th>ENROLLED &amp; PARTICIPATING</th>
<th>PLAN</th>
<th>ENROLLED &amp; PARTICIPATING</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>$500 INDIVIDUAL 3 PER FAMILY</td>
<td></td>
<td>$600 INDIVIDUAL 3 PER FAMILY</td>
<td></td>
<td>$700 INDIVIDUAL 3 PER FAMILY</td>
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<tr>
<td>OFFICE VISIT PPO-CO-PAY (PRIMARY CARE) COVERAGE PAYS</td>
<td>$25.00 FOR PROCEDURES RECEIVED DURING THE OFFICE VISIT, PLAN PAYS 80% AFTER DEDUCTIBLE IS MET</td>
<td>$30.00 FOR PROCEDURES RECEIVED DURING THE OFFICE VISIT, PLAN PAYS 75% AFTER DEDUCTIBLE IS MET</td>
<td>$40.00 FOR PROCEDURES RECEIVED DURING THE OFFICE VISIT, PLAN PAYS 65% AFTER DEDUCTIBLE IS MET</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NON-PPO CO-PAY (PRIMARY CARE) COVERAGE PAYS</td>
<td>PLAN PAYS 65% AFTER DEDUCTIBLE IS MET</td>
<td>PLAN PAYS 55% AFTER DEDUCTIBLE IS MET</td>
<td>PLAN PAYS 50% AFTER DEDUCTIBLE IS MET</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CO-INSURANCE PPO OUT OF POCKET MAX</td>
<td>80% $2,500 PER INDIVIDUAL</td>
<td>75% $3,000 PER INDIVIDUAL</td>
<td>65% $4,000 PER INDIVIDUAL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NON-PPO OUT OF POCKET MAX</td>
<td>65% $7,500 PER INDIVIDUAL</td>
<td>55% $9,000 PER INDIVIDUAL</td>
<td>50% $12,000 PER INDIVIDUAL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MAJOR MEDICAL</td>
<td>NO MAXIMUM</td>
<td>NO MAXIMUM</td>
<td>NO MAXIMUM</td>
<td></td>
<td></td>
</tr>
<tr>
<td>VISION</td>
<td>$240sgl/$260bi/$290tri every 2 yrs</td>
<td>$240sgl/$260bi/$290tri every 2 yrs</td>
<td>$240sgl/$260bi/$290tri every 2 yrs</td>
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<td></td>
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<tr>
<td>DENTAL</td>
<td>ANNUAL MAX $1,500 PREVENTATIVE ONLY Starting 1/1/2020 ANNUAL MAX $1,500 PREVENTATIVE ONLY</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RX CO-PAYS RETAIL</td>
<td>$5 GENERIC 20% UP TO $50 PER RX FOR PREFERRED BRAND 30% UP TO $75 PER RX FOR NON-PREFERRED BRAND 20% UP TO $100 PER RX FOR SPECIALITY</td>
<td>$5 GENERIC 20% UP TO $50 PER RX FOR PREFERRED BRAND 30% UP TO $75 PER RX FOR NON-PREFERRED BRAND 20% UP TO $100 PER RX FOR SPECIALITY</td>
<td>$5 GENERIC 20% UP TO $50 PER RX FOR PREFERRED BRAND 30% UP TO $75 PER RX FOR NON-PREFERRED BRAND 20% UP TO $100 PER RX FOR SPECIALITY</td>
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</tr>
<tr>
<td>LIFE INSURANCE</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
<td></td>
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</tr>
<tr>
<td>COORDINATION OF BENEFITS</td>
<td>CARVE OUT TO PLAN MAX</td>
<td>CARVE OUT TO PLAN MAX</td>
<td>CARVE OUT TO PLAN MAX</td>
<td></td>
<td></td>
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<tr>
<td>ACCIDENTAL DEATH/PERSOAL ACCIDENT INSUR</td>
<td>$10,000 EMPLOYEE ONLY</td>
<td>$10,000 EMPLOYEE ONLY</td>
<td>$10,000 EMPLOYEE ONLY</td>
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</tr>
<tr>
<td>SPOUSAL FEE</td>
<td>$100 PER MONTH</td>
<td>$100 PER MONTH</td>
<td>$100 PER MONTH</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SHORT TERM DISABILITY (payable for up to 26 weeks)</td>
<td>70% of ave. wkly wage, not to exceed $300</td>
<td>70% of ave. wkly wage, not to exceed $300</td>
<td>70% of ave. wkly wage, not to exceed $300</td>
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VII. WHY REGISTER TO VOTE?

Politics. For many people, this work creates very negative images/feelings: why get involved – my one vote won’t make a difference – who cares…

ONE REASON: PEOPLE FOUGHT AND DIED TO GET YOU THE RIGHT TO VOTE!!

In our country many people take voting for granted. Remember how close the 1998 Presidential Race was between George W. Bush Jr. and Al Gore in Florida. With just one voter in each precinct voting for Gore instead of Bush, Al Gore would be President. In 1998, Bill Owens beat Gail Schoettler by only 5500 votes to become Colorado’s Governor. In 2000, the Colorado Congressional race in the seventh district between Bob Beauprez and Mike Feeley was lost by Feeley by only 121 votes!

ANOTHER REASON: IT AFFECTS YOUR PAY CHECK

Here in Colorado we are just one (1) vote away from becoming a “Right-to-Work” For Less state. This law would have a devastating effect on workers, union contracts, our community and our economy in Colorado.

WHAT IS RIGHT-TO-WORK (FOR LESS)?

Right to Work for Less will force unions to represent and bargain for non-dues paying employees at the workplace. Dues paying members would subsidize the cost of their representation.

Unions gain power through members. In the bargaining process, unions are able to gain better wages, benefits and worker safety with the support of the members. Right to Work for Less weakens the bargaining power of unions.

The results can be devastating. In Right to Work for Less states, workers have lower wages and benefits, fewer resources for organizing and training workers.

CASE STUDY: IDAHO

Idaho passed RTW for Less in 1985. Within five years, wages dropped and union membership fell by 70%. Additionally, benefits such as healthcare dropped significantly.

IT'S YOUR PAYCHECK AND BENEFITS

- Many states surrounding Colorado are Right to Work for Less states. Hourly wages are higher in Colorado. For example, Firefighters in Colorado make an average of $6.00 more per hour than their counterparts in RTW for Less states. That’s $42.00 more per day, $210.00 more per month and $10,000.00 more per year! Safeway checkers in Fort Collins make more per hour than Safeway checkers in Cheyenne, doing the same job for the same Company! The only difference: Wyoming is a Right to Work for Less state and Colorado is not. The average
worker in Colorado will make $4,000.00 to $5,000.00 less per year if Colorado turns Right to Work!

- Unions benefit all workers by raising wages for everyone, particularly women and people of color.

- Colorado union women earn $159 more each week than non-union women.

- 1-3% fewer people have healthcare benefits in Right to Work states – that’s thousands of Coloradoans.

- Unemployed workers in RTW for Less states earn almost $30.00 less per week.

- RTW for Less states have a poverty rate of almost 2% higher than in non-Right to Work states. That is equal to approximately 85,000 Coloradans.

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**‘RIGHT TO WORK’ STATES ARE REALLY RESTRICTED RIGHTS STATES**

**WHY RIGHT-TO-WORK FOR LESS DOESN’T WORK**

**FACT:** Workers in Free Bargaining states earn, on average, an astounding $4,343.00 (or 18%) more than their counterparts in "right-to-work" jurisdictions.

**FACT:** Not one of the 22 "Right-to-Work" states are among the 15 states with the highest average annual pay, and not a single one of them has a pay level above the national average.

**FACT:** Of the 15 states with the highest average hourly earnings for manufacturing workers, 14 are Free Bargaining. Of the top 25, 22 are Free Bargaining states!

**FACT:** Weekly paychecks for production workers in Free Bargaining states are on average $68.56 (or 16%) higher than earnings for workers in the 22 "right-to-work" states. Meanwhile 13 of the 15 states with the lowest weekly pay in manufacturing are in "Right-to-Work" jurisdictions.

**FACT:** "Right-to-Work" states lag far behind the rest of the country in terms of minimum wage legislation. Seven of the 22 "Right-to-Work" states don't even have a state minimum wage law. Of those that do, only nine of them have rates at least equal to the federal minimum, compared to 23 of the Free Bargaining states.

**FACT:** Jobless workers suffering through the catastrophe of unemployment are treated better in Free Bargaining states. On average they receive $31.00 (or 20%) more in weekly benefits. Of the 15 states with the highest level of weekly benefits, all 15 (100%) of them are Free Bargaining states!
FACT: Don't get hurt on the job in a "Right-to-Work" state because chances are your worker's compensation will be a lot less than in a Free Bargaining state. In "Right-to-Work" states, workers injured on the job receive an average of $110.00 (or 20%) less in maximum weekly benefits for temporary total disability than workers in Free Bargaining states.

FACT: Workers in "Right-to-Work" states suffer job fatality rates far above those in Free Bargaining states because there are fewer Unions to help enforce job safety standards. For example, of the 20 states with the highest rates of on-the-job fatalities, 15 (75%) were "Right-to-Work" states. Among the 15 states with the lowest on-the-job fatality rates, 14 (93%) were Free Bargaining states.

FACT: Based on 1993-94 educational statistics, only 1 of 21 "Right-to-Work" states exceeded the national average in annual per pupil expenditures for public schools. Conversely 18 of the Free Bargaining states did so. Meanwhile, annual expenditures per pupil in "Right-to-Work" states were on average $880.00 (nearly 15%) below the national average.

FACT: Of the 10 states investing the least amount of public dollars annually per pupil 9 (90%) are "Right-to-Work" states. On the other hand, of the 25 jurisdictions investing the highest amount per pupil annually, 23 (92%) are Free Bargaining states. And, school dropout rates are nearly 15% higher in "Right-to-Work" states than those in Free Bargaining states.

RIGHT-TO-WORK LEGISLATION CAN BE DECIDED BY ELECTED REPRESENTATIVES AND SENATORS.

A FINAL REASON ONLY REGISTERED VOTERS CAN PREVENT THE WEAKENING OF OUR ECONOMY IF YOU DON’T VOTE, YOU DON’T COUNT!
RIGHT TO WORK” FOR LESS

FACT SHEET

- The Colorado Labor Peace Act has tough requirements already for negotiating Union Security into a contract. 75% of workers voting must vote in favor of negotiating Union Security. And, at a minimum, the number of workers voting yes must be equal to 50% plus one, out of ALL the workers in the bargaining unit, members or not, **EVEN IF MANY CHOOSE NOT TO VOTE!** Even then, the employer would still have to agree during negotiations to include union security in the contract.

- RTW denies Union members the right to negotiate Union security in their contracts. Employees receiving the same benefits would be able to avoid paying their fair share of the Union's costs.

- Federal law requires the union to represent non members in contract negotiations and grievances and arbitration, giving them all the same benefits as dues paying Union members. Dues paying members subsidize the cost of their representation.

- In RTW states, statistics show all workers earn less money, have fewer benefits, and are faced with a lower standard of living, both Union and non-Union.

- Right to Work does **NOT** guarantee you a job. In fact, there are fewer full time jobs in RTW states.

- Fewer people are covered by health insurance in RTW states.

- The poorest states in the country are RTW states.

- Taxes are higher in RTW states due to lower incomes.

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**ABC
ACTIVE BALLOT CLUB**

The Active Ballot Club (ABC) is the Union's political fund-raiser which helps to ensure Right-to-Work (for less) does not become law in Colorado.

