

Advocate

876 Officers & Board Act to Prevent Dues Increase

“Times are tough. With most everybody struggling financially, it just didn’t seem right to add to members’ burden with a dues increase at this time.” Roger Robinson, Local 876 President

Local 876’s officers and executive board have taken action to prevent Local 876 members from being assessed the \$2 monthly dues increase scheduled to begin December 1. Changes to the UFCW Constitution approved at the 2008 UFCW International Convention require a \$1 per month per member increase in per capita fees, and allow local unions to raise dues another \$1 per month.

At the September Local 876 Executive Board meeting, President Roger Robinson suggested, and the board unanimously approved, a motion calling for the \$2 increase to be absorbed by the local union treasury for as long as financially possible.

“Times are tough. With most everybody struggling financially, it just didn’t seem right to add to members’ burden with a dues increase at this time,” Robinson said. “I understand why the dues increase was approved, everything costs more these days, including running the International and local unions. But the time is not right to ask our members for additional union dues.”

Local 876 will cover the mandatory per capita

December 1, 2008 Dues Increases Approved at 2008 UFCW International Convention