**ABC is the mechanism by which Union members can raise their collective voice in the election of Senate and House candidates.**

**Unions are nonprofit organizations that depend on contributions from its members to achieve its goals. Without these gifts we could never be a viable part of the political process.**

**Your donations help elect worker-friendly candidates. The "Labor 2006" campaign, in which we were so highly successful, could not have been won without ABC funding.**
Only with a strong voice in the political process will we be able to again defeat the tyrannical anti-worker forces which would beset us.

Your contributions to ABC will ensure Local 7 members and the public are educated in the facts which will guarantee our rights as Union members and Americans.

By working together to fund the ABC our futures will be secure. Without it, we have no voice. As members of this great Union, it's up to each and every one of us to help.

If you can afford 50-cents a week, or 25-cents a week -- or whatever you are able to contribute -- be assured it will go a long way toward stopping Right-to-Work (for less) in Colorado! If you are not now a contributor, please complete the card enclosed and TURN IT IN NOW so you do not forget about it.

THANK YOU SO MUCH FOR YOUR SUPPORT! ONLY WITH YOUR HELP WILL OUR VOICES BE HEARD.

False Claims, False Promises: Why “Right to Work” Is Wrong for Everyone

Across the country, workers are facing a barrage of legislative attacks on their rights to form unions and bargain collectively, including so-called right-to-work legislation. Right-to-work laws make it optional for workers covered by a union contract to help pay for the expenses that the union incurs while protecting the rights of all employees. Contrary to claims from its supporters, right to work offers no protection or economic benefits for workers. In fact, studies show that these deceptively titled laws drive down wages, benefits, and overall living standards for everyone. And research reveals that right-to-work laws do not create jobs or improve a state’s business climate.

<table>
<thead>
<tr>
<th>Wrong for workers</th>
<th>Wrong for the economy</th>
</tr>
</thead>
<tbody>
<tr>
<td>These laws drive down wages for all workers,</td>
<td>Communities lose jobs when wages are lowered by right to</td>
</tr>
<tr>
<td>including non-union members, women, and people of color.</td>
<td>work. The Economic Policy Institute estimates that for every</td>
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<tr>
<td>Workers living in right-to-work states earn about $1,500</td>
<td>$1 million in wage cuts, the local economy sheds six jobs.</td>
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<td>less per year than workers in states without these</td>
<td><a href="http://www.epi.org/publication/working-hard-indiana-bad-tortured-">www.epi.org/publication/working-hard-indiana-bad-tortured-</a></td>
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<tr>
<td>laws. The wage penalty is even higher for women and</td>
<td>uphi</td>
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<tr>
<td>workers of color. <a href="http://www.epi.org/publication/bp299">www.epi.org/publication/bp299</a></td>
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<tr>
<td>Workers in right-to-work states are less likely to</td>
<td>Right to work does not improve the employment rate. In</td>
</tr>
<tr>
<td>have health insurance. The rate of employer-sponsored</td>
<td>fact, eight of the 12 states with the highest unemployment</td>
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<tr>
<td>health insurance for workers in right-to-work states</td>
<td>have right-to-work laws. <a href="http://www.bls.gov/web/laus/laumstrk.htm">www.bls.gov/web/laus/laumstrk.htm</a></td>
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<tr>
<td>is 2.6 percentage points lower than in states without</td>
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<tr>
<td>these restrictions. <a href="http://www.epi.org/publication/bp299">www.epi.org/publication/bp299</a></td>
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<tr>
<td>Right to work makes workplaces more dangerous.</td>
<td>According to a report from Ohio University, these laws</td>
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<td>According to data from the Bureau of Labor Statistics,</td>
<td>actually led to a decrease in employment in certain</td>
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<tr>
<td>the rate of workplace deaths is higher in right-to-work</td>
<td>industries. ecpapers.repec.org/article/sejancoec/v_3a73_3a2_</td>
</tr>
<tr>
<td>Wrong for Businesses</td>
<td>Right-to-proponents are wrong</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Right-to-work laws do not improve business conditions in states.</td>
<td>Right-to-work supporters falsely claim that right to work protects workers who don’t want to join a union or disagree with a union’s politics. <strong>But federal labor law already protects workers who don’t want to join a union or make political contributions.</strong></td>
</tr>
<tr>
<td><a href="http://www.bepress.com/tle/vol5/iss1/art25">www.bepress.com/tle/vol5/iss1/art25</a></td>
<td></td>
</tr>
<tr>
<td>Right to work is not a deciding factor in where businesses locate.</td>
<td>Right to work’s true purpose is to hurt the ability of unions to advocate for all workers and serve as a check on corporate greed.</td>
</tr>
<tr>
<td>High-tech companies that provide good-paying, American jobs favor states where unions have a strong presence, because unions provide a highly skilled workforce and decrease turnover. <a href="http://www.itif.org/publications/2014-state-new-economy-index">www.itif.org/publications/2014-state-new-economy-index</a></td>
<td>Learn more about right to work and get involved at <a href="http://www.wrongforeveryone.com">www.wrongforeveryone.com</a></td>
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</tbody>
</table>
VIII. WHAT IS THE DUES PROCESS?

YOUR FINANCIAL STAKE IN UFCW LOCAL 7

What would you as a grocery worker have to spend to replace pre-paid benefits? What money would you lose from your pocket if Local 7 did not exist and you owed no union dues?

Through the efforts of Local 7’s negotiating team, many of our members receive this monetary return every month:

Value of Pre-Paid Health Insurance Plan, including Medical, Vision, Dental, Prescription and Disability Coverage =

King Soopers/City Market/Albertsons/Safeway Employees hired on or after March, 2005

<table>
<thead>
<tr>
<th>Effective January 1, 2012 (May hours)</th>
<th>PLAN A</th>
<th>PLAN B</th>
<th>PLAN C</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$694.33/mo.</td>
<td>$555.47/mo.</td>
<td>$349.93/mo.</td>
</tr>
</tbody>
</table>

Value of Pre-paid Pension Benefits = $1.25/hour for grocery retail and meat. (Darling International is slightly less)

Add to this the dollar value of:

- Vacation Pay
- Sick Leave
- Funeral Leave
- 8 Paid Holidays
- Sunday Premium
- Night Premium
- Holiday Premium
- Overtime
- Plus: $10,000 in Life Insurance Coverage

Compare this number to the maximum annual dues of $666.24 per year (for members whose journeyman rate of pay in their classification is between $15.00 - $19.99 per hour) and you will see that your dues are a wise investment.

Currently, $6.33 per month of your current union dues goes into your strike fund at Local 7. This strike fund money is to be paid to you, in the event of a strike, for walking the picket line. Your strike fund has in excess of $22,000,000 (as of March 31, 2019). Many local unions do not have their own strike fund, so we are fortunate that many years ago we set up our fund to help financially support our members of Local 7, should we need to go to battle with one or all of the Employers.

The chart on this page shows UFCW Local 7’s expenditures for the year 2018, displaying where your dues dollars go.

The expense PIE Graph illustrates where your dues dollar goes.
Membership Expenses – 42.84%
This is the largest segment of expenditures. Some expenses from this category are highlighted:

- Legal Fees
- Per capita tax – Intl & Local
- Conventions
- Publications and Voice of 7
- Contributions
- Education and Training
- Public Relations
- Steward and Executive Board Expenses
- Strike Fund/Expense
- Political Education
- Negotiations

Union Representative Expenses – 36.40%
These expenses are related to Union Representatives and the servicing of our membership. Examples of expenses in this category are salaries, payroll taxes, health & welfare benefits, servicing and pension contributions.

Administrative Expenses – 14.60%
Expenses for this category include such things as equipment rentals, supplies, personal property taxes, and other expenses related to operations. Also included are office rentals and building subsistence.

Organizing Expenses – 5.47%
Included here are all expenses relating to our organizing efforts. Organizing is the means through which this local union can grow and remain strong.

Asset Purchases – 0.71%
Assets include any office equipment and automobiles we may purchase.
Union dues come out of your check weekly. You will also notice a separate deduction line on your check stub for initiation fees, which include your initiation fee, advanced dues and any back dues you may owe, deducted at $5 per week for courtesy clerks and $10 per week for all other classifications. The chart below illustrates the dues structure (as of November 1, 2013) and initiation fee structure (as of March 1, 2013) currently in effect for all members.

**UFCW LOCAL 7R DUES STRUCTURE**
**BASED ON THE JOURNEYMAN/THEREAFTER RATE OF PAY**

**DUES EFFECTIVE DATE NOVEMBER 1, 2013**
(Updated September 1, 2019)

<table>
<thead>
<tr>
<th>Hourly Journeyman Wage</th>
<th>Dues Rate</th>
<th>Hourly Journeyman Wage</th>
<th>Dues Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$10</td>
<td>MONTHLY = $44.17</td>
<td>$20-$24.99</td>
<td>MONTHLY = $60.85</td>
</tr>
<tr>
<td>$10-$14.99</td>
<td>MONTHLY = $53.27</td>
<td>$25-$29.99</td>
<td>MONTHLY = $65.18</td>
</tr>
<tr>
<td>$15-$19.99</td>
<td>MONTHLY = $56.52</td>
<td>&gt;$30</td>
<td>MONTHLY = $69.17</td>
</tr>
</tbody>
</table>

**UFCW LOCAL 7 INITIATION FEE STRUCTURE**

**EFFECTIVE MARCH 1, 2013**
**BASED ON THE JOURNEYMAN/THEREAFTER RATE OF PAY**
(UPDATED SEPTEMBER 1, 2019)

**$150.00**
- Catering Clerk – KS
- Chip Line Worker – Mission
-Courtesy Clerk
- Factory
- Meat Clean Up – ALB
- Packager – Mission
- Snack Bar Clerk – KS CM
- Utility Clerk - CM

**$175.00**
- General Labor – Mission
- Labor – Pepco Edible
- Maintenance Utility – Mission
- Parts Clerk – Mission
- Salad Bar Clerk – CM
- Sanitation Worker – Mission
- Utility – National Inedible
$200.00
Catering Captain - Ks
China Express Clerk - Sw W/S
Clean-Up - Cm
Customer Service Clerk Ks, Sw - Ws, Cm, Alb
Customer Service Lead - Cm
Customer Service Manager - Alb
Deli Clerk - Sw W/S
E-Commerce – Ks Cm
Floral Head Clerk - Cm
Foliage Clerk - Alb Fr
Fuel Center Lead Clerk - Cm
Fuel Station Clerk - Cm
Gm Clerk - Sw W/S
Head Operator Mission
Ingredient Mixer - Mission
Labor Lead - Pepcol Edible
Lead Helper - Mission
Lubricator - Mission
Maintenance - Nat'l Inedible
Meat Wrapper - Sw W/S
Operator And Lead - Nat'l Inedible
Operator And Lead - Pepcol Edible

Operator/Mixer Mission
Pharmacy Tech (Certified) - Sw So Mnt
Pharmacy Tech (Non-Cert.) - Cm
Plant Floral Clerk - Sw W/S
Plant Floral Head Clerk - Cm
Plant Floral Manager - Cm
Processing Breaker - Mission
 Produce Fresh Cut Clerk - Sw Ws
Production Lead Mission
Relief And Lead - Pepcol Edible
Sanitation - Ks Retail
Starbucks Clerk - Sw Sbs, Sw W/S
Starbucks Lead Person - Sw Gj, W/S
Tq Inspector - Mission
Tq Lead Mission
Utility Head Clerk - Cm
Utility Lead - Nat'l Inedible
Vacation Relief And Lead - Nat'l Inedible
Variety Manager - Sw Montrose
Warehouse Lead Mission
Warehouse Worker - Mission

$250.00
All Purpose Clerk - Cm
Asst Deli Mgr - Sw - W/S, Soco & Sbs & Alb
Assistant Grocery Manager - Sw Ws & So Co
Bakery Clerk - Lamar/La Junta
Butcher Block Clerk - Ks
Cake Decorator - Sw, Lamar/La Junta
Cheese Shop Clerk - Ks, Cm
China Express Clerk - Sw
Coffee Bar Clerks - Ks
Coffee Bar Lead - Cm
Deli Clerk - Ks Sw, Alb, Cm, Sw Sbs
Deli Manager - Sw W/S, So Co
Foliage Clerk - Alb Ws
Front End Manager - Sw Ws & So Co
Fuel Center Lead Clerk - Sw
Head Baker - Sw W/S So Co Mont
Jamba Juice Clerk
Jamba Juice Lead Person
Jbs Base
Jbs Grade 1
Jbs Grade 1 Lead
Jbs Grade 2
Jbs Grade 2 Lead
Jbs Grade 3
Lobby Manager - Alb

Liquor Clerk
Lead Sushi Clerk - Sw
Maintenance Lead - Nat'l Inedible
Meat Wrapper - Cm
Non-Food Clerk Alb
Pharmacy Technician (Certified) - Sw Ftm
Pharmacy Technician (Non-Certified) - Sw Fr
Plant Floral Manager - Sw
 Produce Fresh Cut Clerk - Sw
Salad Bar Clerk - Ks Sw Alb
Sanitation - Ks Mt Plant
Sanitation Lead Mission
Sanitation Manager
Seafood Clerk - Sw Sbs W/S, Cm
Service Center Head Clerk - Cm
Shipping & Receiving Mission
Starbucks Clerk - Cm Sw, Sbs
Starbucks Lead Person - Sw, Sbs
Sushi Clerk - Sw
Variety Manager - Sw W/S
Warehouse Driver Mission
Wrapper - Denver Processing
$275.00
2nd Asst Manager- Sw W/S Ft Mor S/E Co
All Purpose Clerk (Produce Clerk) - Ks, Sw, Alb
All Purpose Head Clerk - Cm
Assistant Deli Manager - Ks
Assistant Meat Manager - Cm
Asst Bakery Manager - Ks
Assistant Seafood Manager - Cm
Bakery Head Clerk - Alb, Cm
Bakery Manager - (Sw W/S Lamar/Lajunta)
Butcher Block Mgr - Alb
Cheese Shop Lead - Ks, Cm
Cheese Steward - Ks, Cm
Coffee Bar Sup - Alb
Culinary Head Clerk - Ks
Customer Relations Mgr - Cm
Deli Chef - Ks, Cm
Deli Head Clerk - Ks, Cm
Deli Manager - Sw
Deli Manager Directing <5 - Sw
E-Commerce Lead – Ks Cm
First Cutter - Soco, Sbs
Front End Manager - Sw Fr
Gm Head Clerk
Head Baker - Sw Fr So Mnt Sbs, Alb
Head Bakery Clerk - Alb
Head Clerk - Ks & Sw (Includes Receiver), Cm

Jbs Grade 3 Lead
Jbs Grade 4
Jbs Grade 4 Lead
Jbs Grade 5
Jbs Grade 5 Lead
Manager Trainee
Meat Manager - Sw W/S & So Co
Meatcutter - Cm, Sw W/S, So Co, Sbs
Mechanic B Mission
Mechanic B Lead Mission
Nutrition Clerk - Ks
Pharmacy Technician (Certified)
Plant Floral Manager - Ks
Processing - Denver Processing
Processing Lead - Denver Processing
Produce Fresh Cut Supervisor - Sw Fr, So Co, Ws, Alb
Produce Head Clerk Ks Sw Alb
Produce Manager - Alb, Sw Ft Mor & S/E
Seafood Manager - Sw Including W/S, Sbs, Cm
Spec Processor Lead - Denver Processing
Special Processor - Denver Processing
Store Administrator - Sw
Sushi Chef - Sw
Utility - Denver Processing
Utility Lead - Denver Processing
Variety Manager - Sw & Sbs
Wrapper Lead - Denver Processing

$300.00
Assistant Grocery Manager- Sw Fr Sbs
2nd Asst Manager- Sw & Sbs
Asst Meat Manager - First Cutter
Bakery Manager - Ks Sw Sbs
Barbers
Butcher Block Mgr – Ks
Deli Manager - Ks Alb
Deli Manager - Sw Vail, Sbs
Front End Manager - Sw Sbs
Gm Manager - Ks
Grocery Manager - Ks
Head Clerk -Sw Sbs
Health Care

Home Hardlines Manager – Ks
Jbs Grade 6
Jbs Grade 6 Lead
Maintenance Planner - Mission
Meat Cutter - Ks,Sw, Alb, Denver Processing
Meat Manager
Meatcutter Lead - Denver Processing
Mechanic A Lead Mission
Mechanic A Mission
Produce Mgr - Ks & Sw Sbs & Mont
Service Manager – Ks
INITIATION FEE STRUCTURE

$150 = from $10 to $12.99 journeyman rate.
$175 = from $13 to $14.49 journeyman rate.
$200 = from $14.50 to $15.99 journeyman rate.
$250 = from $16 to $17.99 journeyman rate.
$275 = from $18 to $19.99 journeyman rate.
$300 = from $20 and over journeyman rate.
DO NOT GO SUSPENDED!!

REMEMBER, IF YOU LEAVE THE INDUSTRY FOR ANY REASON (termination, layoff, leave of absence, etc.) apply for your withdrawal card. This must be done within 30 days from the last day worked. This protects your union status in the event you should ever return to the industry. Failure to get a withdrawal card will result in SUSPENSION from the Union and a reinstatement fee will be charged. If you leave the industry, IT IS YOUR OBLIGATION TO GET A WITHDRAWAL CARD!

The withdrawal card will be issued at no cost, the only requirement being that your initiation fee be fully paid and your dues must be paid for the month in which you request the withdrawal card. The withdrawal card is good indefinitely and allows you to become a member of any local union affiliated with the United Food and Commercial Workers International Union without payment of any additional fee(s). Withdrawal cards must be deposited with the union office within 30 days after returning to work or it becomes null and void and the reinstatement fee must be paid. All persons returning to work with a withdrawal card must fill out a new application and authorization.

WITHDRAWAL CARD REQUEST FORM

When your employment terminates, or if you are laid off, or on a Leave of Absence over 30 days, you should request a Withdrawal Card.

SS#__________________________________________________________

Name______________________________________________________ Date____________________

Address________________________________________________________________________

City__________________________ State__________ Zip__________

Home
Phone______________ Company________________________ Store # ________

Job Class______________________________ Last Day Worked______________

Dues must be paid for the month in which you request a withdrawal card.
The fundamental tasks and programs of Local 7 are financed by your dues dollars. Local 7 has achieved excellent progress in wages and working conditions for most of its members. We will continue to work hard to improve the wages and benefits of all members.

Unions, in general, and Local 7, in particular, have achieved wages, benefits and working conditions superior to non-union wages, benefits and working conditions across the country.

Such things can be equivalent to having more money in your pocket. But the most important benefit from belonging to Local 7 goes beyond having more money in your pocket. You have the right to sit down with management as an equal and along with your co-workers, you have the opportunity to have your say, represent your case, and defend your interests. In short, because of the Union, YOU HAVE A VOICE. In this sense, because of the Union, you have the opportunity to achieve security and dignity for yourself and your family.
IX. NEGOTIATIONS

NEGOTIATIONS
HOW DOES IT WORK?

Negotiations are generally conducted every three years. We encourage your participation in this process as it affects your future for years to come. Members of Local 7 like yourself will give your Union President input on what you want in your next contract. Negotiating meetings will be set up between the employer and the Union. With your assistance, your President will negotiate with the company in your presence to secure a new contract. A Union Contract is a legal document, negotiated on behalf of the members and ratified by the membership. This document is enforceable through the arbitration procedure and the courts.

NEGOTIATING PROCESS

PROPOSAL MEETING – Local 7 will conduct proposal meetings prior to the negotiation process. This is a meeting where union members discuss what they would like to see in their new contract.

BARGAINING COMMITTEE – Rank and file members make up the bargaining committee. Along with the Union Officials, the committee presents proposals to the company for the new contract.

NEGOTIATIONS – These are meetings between the company and your Union bargaining committee. All members are encouraged to attend and participate in this process. You will be able to hear and see the Union negotiate with the company for a new contract. This process works best when you, the members, are present to let the companies know you are serious about receiving a fair contract.

RATIFICATION – This is a meeting where your President goes over the new items agreed to and items not agreed to during the negotiating process. You will be able to ask questions and discuss the issues. Your President and bargaining committee will give you a recommendation to accept or reject the company’s offer. You, the members, vote on any new contract at the ratification meetings.

RIGHT TO STRIKE – Union members vote to strike if the company has not listened to their demands. Per the local union by-laws, it takes two-thirds (2/3) of the members present at the ratification meeting to authorize a strike.

THE STRIKE – is an organized action by employees to refuse to work in a labor-management dispute. When employees strike, they withhold their work. Work is the only thing of value the employee (or the Union) has with which to negotiate. Companies have to have workers. Without them, the work doesn’t get done, the customers aren’t taken care of, and they can’t make money. The work that you do, as an employee, is valuable. You trade this part of your life for the consideration the company gives you. Collectively, the work done by all the employees is the only source of income for that business. We in the grocery business have an additional strength in the customer – because, with public support, we can make our strikes devastatingly effective.
THREAT OF STRIKE – Workers’ threat of withholding work, or threat of strike, is the only substitute, the only other means of reaching the workers’ goals, besides the strike.

Before and during negotiations, when your management asks you if you would strike, they are trying to take away the only means of obtaining your goals. When you answer them with anything less than a definite yes, you are giving up your own, and your fellow workers’, most powerful weapon – the threat of a strike.

A LOCK OUT – is what happened to the Denver Safeway workers in 1996: a decision was made by management to bar employees from the workplace in a Labor Management Dispute.
1. **Wal-Mart says it offers competitive pay.**
   Wal-Mart won’t tell you what it pays. Based on employee contact across the country – pay averages between $7.50 and $8.50 an hour for non-supervisory employees. According to the U.S. Bureau of Labor Statistics, union members in retail occupations earn about 32% more on average.

2. **Wal-Mart says it offers excellent benefits.**
   Two-thirds of Wal-Mart employees – about 700,000 workers – don’t have Wal-Mart insurance. The cost for comprehensive family coverage is about $192 every two weeks.

   Wal-Mart has increased the premium cost for workers by over 200% since 1993 – medical care inflation only went up 50% in the same period. Wal-Mart is actually taking more from its workers than it needs to, to cover the cost increases.

3. **Wal-Mart says it contributes to the community.**
   Wal-Mart’s health insurance practices are actually a drain on community resources. The health care cost for the 700,000 Wal-Mart workers without Wal-Mart insurance simply gets passed along to other employers or the taxpayers.

   Wal-Mart admitted this in a UPI story in 1998 when its spokesperson said associates get health care coverage from “a spouse or state or federal programs.” That simply means that the spouse’s employer is paying the bill for the Wal-Mart employee – and, “state and federal programs” means that Wal-Mart believes it does not have to provide health insurance for its workers because taxpayer-funded welfare will pay the health care bills.

4. **Wal-Mart says its associates do not want a union.**
   Wal-Mart won’t allow a free or fair election – as provided for under federal law – for associates to choose a union. The National Labor Relations Board has issued complaints against Wal-Mart for violation of worker rights in 25 states. The company uses fear, intimidation, coercion, and illegal firings to suppress workers from having a union. Will Wal-Mart agree to impartial monitoring of its election conduct?

5. **Wal-Mart says it treats associates fairly.**
   Wal-Mart faces nearly 40 state or federal lawsuits for forcing employees to work without pay – “off-the-clock.” Wal-Mart faces the largest sex discrimination lawsuit in history for discrimination in pay and promotions.

   On December 19, 2002, a Portland jury, that heard the first of these cases to go to trial, issued its unanimous verdict that Wal-Mart violated federal and state wage-and-hour laws by forcing employees at 18 Oregon stores to work overtime without pay from 1994 to 1999.

   The bottom line – Wal-Mart turns over 500,000 workers a year. A half million workers every year walk out on Wal-Mart’s low wages, lack of benefits and poor treatment – **AND THAT’S THE TRUTH.**
The Great Walmart Walkout

The morning after Thanksgiving, as many Americans were sleeping or shopping, Walmart workers were striking. In Hanover, Maryland, a handful of strikers were joined by hundreds of supporters for an 8:30 AM rally in the cold. Smiling, uniformed, ten-foot-tall cardboard cutouts of employees were emblazoned with the workers’ grievances: poverty wages, miserly benefits, dignity denied. The head of the labor group Jobs With Justice blasted Walmart for abusing workers and pushing public school privatization. Then the crowd marched, two-by-two and 400 strong, through a shopping-center parking lot. When they reached the outer edge of Walmart’s property, police were waiting to block them. “We’re just nervous,” said striker Barbara Elliot. “It’s new, what we’re doing, but we’re tired…We’re doing it for other generations, too.”

Labor strife at Walmart is nothing new. But in the retail giant’s half-century of existence, it’s never looked like this. On the heels of a series of failed organizing campaigns, unions and their allies are mounting the strongest-ever North American challenge to Walmart. The new campaign faces daunting odds and extreme versions of the hurdles facing US workers everywhere: employers on the warpath and labor laws tilted against employees. But with a new organizing strategy and a savvy focus on Walmart’s supply chain vulnerability, this attempt has come closer than any at forcing change from the dominant player in our economy – a necessary task if there’s ever to be a robust future for the US labor movement.

Even though Walmart employs just under 1 percent of the American workforce, most of us live in the Walmart economy. Its model has been forced on contractors and suppliers, adopted by competitors and mimicked across industries. That model includes a relentless squeeze on labor
costs. In the United States, workers say they often skip lunch to get by on paltry wages. In Bangladesh, where in late November 112 workers died in a factory without outdoor fire escapes, NGO’s blame Walmart for pushing deadly shortcuts.

The ruthless cost-cutting is sustained by fierce unionbusting. In an era when intimidation campaigns are routine, Walmart has set itself apart, responding to union victories by shutting down an entire store in Quebec and eliminating all its meat-cutting departments in the United States. American labor laws allow Walmart ample opportunities to crack down on organizing, from holding mandatory anti-union meetings to illegally firing union activists, with little risk of anything more than a slap-on-the-wrist fine and being required to post a notice promising not to break the law in the future.

It statements e-mail to The Nation, Walmart defended its compensation as competitive, dismissed the recent strikes a publicity stunts, and said “there has not been any retaliation against associates who are expressing their views, nor will there be.”

It’s bad enough that our broken laws give companies nearly free rein to bully workers. But they also fail to keep a promise dating from the Wagner Act of 1935: that it is up to workers, not managements, whether employees form a union and bargain collectively with their boss. Because companies can stonewall negotiations even if they lose elections, unions can’t be victorious unless the break the boss’s will to crush them.

That’s the challenge facing the Walmart campaign; to convince the world’s largest private employer that negotiating is less painful than unionbusting. The stakes are high, and not just for Walmart workers. Among the Black Friday picketers in Maryland was Felicia Miller, a deli clerk at a unionized Safeway. “The young people coming in—pay stinks because of Walmart,” Miller told me as she gathered with other union members at a United Food and Commercial Workers (UFCW) union hall to be bused to the rally. “The benefits package stinks because of Walmart….Because our companies are saying, “If Walmart can get away with it, why can’t we?’”

* * *

Walmart is used to getting away with it. In the mid-2000s, major unions—including the Service Employees International Union (SEIU) as well as the UFCW—invested in an array of efforts under the banners of Walmart Watch and Wake Up Walmart. There were sophisticated media war rooms and partnerships with feminist and environmental groups. There was a union-funded film featuring workers’ accounts of workplace injustice intercut with small-business nostalgia, patriotism and horror stories about crime in Walmart parking lots. All of the top 2008 Democratic presidential contenders criticized the company. But eventually the campaign fizzled.

One of the veterans of those efforts, two-decade Wisconsin retail workers Jackie Goebel, said being flown to Washington, DC, to meet other Walmart workers was an eye-opening experience. But after she got back, she added, “it was kind of like they dropped off the face of the earth.” In contrast, the latest wave of labor resistance has “picked up steam.” Three days after we talked, Walmart retail workers were on strike.

How did that happen? Cindy Murray, a Wake Up Walmart veteran, says the current UFCW-supported group, OUR Walmart, has had greater success because workers—or “associates,” as Walmart calls them—came to see it “as our organization.” As a result, “associates finally said, ‘Maybe we can be saved. Maybe we can speak out.’”

Kate Bronfenbrenner, who directs labor education and research at Cornell University, says the difference between the current campaign and the previous one is stark: “One is an organizing campaign, and the other was a negative PR campaign.” Century Foundation fellow Amy Dean, former president of California’s South Bay Labor Council, calls the current effort “an outgrowth of the learning that the UFCW has done” based on “what hasn’t worked in the past.”

The current strikes grew in part from under-the-radar skirmishes during the past year in individual stores, where workers organized their co-workers and confronted managers over local issues. Such actions don’t draw national headlines, but they challenge Walmart’s authority more directly than gatherings in Washington—and they did much more to build a base of workers ready to strike. This past fall at the Walmart store in Pico Rivera, California, a group of workers demanded a meeting with management about issues including understaffing and retaliation, only to be
rebuffed. Days later, on October 4, nearly a third of the store’s 100 morning-shift workers struck, anchoring a coordinated work stoppage at several stores—the first such action against Walmart in US history.

Building on local store-based struggles, the retail strikers were following in the footsteps of other Walmart workers; the contracted and subcontracted employees who are subjected to Walmart working conditions even though the retailer doesn’t sign their paychecks. The strike wave began in June in Louisiana, when eight workers at Walmart supplier CJ’s Seafood walked off the job to protest a manager who’d not only stolen their wages, they say, but also threatened to beat them with shovels and send men to assault their families in Mexico. During the strike, Walmart announced that it had investigated CJ’s and couldn’t substantiate the workers’ allegations; after they struck, Walmart suspended the supplier. The Labor Department is demanding $214,000 in back wages and penalties from CJ’s. “I never imagined,” striker Martha Uvalle told me when I visited her in Louisiana, “that we could do something that would become so big.”

From the Gulf Coast, the strike wave moved to the West Coast and then to the Midwest, as about seventy Walmart warehouse workers walked off the job for weeks in September. “I was kind of scared to join it,” said warehouse worker Raymond Castillo of Mira Loma, California, an activist with the union-affiliated group Warehouse Workers United. But after management refused to address worker complaints about dangerous equipment and unclean drinking water, Castillo said, “I wanted to be heard.” The warehouse strikers rallied with the retail counterparts, offering a spark for the retail strikes. “If they can make a change in their working environment, so can we,” Pico Rivera store worker Evelin Cruz said the day before her historic walkout. “I think that’s what really led us to do something.”

Former SEIU organizer Stephen Lerner describes the strike wave as a reminder that workers “can engage in actions that both make them feel powerful and that impact the company, and they don’t need to just spend their life waiting for some [government-supervised] process to demonstrate they want a union.” Lerner, the architect of SEIU’s Justice for Janitors campaign, adds: “What they’re really showing is, they’re acting like a union.”

* * *

American strikes, like American unions, have been in a multi-decade decline. But as Walmart workers are showing, they can still pack a punch, engaging customers, the media and fellow workers in a way that no press conference can. The numbers from November—more than 500 strikers in the days leading up to and including Black Friday—show significant growth since October, when 160 retail workers walked out. But that’s still less than one out of every 1,000 US employees. The question is: How much bigger can the strikes get?

According to Colby Harris, who said he struck his Lancaster, Texas, store alone in October, he was joined by at least ten co-workers on Black Friday. He said that seeing those strikers return safely to work gave half a dozen of his co-workers the courage to take a smaller step: signing up as members of OUR Walmart. “It seems like a lot more people are willing to take actions the next time we do that,” says Harris. Workers say the numbers would have been much larger if not for an onslaught of management intimidation, which included a Walmart vice president’s repeated comments in the press that workers who didn’t show up could face “consequences.” Harris says that after that statement, “a lot of associates” backed out of striking.

Tulsa worker Christopher Bentley Owen told me that in a mandatory meeting, his manager read from a script saying that a strike would cut into profits and therefore hurt employee bonuses. While Walmart was publicly downplaying the strikes, Owen said that behind closed doors, “it seemed like they were treating it like the notion of people picketing outside of stores could be a big deal.”

“Everybody wished it had been bigger,” says Cornell’s Bronfenbrenner, “But it was a big deal that it happened at all.” She says the key question now is, after striking, “did the workers come back in [to work] as heroes…or did they come back in as people that others were afraid to go near for fear that they would be tainted by association? My sense is a little bit of both: their fellow workers were in awe of them, their fellow workers were scared about what was going to happen to them…but everybody was excited that it had happened.” Given Walmart’s history, says Bronfenbrenner, the fact that the company didn’t immediately fire all the strikers or shut down their stores is a sign that “Walmart blinked first.”
While OUR Walmart isn’t calling for union recognition, it’s no secret that the UFCW and many workers would like to see a union at Walmart. Under our broken labor laws, no union bargaining—indeed, no negotiations with workers of any kind—will happen unless Walmart allows it. The retail giant has shown that it will do nearly anything to avoid conceding power, from dramatically improving its drivers’ jobs to ward off the Teamsters in the 1980s, to putting stores where there was labor unrest under the control of expensive anti-union consultants in the 1990s. Even the company’s high turnover costs may be a willing sacrifice of efficiency for the sake of having a workforce that’s less permanent and thus less likely to unionize.

Can the workers force Walmart to recognize a union?

“I feel hopeful,” says Bronfenbrenner, “and I haven’t felt hopeful about Walmart workers ever before.” She cites the historic nature of the strikes, the breadth of supply chain organizing and evidence of significant leadership development among workers. “Obviously Walmart is a tough company to crack,” she says. “But Walmart right now is the one that’s off-balance, not the union, not the workers…As long as we have the world’s largest corporation feeling like it’s not quite in control, I think we have a lot to be hopeful about.” She notes that historically, unions have often had to build strength through years of concerted activity, including strikes and incremental improvements in working conditions, before finally winning formal recognition from industry behemoths like General Motors. “Huge national contracts are very hard to get,” says Bronfenbrenner. “But they’ll get there.”

Labor historian Nelson Lichtenstein is more skeptical. “We should be strategically pessimistic,” says Lichtenstein, who directs the Center for the Study of Work, Labor and Democracy at the University of California, Santa Barbara. “Union recognition in the classic sense will not be achieved in the absence of something truly radical happening in the country.” Lichtenstein, author of The Retail Revolution: How Wal-Mart Created a Brave New World of Business, says the recent strikes were “terrific,” but predicts that weak labor laws, high worker turnover, and Walmart’s intense anti-union management culture and well-honed unionbusting will present insurmountable obstacles to unionization.

Lichtenstein says it will be months before we’ll know whether Walmart is able to force out the workers who struck; if they keep their jobs, “it would be a tremendous victory.” Over the long run, he said, if OUR Walmart can persist and grow, it could achieve changes in Walmart’s business model even without securing formal unionization. That could happen in two ways: first, by creating political momentum that forces the federal government to improve pay (such as a long-overdue increase in the minimum wage) and conditions for the working poor; and second, by forcing Walmart to make concessions to workers in order to avert greater unrest. Someday, says Lichtenstein, if that strategy improves workers’ jobs enough that turnover decreases and workers see OUR Walmart as powerful, union recognition would be a more realistic possibility.

Two strengths have set the current campaign apart from previous efforts: intensive leadership development in individual stores, and organizing throughout the supply chain. Social media have played a role, helping to spread the strikes to previously untouched stores. But organizers note that given the serious risks involved, workers were much more likely to turn out in stores where co-workers had already spent months pushing them and confronting the boss.

Meanwhile, although the sight of retail employees on strike has drawn the greatest public attention, it is the workers in Walmart’s supply chain who have scored the biggest victories. Strikers at the corporation’s distribution center in Elwood, Illinois, which handles the majority of its imports, won the reinstatement of four fired workers and full back pay for their three weeks on strike. A top Walmart official met with a few warehouse workers from California and Illinois, an opportunity the company has been loath to extend to retail workers. And the lead organizer for the National Guestworkers Alliance, a group a Walmart spokesperson dismissed this past summer as a union front, says Walmart has reached out about scheduling a meeting.

These concessions demonstrate Walmart’s increased willingness to meet with workers it claims are not its employees. They also reflect the disproportionate power such workers have to disrupt Walmart’s business. As in the previous decade, Walmart faces a comprehensive campaign targeting the company’s multiple vulnerabilities and incorporating multiple allies. Community
activists recently defeated Walmart expansion efforts in Denver and New York City. Congressional Democrats are investigating Walmart bribery abroad. Feminist groups have revived, as state-level class actions, the Wal-Mart v. Dukes gender discrimination case, which had been the country’s largest-ever employer-discrimination class action suit; it was quashed by the Supreme Court in 2011. NGOs are challenging Walmart’s handling of contractors and suppliers, from warehouses in California’s Inland Empire to the shrimp industry in Bangkok. And although national politicians have been largely silent on the campaign, organizers plan to engage them in the new year.

Walmart has survived such threats in previous years. But none of them were joined with the kind of worker unrest now roiling the company. In the past, says Columbia University political scientist Dorian Warren, Walmart has been able to “attack the critics as these liberal elitists” who are “hurting poor people…Now you have all these workers being willing to go on strike because they’re fed up. That sends a signal to a lot of other workers.” Warren adds that although the UFCW is “not the most innovative union,” its current campaign has the potential “to usher in some hope and innovation” throughout the labor movement.

Following Black Friday, organizers pledged an immediate focus on aggressively confronting management retaliation while stepping up outreach to Walmart customers. But workers have vowed to strike again soon—and bigger. “I hope that we can do it once a week,” said Miami striker Elaine Rozier. And the UFCW’s Dan Schlademan had promised weeks before that the Black Friday strikes would not be a climax but rather “a new permanent reality” for Walmart. On December 14, the global labor federation UNI coordinated actions by Walmart employees in nine other countries in support of their US counterparts. Meanwhile, workers who led the CJ’s strike are organizing others in Walmart’s supply chain.

The Walmart campaign comes at a moment flush with signs of labor’s vulnerability as well as its vitality. In Michigan this past December, a Republican-controlled legislature and Republican governor passed a law that turned that historic union stronghold into the country’s newest anti-union “right to work” state, where employees in union shops can’t be required to pay representation coats. But recent weeks have also seen a series of significant strikes. On November 27, unionized clerks at the ports of Los Angeles and Long Beach mounted a week-long work stoppage; fellow members of the longshore union honored their picket lines, holding up billions of dollars’ worth of cargo and beating back proposals to increase outsourcing. On November 28, 200 fast-food workers in New York City held an unprecedented one-day walkout to kick off a campaign for union recognition in that low-wage, nonunion industry.

Taken together, the strikes by port, fast-food and Walmart workers offer three key reminders. First, that workers will be able to gain significant power if they can disrupt supply chains. Second, that solidarity isn’t circumscribed by profession: workers who haul freight walked off the job in solidarity with clerks who work at their desks, just as Walmart greeters drew inspiration from their distribution center counterparts. And third, that strikes—though hamstrung by the law and battered by outsourcing—are still a potent means of workers organizing.

If Walmart workers are to have a chance, it will take a campaign of years, not months, and strikes involving thousands, not hundreds. But in an era when organized labor is on the ropes, and when most victories are defensive or only partial, they’re making labor’s chief antagonist sweat. And through steady organizing and great courage, they are challenging Walmart’s low-cost business model.

The last big Black Friday rally was in San Leandro, California, featuring a dragon puppet and the local Brass Liberation Orchestra. Just before it began, I talked on the phone with Dominic Ware, who told me he was one of two workers to strike at the store; he was hoping that a third would walk off soon as well. “A lot of people got cold feet at the last minute,” said Ware. “But that’s OK.” He was confident they would come through in the future. He said it was “really amazing to see all of the people that were brave enough to go on strike” and that “the community support…touched me in so many ways.”

“It’s just beautiful, man,” Ware added. “We’re winning. No matter what Walmart says, we’re winning.”
WALMART WORKER PROTESTS SPREAD GLOBALLY

Dec 14, 2012

Workers in 10 Countries Call for an End to the Silencing of Workers at Walmart

OUR Walmart and Community Supporters Commit to Continued Protests in 2013

Follow the conversation and see photos on Twitter: #WalmartStrikers and @ForRespect and @ChangeWalmart

MIAMI—US Walmart workers were joined by Walmart workers in nine countries on Friday to call for an end to Walmart’s attempts to silence workers for speaking out for changes at the world’s largest employer. As Walmart workers and community supporters marched in front of a Walmart store in Miami, workers in Argentina, Brazil, Chile, Nicaragua, Canada, the United Kingdom, South Africa, Zambia and India held their own rallies, marches, and other actions at Walmart and Walmart subsidiary stores. During the protests, workers cited the negative impacts that the silencing is having on their families, the economy and the company’s bottom-line.

At the protests across the globe, workers held a moment of silence to honor the victims of the factory fire in Bangladesh that tragically claimed the lives of 112 workers. Recent reports show that Walmart “played a leading role in blocking an effort” to improve electrical and fire safety systems in factories in the country.

“Walmart must stop its attempts to silence those who speak out. We are standing up for what is right for our families and the global economy,” said Elaine Rozie, an OUR Walmart member from the Hialeah store in Miami Gardens, Fl. Rozie is a seven-year associate who despite works full-time at Walmart still has to depend on public assistance to make ends meet. “As the largest retailer in the world, Walmart should be setting a standard for good, safe jobs. The benefits of having steady, well-trained workers in stores and along the supply chain will help Walmart improve customer service ratings and its reputation, which is good business.”
We are inspired by OUR Walmart members who are standing up for a better future for all of our families,” said Louisa Plaatjies, a worker from South Africa. In October, workers from seven countries – where workers all have union representation – launched the UNI Walmart Global Union Alliance to fight for fairness, decent working conditions, and the fundamental human right of freedom of association. “We are will continue to stand up with our brothers and sisters in the United States until Walmart starts listening to the workers that keep the store running.”

The global protests held today build on the ongoing calls for change at Walmart. In November, community members and Walmart workers held more than 1,000 demonstrations, including strikes in 100 cities, during the Black Friday shopping rush in protest of the company’s illegal attempts to silence workers for speaking out about the company’s manipulation of hours and benefits, efforts to try to keep people from working full-time and its discrimination against women and people of color. The Black Friday strike wave came a little more than a month after OUR Walmart leaders held the first-ever strikes against the mega-retailer. In just one year, OUR Walmart has grown from a group of 100 Walmart workers to an army of thousands of Associates across 43 states.

“The Walmart workers may come from different cultures and continents but they are united in their opposition to Walmart’s cynical and systematic squeezing of its employees to maximize profit, be it the US dollar, the South African rand, the Indian rupee, the Argentine peso or any other currency,” said the International UNI Global Union General Secretary, Philip Jennings. “Walmart has gone too far. US Walmart workers have had enough and they are fighting back as we saw on Black Friday and every day since. The Alliance is standing with them not just in solidarity but in strength and in action.”

Workers like Jesus Vargas, who have been illegally fired, targeted by management or other retaliation for speaking out, are also raising their voices. More than 30 federal charges against Walmart have already been filed, with another 60 allegations against Walmart’s illegal threats currently under investigation.

“Walmart, we will not be silenced,” Vargas said. Vargas, who was unjustly fired for speaking out at his store in California, has filed a federal charge against Walmart. “We are coming together to be heard and to create good jobs that workers in America and across the globe need.”

With so many Americans struggling to make ends meet and Walmart taking in $16 billion in profits and compensating its executives $10 million each, workers and community leaders have been calling on Walmart and Chairman Rob Walton to address the wage gap the company is creating. At the same time frontline Walmart workers are facing financial hardships, the Walton Family – heirs to the Walmart fortune – are the richest family in the country with more wealth than the bottom 42% of American families combined.

Workers’ concerns about wages and staffing have been affirmed by newly uncovered company pay-plans exposed by the Huffington Post, recent poor sales reports and a new study on wage trends in the retail industry. Huffington Post uncovered what reporters call “a rigid pay structure for hourly employees that
makes it difficult for most to rise much beyond poverty-level wages.” Meanwhile, last week’s sales reports show that understaffing, which affects workers’ scheduling and take-home pay, is also having an impact on company sales. Last week’s sales report showed that Walmart’s comp store sales are about half what competitors like Target reported in the same quarter, continuing a pattern of underperformance by the world’s largest retailer.

As workers and community supporters call for changes at Walmart, a new report by the national public policy center Demos, shows that better jobs at Walmart and other large retailers would have an impact on our economy. A wage floor equivalent of $25,000 per year for a full-time, year-round employee for retailers with more than 1000 employees would lift 1.5 million retail workers and their families out of poverty or near poverty, add to economic growth, increase retail sales and create more than 100,000 new jobs. The findings in the study prove there is a flaw in the conventional thinking by companies like Walmart that profits, low prices, and decent wages cannot coexist.

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*Making Change at Walmart is a campaign challenging Walmart to help rebuild our economy and strengthen working families. Anchored by the United Food & Commercial Workers (UFCW), Making Change at Walmart is a coalition of Walmart associates, union members, small business owners, religious leaders, community organizations, women’s advocacy groups, multi-ethnic coalitions, elected officials and ordinary citizens who believe that changing Walmart is vital for the future of our country.*
Striking Walmart Workers Make Their Voices Heard

Nov 23, 2012

**Walkouts in Dallas, Miami, Wisconsin and Bay Area Kick Off Strikes in More than 100 Cities – 1,000 Black Friday Protests in 46 State Sweep Across the Nation**

FOR UPDATES:
Follow on Twitter: #WalmartStrikers and @ForRespect and @ChangeWalmart
Watch live stream: [http://Qik.com/OURWalmart](http://Qik.com/OURWalmart)

USA—Walmart workers in Miami, Dallas, Wisconsin and the Bay Area kicked off this year’s Black Friday shopping season by walking off the job on Thursday, and this morning, workers from Chicago and Washington, DC have joined them. Throughout the day, Walmart workers in more than 100 cities are expected to go on strike as part of the continued wave of 1,000 protests in 46 states leading up to and on Black Friday, including strikes, rallies, flash mobs, direct action and other efforts to inform customers about the illegal actions that Walmart has been taking against its workers.

The workers, who are members of the organization OUR Walmart, are on strike in protest against the company’s attempts to silence workers who speak out for better jobs. Workers in California, Wisconsin, Oklahoma, Mississippi, Louisiana, Minnesota and across the country are among those expected to strike throughout the day.

Watch a video from Walmart workers on why they’re standing up or follow the conversation on Twitter at #WalmartStrikers. Live-streaming of protests will also be available at [Qik.com/OURWalmart](http://Qik.com/OURWalmart).

“Walmart has spent the last 50 years pushing its way on workers and communities,” said Mary Pat Tifft, an OUR Walmart member and 24-year associate who led a protest on Thursday evening in Kenosha, Wisconsin. “In just one year, leaders of OUR Walmart and Warehouse Workers United have begun to prove that change is coming to the world’s largest employer.”

“Our voices are being heard,” said Colby Harris, OUR Walmart member and 3-year associate who walked off the job in Lancaster, Texas Thursday evening.
“And thousands of people in our cities and towns and all across the country are joining our calls for change at Walmart. We are overwhelmed by the support and proud of what we’ve achieved so quickly and about where we are heading.”

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Making Change at Walmart is a campaign challenging Walmart to help rebuild our economy and strengthen working families. Anchored by the United Food & Commercial Workers (UFCW), we are a coalition of Walmart associates, union members, small business owners, religious leaders, community organizations, women’s advocacy groups, multi-ethnic coalitions, elected officials and ordinary citizens who believe that changing Walmart is vital for the future of our country.
THE TRUTH ABOUT WAL-MART

A. Wal-Mart is American’s largest importer of foreign goods – most of which are produced in sweatshop factories, many with child labor.

B. $220 Billion in sales – more in revenues than the entire GDP of Israel and Ireland combined; with 7 billion in profit.

C. Wal-Mart frequently receives:
   - tax payer subsidies to build it’s new stores. Why should our tax dollars help Wal-Mart continue to grow like a weed.

Wal-Mart is waging a systematic campaign of intimidation and coercion across the country to deny workers a voice on the job. The NLRB has issued complaints against Wal-Mart for violations of federal labor law that include charges of intimidation, threats, retaliation, coercion and surveillance in, Jacksonville, TX, Tyler, TX, College Station, TX, Lubbock, TX, New Castle, PA, Pittsburgh, PA, Lake Elsinore, CA, Beckly, WV, Mountain Home, ID, Pueblo, CO, Tahlequah, OK, Indianapolis, IN, and Florence, KY

D. No Company in America is more sued than Wal-Mart – on average it is named as a defendant in nearly 5,000 actions a year. Wal-Mart is in court somewhere in this country every 6 hours fighting citizens, communities, consumers or its employees.

E. Discovery abuse: Wal-Mart is infamous in judicial and legal circles for abuses of discovery and other rules of evidence, and notorious for manipulating the legal process so that legitimate claims are delayed, denied and frustrated. Among the most famous discovery abuse cases are:

   - The rape victims in Texas and West Virginia who have been seeking for years copies of an article written by Wal-Mart’s head of Loss Prevention boasting about the reduction in parking lot crimes where Wal-Mart used motorized patrols of Loss Prevention employees. Both women had been kidnapped in Wal-Mart parking lots, and were seeking the article as evidence in their suits against the company.

   - The widow of an Ohio Sam’s Club worker who was killed when his forklift fell off a loading dock when a truck driver moved without warning spent over 10 years trying to obtain documents showing that Wal-Mart was aware of the problem.

F. Worker’s comp: The state of Washington took away Wal-Mart’s right to self insure comp claims when investigations showed
widespread abuse of workers, and a pattern of avoiding payments of claims to employees entitled to compensation. This case was recently settled with the state monitoring the company’s compliance with strict time limits on claims processing for a number of years.

G. Gender discrimination: Wal-Mart is currently fighting the nation’s largest class action gender discrimination suit, which potentially could cover over one million current and former women workers. Allegations in this case include unequal pay, denial of promotional opportunities, and a relative lack of women in management. In addition, a judge recently granted class action status to a suit challenging Wal-Mart’s refusal to provide prescription contraceptive coverage to women employees through its health insurance benefits.

H. Off-the-clock work: Wal-Mart is also defending against more than two dozen suits for unpaid wages for off-the-clock work, missed breaks and lunches. Wal-Mart is accused of changing employee time records to delete overtime, moving overtime from one pay period to the next, and adding punches to reflect break times even though the breaks were not taken.

- The fact that Wal-Mart doesn’t pay its workers for all hours worked is particularly galling when you consider the fact that Wal-Mart workers on average received $2-3 an hour less than UFCW members who perform the same jobs in wages alone, and they work fewer hours (28 hours used to be “full-time”).

- It is even more galling when you learn that five members of the Walton family were among the 10 wealthiest Americans in Fortune magazine’s annual listing of America’s 100 Wealthiest.

- Two years ago, Wal-Mart settled a lawsuit filed here in Colorado, paying $50 million for work off-the-clock violations.

I. Racial discrimination: Some of the uglier incidents include:

- 12 African American employees in Cleveland lined up and strip searched because a $3,000 deposit was missing. The company fired a white store manager in the incident, but he was later completely exonerated and sued for defamation and won. The manager who actually directed the strip search is still employed.

- There have been several cases of discriminatory application of Wal-Mart’s “fraternization” policy to interracial couples.

- A Latino independent contractor in Maine was subjected to repeated verbal harassment and written threats and finally fired, before winning his court case.

- An African American truck driver in Richmond, Virginia, found KKK notes under the hood of his truck parked in his front yard after making deliveries to Wal-Mart, and his dispatcher was called
by Wal-Mart officials asking that a different driver be assigned to his run.

- A Virginia African American woman found the address on her lay-away receipt listed as “Nigga Avenue.”

- A white personnel manager in Virginia was fired in retaliation for complaining that she was ordered to hire only employees who matched her store’s predominately white customer base.

J. Sexual harassment: Suits against Wal-Mart continue to be a major area of embarrassment for Bentonville. A frequent finding is that, despite strong written corporate policies prohibiting such harassment, there is little or no actual training of managers in this area.

K. Child labor: The Maine Department of Labor ordered Wal-Mart to pay the state’s largest fine in history for violating child labor laws after discovering 1,436 child labor law infractions at 20 Wal-Mart locations.

L. Health insurance: Nearly 2/3’s of Wal-Mart’s nearly one million U.S. employees are without company-paid health insurance. Most either don’t qualify for the Wal-Mart plan or can’t afford the high monthly premiums and deductibles which workers are required to pay.

- When Wal-Mart raised the premiums paid by employees last year, the company suggested employees use part of their 401k plans to make up the difference for the premium increase! Of course, the company didn’t tell the employees that not only were they robbing from their retirement to pay for today, but also increasing their taxes as a result, since otherwise the 401k monies would be non-taxable.

- Recently, a Wal-Mart spokesman trying desperately to put a positive spin on an adverse court decision admitted the insurance is little more than “catastrophic coverage.”

M. Labor law: When workers in a Sam’s Club in Las Vegas began organizing, Wal-Mart reacted viciously and without regard for the law. The organizing program quickly expanded beyond the Sam’s Club to include several of the Wal-Mart stores in Las Vegas and additional Sam’s Club locations. The NLRB has issued numerous complaints against Wal-Mart in Las Vegas, and two trials have been concluded, and the judges’ decision are pending. These workers continue to fight to have a union at Wal-Mart.

- Elsewhere, there have been more than 40 complaints issued by the NLRB in 25 states, with numerous trials scheduled through the end of this year.

- Thus far, charges have been filed or complaints issued naming the CEO of the company and the head of the stores, several vice presidents, numerous district and regional managers, and
corporate labor relations managers. Wal-Mart’s commitment to fighting the union is top to bottom.
WAL-MART IS REMAKING OUR WORLD

Corporate mega-culture destroys communities

By Jim Hightower & Wayne Laugesen

Corporations rule. No other institution comes close to matching the power that the 500 biggest corporations have amassed over us. The clout of all 535 members of Congress is nothing compared to the individual and collective power of these predatory behemoths that now roam the globe, working their will over all competing interests.

The aloof and pampered executives who run today's autocratic and secretive corporate states have effectively become our sovereigns. From who gets health care to who pays taxes, from what's on the news to what's in our food, they have usurped the people's democratic authority and now make these broad social decisions in private, based solely on the interests of their corporations. Their attitude was forged back in 1882, when the villainous old robber baron William Henry Vanderbilt spat out: "The public be damned! I'm working for my stockholders."

THE BEAST FROM BENTONVILLE

Wal-Mart is now the world's biggest corporation, having passed Exxon Mobile for the top slot. It hauls off a stunning $220 billion a year from We the people (more in revenues than the entire GDP of Israel and Ireland combined).

Wal-Mart cultivates an aw-shucks, we're-just-folks-from-Arkansas image of neighborly small-town shopkeepers trying to sell stuff cheaply to you and yours. Behind its soft homespun ads, however, is what one union leader calls "this devouring beast" of a corporation that ruthlessly stomps on workers, neighborhoods, competitors, and suppliers.

Despite its claim that it slashes profits to the bone in order to deliver "Always Low Prices," Wal-Mart banks about $7 billion a year in profits, ranking it among the most profitable entities on the planet.

Of the 10 richest people in the world, five are Waltons-the ruling family of the Wal-Mart empire. S. Robson Walton is ranked by London's "Rich List 2001" as the wealthiest human on the planet, having sacked up more than $65 billion (£45.3 billion) in personal wealth and topping Bill Gates as No. 1.

Wal-Mart and the Waltons got to the top the old-fashioned way-by roughing people up. The corporate ethos emanating from the Bentonville headquarters dictates two guiding principles for all managers: extract the very last penny possible from human toil, and squeeze the last dime from every supplier.

With more than one million employees (three times more than General Motors), this far-flung retailer is the country's largest private employer, and it intends to remake the image of the American workplace in its image—which is not pretty.
Yes, there is the happy-faced "greeter" who welcomes shoppers into every store, and employees (or "associates," as the company grandiosely calls them) gather just before opening each morning for a pep rally, where they are all required to join in the Wal-Mart cheer: "Gimme a W!" shouts the cheerleader; "W!" the dutiful employees respond. "Gimme an A!" And so on.

Behind this manufactured cheerfulness, however, is the fact that the average employee makes only $15,000 a year for full-time work. Most are denied even this poverty income, for they’re held to part-time work. While the company brags that 70 percent of its workers are full-time, at Wal-Mart "full time" is 28 hours a week, meaning they gross less than $11,000 a year.

Health-care benefits? Only if you’ve been there two years; then the plan hits you with such huge premiums that few can afford it-only 38 percent of Wal-Marters are covered.

Thinking union? Get outta here! "Wal-Mart is opposed to unionization," read a company guidebook for supervisor. "You, as a manager, are expected to support the company's position....This may mean walking a tightrope between legitimate campaigning and improper conduct."

Wal-Mart is in fact rabidly anti-union, deploying teams of union-busters from Bentonville to any spot where there's a whisper of organizing activity. "While unions might be appropriate for other companies, they have no place at Wal-Mart," a spokeswoman told a Texas Observer reporter who was covering an NLRB hearing on the company's manhandling of 11 meatcutters who worked at Wal-Mart Supercenter in Jacksonville, Texas.

These derring-do employees were sick of working harder and longer for the same low pay "We signed [union] cards, and all hell broke loose," says Sidney Smith, one of the Jacksonville meat-cutters who established the first-ever Wal-Mart union in the U.S., voting in February 2000 to join the United Food and Commercial Workers. Eleven days later, Wal-Mart announced that it was closing the meat-cutting departments in all of its stores and would henceforth buy prepackaged meat elsewhere.

But the repressive company didn't stop there. As the Observer reports: "Smith was fired for theft-after a manager agreed to let him buy a box of overripe bananas for 50 cents, Smith ate one banana before paying for the box, and was judged to have stolen that banana."

Wal-Mart is an unrepentant and recidivist violator of employee rights, drawing repeated convictions, fines, and the ire of judges from coast to coast. For example, the Equal Employment Opportunity Commission has had to file more suits against the Bentonville billionaires club for cases of disability discrimination than any other corporation. A top EEOC lawyer told Business Week, "I have never seen this kind of blatant disregard for the law."

Likewise, a national class-action suit reveals an astonishing pattern of sexual discrimination at Wal-Mart (where 72 percent of the salespeople are women), charging that there is "a harsh, anti-woman culture in which complaints go unanswered and the women who make them are targeted for retaliation."

Workers' compensation laws, child-labor laws (1,400 violations in Maine alone), surveillance of employees-you name it, this corporation is a repeat offender. No wonder, then, that turnover in the stores is above 50 percent a year, with many stores having to replace 100 percent of their employees each year, and some reaching as high as a 300 percent turnover!
Then there's China. For years, Wal-Mart saturated the airwaves with a "We Buy American" advertising campaign, but it was nothing more than a red-white-and-blue sham. All along, the vast majority of the products it sold were from cheap-labor hell-holes, especially China. In 1998, after several exposes of this sham, the company finally dropped its "patriotism" posture and by 2001 had even moved its worldwide purchasing headquarters to China. Today, it is the largest importer of Chinese-made products in the world, buying $10 billion worth of merchandise from several thousand Chinese factories.

As Charlie Kernaghan of the National Labor Committee reports, "In country after country, factories that produce for Wal-Mart are the worst," adding that the bottom-feeding labor policy of this one corporation "is actually lowering standards in China, slashing wages and benefits, imposing long mandatory-overtime shifts, while tolerating the arbitrary firing of workers who even dare to discuss factory conditions."

Wal-Mart does not want the U.S. buying public to know that its famous low prices are the product of human misery, so while it loudly proclaims that its global suppliers must comply with a corporate "code of conduct" to treat workers decently, it strictly prohibits the disclosure of any factory names and addresses, hoping to keep independent sources from witnessing the "code" in operation.

Kernaghan's NLC, acclaimed for its fact-packed reports on global working conditions, found several Chinese factories that make the toys Americans buy for their children at Wal-Mart. Seventy-one percent of the toys sold in the U.S. come from China, and Wal-Mart now sells one out of five of the toys we buy.

NLC interviewed workers in China's Guangdong Province who toil in factories making popular action figures, dolls, and other toys sold at Wal-Mart. In "toys or Misery," a shocking 58-page report that the establishment media ignored, NLC describes:

- 13-to16-hour days molding, assembling, and spray-painting toys - 8 a.m. to 9 p.m. or even midnight, seven days a week, with 20-hour shifts in peak season.
- Even though China's minimum wage is 31 cents an hour—which doesn't begin to cover a person's basic subsistence-level needs - these production workers are paid 13 cents an hour.
- Workers typically live in squatter shacks, seven feet by seven feet, or jammed in company dorms, with more than a dozen sharing a cubicle costing $1.95 a week for rent. They pay about $5.50 a week for lousy food. They also must pay for their own medical treatment and are fired if they are too ill to work.
- The work is literally sickening, since there's no health and safety enforcement. Workers have constant headaches and nausea from paint-dust hanging in the air; the indoor temperature tops 100 degrees; protective clothing is a joke; repetitive stress disorders are rampant; and there's no training on the health hazards of handling the plastics, glue, paint thinners, and other solvents in which these workers are immersed every day.
As for Wal-Mart's highly vaunted "code of conduct," NLC could not find a single worker who had ever seen or heard of it.

These factories employ mostly young women and teen-age girls. Wal-Mart, renown for knowing every detail of its global business operations and for calculating every penny of a product's cost, knows what goes on inside these places. Yet, when confronted with these facts, corporate honchos claim ignorance and wash their hands of the exploitation: "There will always be people who break the law," says CEO Lee Scott. "It is an issue of human greed among a few people."

Those "few people" include him, other top managers, and the Walton billionaires. Each of them not only knows about their company's exploitation, but willingly prospers from a corporate culture that demands it. "Get costs down" is Wal-Mart's mantra and modus operandi, and that translates into a crusade to stamp down the folks who produce its goods and services, shamelessly building its low-price strategy and profits on their backs.

**THE WAL-MART GOSPEL**

Worse, Wal-Mart is on a messianic mission to extend its exploitative ethos to the entire business world. More than 65,000 companies supply the retailer with the stuff on its shelves, and it constantly hammers each supplier about cutting their production costs deeper and deeper in order to get cheaper wholesale prices. Some companies have to open their books so Bentonville executive can red-pencil what CEO Scott terms "unnecessary costs."

Of course, among the un necessaries to him are the use of union labor and producing goods in America, and Scott is unabashed about pointing in the direction of China or other places for abysmally low production costs. He doesn't even have to say "move to China" - his purchasing executives demand such an impossible lowball price from suppliers that they can only meet it if they follow Wal-Mart's labor example. With its dominance over its own 1.2 million workers and 65,000 suppliers, plus its alliances with ruthless labor abusers abroad, this one company is the world's most powerful private force for lowering labor standards and stifling the middle-class aspirations of workers everywhere.

Using its sheer size, market clout, access to capital, and massive advertising budget, the company also is squeezing out competitors and forcing its remaining rivals to adopt its price-is-everything approach.

Even the big boys like Toys R Us and Kroger are daunted by the company's brutish power, saying they're compelled to slash wages and search the globe for sweatshop suppliers in order to compete in the downward race to match Wal-Mart's prices.

How high a price are we willing to pay for Wal-Mart's "low-price" model? This outfit operates with an avarice, arrogance, and ambition that would make Enron blush. It hits a town or city neighborhood like a retailing neutron bomb, sucking out the economic vitality and all of the local character. And Wal-Mart's stores now have more kill-power than ever, with its Supercenters averaging 200,000 square feet the size of more than four football fields under one roof! These things land splat on top of any community's sense of itself and devour local business.
By slashing its retail prices way below cost when it enters a community, Wal-Mart can crush our groceries, pharmacies, hardware stores, and other retailers, then raise its prices once it has monopoly control over the market.

But, say apologists for these Big-Box megastores, at least they’re creating jobs. Wrong. By crushing local businesses, this giant eliminates three decent jobs for every two Wal-mart jobs that it creates—and a store full of part-time, poorly paid employees hardly builds the family wealth necessary to sustain a community’s middle-class living standard.

Indeed, Wal-Mart operates as a massive wealth extractor. Instead of profits staying in town to be reinvested locally, the money is hauled off to Bentonville, either to be used as capital for conquering yet another town or simply to be stashed in the family vaults (the Waltons, by the way, just bought the biggest bank in Arkansas).

**IT'S OUR WORLD**

Why should we accept this? Is it our country, our communities, our economic destinies—or theirs? Wal-Mart’s radical remaking of our labor standards and our local economies is occurring mostly without our knowledge or consent. Poof—there goes another local business. Poof—there goes our middle-class wages. Poof—there goes another factory to China. No one voted for this...but there it is. While corporate ideologues might huffily assert that customers vote with their dollars, it’s an election without a campaign, conveniently ignoring that the public’s "vote" might change if we knew the real cost of Wal-Mart’s "cheap" goods—and if we actually had a chance to vote.

Much to the corporation’s consternation, more and more communities are learning about this voracious powerhouse, and there’s a rising civic rebellion against it. Tremendous victories have already been won as citizens from Maine to Arizona, from the Puget Sound to the Gulf of Mexico, have organized locally and even statewide to thwart the expansionist march of the Wal-Mart juggernaut.

Wal-Mart is huge, but it can be brought to heel by an aroused and organized citizenry willing to confront it in their communities, the workplace, the marketplace, the classrooms, the pulpits, the legislatures, and the voting booths. Just as the Founders rose up against the mighty British trading companies, so we can reassert our people’s sovereignty and our democratic principles over the autocratic ambitions of mighty Wal-Mart.
XI. UNION DISCOUNTS

UFCW
Union Plus Benefits
Congratulations New Member!

Because you are a current or retired union member, you and your family are automatically eligible to start using your union's Union Plus benefits described below. You may be eligible for other benefits from your union. Check www.ufcw.org.

For Union Plus benefits updates, visit www.unionplus.org.

Take advantage of these benefits today! Union Plus benefits from Union Privilege are the only consumer benefits endorsed by the AFL-CIO and your union.

Member Benefits
On the job, you get the protection of a contract and more strength in the workplace. Off the job, the Union Plus programs, using the collective purchasing power of millions of union members offer you a wide range of high quality benefits with great value. Union Plus programs deliver the quality, service and savings that your family deserves.

Member and Consumer Advocacy
The Union Plus Member Advocacy Program will assist you if you have questions or concerns about any of the Union Plus programs. Full-time union member advocates are devoted solely to providing you immediate help. Union Plus also provides a wealth of consumer information to help you improve the quality of your life everyday.

Delivering Savings and Unique Benefits
With the Union Plus programs, you and your family will receive union member-only rates, discounts and special features like skip payments and financial assistance in the event of disability or layoff. The Union Plus programs are designed specifically for union members and their families. That is why you won't find the savings and benefits associated with the Union Plus programs anywhere else.

Take Advantage of the Savings
Take a look at all of the money-saving benefits available to you as a union member. Then contact the programs that can help you and your family today!
<table>
<thead>
<tr>
<th><strong>Home &amp; Discounts</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>Powell’s Online Bookstore</strong></td>
<td><a href="http://www.unionplus.org/Books">http://www.unionplus.org/Books</a></td>
</tr>
<tr>
<td>This unionized online bookstore offers affordable used and new books.</td>
<td></td>
</tr>
<tr>
<td><strong>AT&amp;T Wireless Discounts</strong></td>
<td>FAN #3508840</td>
</tr>
<tr>
<td>Save 15% off select monthly wireless service plans from AT&amp;T, the only nationwide unionized wireless company.</td>
<td><a href="http://www.unionplus.org/ATT-old">http://www.unionplus.org/ATT-old</a></td>
</tr>
<tr>
<td><strong>Budget Truck Rental</strong></td>
<td>1-800-561-1157</td>
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<tr>
<td>Save 20% off truck rentals from Budget.</td>
<td>BART # 56000127763</td>
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<tr>
<td></td>
<td><a href="http://www.unionplus.org/BudgetTruck">http://www.unionplus.org/BudgetTruck</a></td>
</tr>
<tr>
<td><strong>Clothing Discounts</strong></td>
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</tr>
<tr>
<td>Buy union-made apparel and save 5% to 10% on everything you buy.</td>
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</tr>
<tr>
<td><strong>Computer Discounts</strong></td>
<td>Dell: 1-866-456-0827, ID# PS16626766</td>
</tr>
<tr>
<td>Save up to 30% on Dell and HP laptops and desktops.</td>
<td>HP: 1-866-433-2018, ID# EP14472</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.unionplus.org/Computers">http://www.unionplus.org/Computers</a></td>
</tr>
<tr>
<td><strong>Flowers &amp; Gifts</strong></td>
<td>1-888-667-7779</td>
</tr>
<tr>
<td>Save 20% when you send flowers, plants and gift baskets.</td>
<td><a href="http://www.unionplus.org/Flowers">http://www.unionplus.org/Flowers</a></td>
</tr>
<tr>
<td><strong>Gift Certificate Discounts</strong></td>
<td>1-800-565-3712, ID# 744387769</td>
</tr>
<tr>
<td>Enjoy the convenience of buying multiple gift cards all in one location and free shipping from some of America’s most popular merchants.</td>
<td><a href="http://www.unionplus.org/Entertainment">http://www.unionplus.org/Entertainment</a></td>
</tr>
<tr>
<td><strong>Heating Oil Rebate</strong></td>
<td>1-800-660-0691</td>
</tr>
<tr>
<td>If you participate in the Union Plus Home Heating Oil Program, get a $100 rebate with the purchase of new energy efficient heating oil equipment.</td>
<td><a href="http://www.unionplus.org/HeatingRebate">http://www.unionplus.org/HeatingRebate</a></td>
</tr>
<tr>
<td><strong>Home Heating Oil</strong></td>
<td>1-888-432-8872</td>
</tr>
<tr>
<td>Save an average of $200-$300 a year on home heating oil.</td>
<td><a href="http://www.unionplus.org/HeatingOil">http://www.unionplus.org/HeatingOil</a></td>
</tr>
<tr>
<td><strong>HVAC Rebates</strong></td>
<td></td>
</tr>
<tr>
<td>Get a $50 one-time rebate when you use your Union Plus Credit Card to purchase an annual maintenance agreement with a union HVAC contractor.</td>
<td><a href="http://www.unionplus.org/HVAC">http://www.unionplus.org/HVAC</a></td>
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</table>
### Home & Discounts

<table>
<thead>
<tr>
<th><strong>Mortgage</strong></th>
<th>1-866-802-7307</th>
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<tbody>
<tr>
<td>A mortgage program to help you and your children buy a home. Unique benefit helps make mortgage payments if you're out of work.</td>
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<thead>
<tr>
<th><strong>Moving Boxes</strong></th>
<th><a href="http://www.unionplus.org/Boxes">http://www.unionplus.org/Boxes</a></th>
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</thead>
<tbody>
<tr>
<td>Union families save 15% off moving boxes and moving supplies such as bubble wrap.</td>
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<thead>
<tr>
<th><strong>Moving Discount</strong></th>
<th>1-800-593-2526</th>
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<tbody>
<tr>
<td>Preferred moving discounts with Allied Van Lines and North American Van Lines.</td>
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<thead>
<tr>
<th><strong>Pet Savings</strong></th>
<th>1-888-789-PETS (1-888-789-7387)</th>
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<tbody>
<tr>
<td>Save 25% on veterinarian services, pet supplies and more.</td>
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<tr>
<th><strong>Pet Food, Medication, &amp; Toy Discounts</strong></th>
<th><a href="http://www.unionplus.org/PetMeds">http://www.unionplus.org/PetMeds</a></th>
</tr>
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<tbody>
<tr>
<td>Save 10% on pet food, toys &amp; supplies. Save $1 off pet medications.</td>
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<tr>
<th><strong>PODS Discounts</strong></th>
<th>1-800-776-PODS (7637)</th>
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<tr>
<td>Save up to 10% on moving and storage with PODS.</td>
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<thead>
<tr>
<th><strong>Propane Discounts</strong></th>
<th>1-888-767-9185</th>
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<tbody>
<tr>
<td>Save an average of $300-$400 a year on propane.</td>
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### News & Information

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<tr>
<td>Get the latest deals &amp; discounts and consumer tips as well as union member stories at the Union Plus Collective Bargains blog.</td>
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</table>

### Money & Insurance

<table>
<thead>
<tr>
<th><strong>Annuity</strong></th>
<th>1-877-244-1539</th>
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<tbody>
<tr>
<td>Specially priced annuities for union members with no agent fees or commissions.</td>
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<thead>
<tr>
<th><strong>Auto Insurance</strong></th>
<th>1-800-294-9496</th>
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<tbody>
<tr>
<td>Save with competitive group rates. Features driver's training grants and payment deferments during strikes.</td>
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</tbody>
</table>

http://www.unionplus.org/Annuity

http://www.unionplus.org/AutoInsurance
### Money & Insurance

#### Consumer Credit & Budget Counseling
Get free, confidential budget and credit counseling, and no-cost debt management assistance from certified counselors.

<table>
<thead>
<tr>
<th>Credit Card</th>
<th>1-800-522-4000</th>
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</thead>
<tbody>
<tr>
<td>Three card choices-including a no-hassle, unlimited 1.5% cash rewards card-with competitive rates, U.S.-based customer service and exclusive assistance benefits for eligible cardholders.</td>
<td><a href="http://www.unionplus.org/Card">http://www.unionplus.org/Card</a></td>
</tr>
</tbody>
</table>

#### Pet Insurance
Save up to 15% on pet health insurance premiums.

<table>
<thead>
<tr>
<th>Pet Insurance</th>
<th>1-866-473-7387</th>
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</thead>
<tbody>
<tr>
<td><a href="http://www.unionplus.org/Pets">http://www.unionplus.org/Pets</a></td>
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#### Union-Made Checks
Union-printed checks and labels that feature your union logo.

<table>
<thead>
<tr>
<th>Union-Made Checks</th>
<th>1-888-864-6625</th>
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<tbody>
<tr>
<td><a href="http://www.unionplus.org/Checks">http://www.unionplus.org/Checks</a></td>
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#### Union Plus Retirement Center

<table>
<thead>
<tr>
<th>Union Plus Retirement Center</th>
<th><a href="http://www.unionplus.org/Retirement">http://www.unionplus.org/Retirement</a></th>
</tr>
</thead>
</table>

### Auto

#### Auto Buying Service
Save time and money when you buy a new or used car or truck.

<table>
<thead>
<tr>
<th>Auto Buying Service</th>
<th><a href="http://www.unionplus.org/AutoBuying">http://www.unionplus.org/AutoBuying</a></th>
</tr>
</thead>
</table>

#### Car Rental Deals
Save up to 25% on car rentals with discounts from Alamo, Avis, Budget, Enterprise, Hertz, & National.

<table>
<thead>
<tr>
<th>Car Rental Deals</th>
<th>Alamo 1-800-462-5266, ID# 7015700</th>
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</thead>
<tbody>
<tr>
<td>Avis 1-800-698-5685, ID# B723700</td>
<td><a href="http://www.unionplus.org/CarRental">http://www.unionplus.org/CarRental</a></td>
</tr>
<tr>
<td>Budget 1-800-455-2848, ID# V816100</td>
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<tr>
<td>Enterprise 1-877-222-9711</td>
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</tr>
<tr>
<td>Hertz 1-800-654-2200, ID# 205666</td>
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</tr>
<tr>
<td>National 1-800-227-7368, ID# 5029562</td>
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<tr>
<td>Dollar 1-800-800-4000, ID# TB7546</td>
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<tr>
<td>Thrifty 1-800-847-4387, ID# 0010231364</td>
<td></td>
</tr>
</tbody>
</table>

#### Goodyear
Save 10% off all Goodyear tires and 5% off all sales tires at company-owned Goodyear, Just Tires or Allied Tires & Service Stores. Save up to 10% off all car service.

<table>
<thead>
<tr>
<th>Goodyear</th>
<th><a href="http://www.unionplus.org/Goodyear">http://www.unionplus.org/Goodyear</a></th>
</tr>
</thead>
</table>

#### Hybrid Union-Made Car Rebate
Purchase a union-made, EPA-certified Green Vehicle through the Union Plus Auto Buying Service and automatically get a $200 rebate.

<table>
<thead>
<tr>
<th>Hybrid Union-Made Car Rebate</th>
<th>1-866-437-2336</th>
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<tbody>
<tr>
<td><a href="http://www.unionplus.org/Green">http://www.unionplus.org/Green</a></td>
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</tbody>
</table>
### Auto

**Union Plus Motor Club**  
Get emergency roadside assistance and locksmith services. All calls answered in the U.S.  
1-800-454-8722  
http://www.unionplus.org/MotorClub

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### Legal & Education

**Legal Service**  
Speak to a lawyer free about any legal question or problem. Free document review and 30% off additional services.  
1-888-993-8886  
http://www.unionplus.org/Legal

**Consumer Reports Online Discount**  
Save 27% on an annual subscription to ConsumerReports.org.  
http://www.unionplus.org/consumerreports

**Union Plus Scholarship**  
Awards $150,000 annually to members and their families pursuing higher education.  
http://www.unionplus.org/Scholarships

**College Counseling Discounts**  
Save 15% on college counseling.  
1-888-758-7737 x 5017  
http://www.unionplus.org/CollegeCounsel

**College Test Prep Discounts**  
Save 15-60% on college test prep course with The Princeton Review.  
1-888-243-7377  
http://www.unionplus.org/CollegePrep

**Textbook Discounts**  
Save 5% when you buy or rent textbooks.  
1-877-ECAMPUS(322-6787)  
http://www.unionplus.org/Textbooks

**Student Debt Eraser**  
Grants of $500 to help Union Plus Credit Card holders with their student loan debt.  
http://www.unionplus.org/debteraser

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### Travel & Entertainment

**Entertainment Discounts**  
Save on movie tickets, theme parks, theaters, sporting events and more.  
1-800-565-3712, ID# 744387769  
http://www.unionplus.org/Entertainment

**Theme Park Discounts**  
Save at parks nationwide including Busch Gardens, SeaWorld, Six Flags, Universal Studios and more.  
1-800-565-3712, ID# 744387769  
http://www.unionplus.org/Entertainment

**Worldwide Vacation Tours**  
Save $150 on discounted international travel packages and tours.  
1-800-590-1104  
http://www.unionplus.org/Tours

**Movie Ticket Discounts**  
Save up to 48% off the box office price by purchasing movie tickets in advance.  
1-800-565-3712, ID# 744387769  
http://www.unionplus.org/Entertainment
### Travel & Entertainment

#### Orlando Member Discounts
Stay in Orlando at a private pool home, condo or townhome for as low as $86 per night.

**Theater Ticket Discounts**
Save up to 50% off the regular price of theater tickets and get access to hard-to-get seats.

**Union Plus Travel Center**
Your one stop for savings on airfares, hotels, car rentals, worldwide tours, condo rentals and more.

**Disneyland & Disney World Discounts**
Save on park tickets for Disney World and Disneyland.

### Health

#### Health Club
Pre-negotiated 15% to 30% discounts on monthly fees at over 10,000 health clubs nationwide.

#### Health Savings
Helps cut out-of-pocket costs on prescriptions, dental, vision, hearing, physician and hospital care for the whole family.

### Assistance

#### Save My Home Hotline
Are you having trouble keeping up with your mortgage payments? Act now and get a confidential, free consultation with expert housing counselors.

#### Union Credit Clinic
With strong credit scores and manageable debt, your financial dreams are a lot closer to reality. We're here to help!

#### Union Plus Assistance Grants
Grant money and advice to help union members facing financial hardship.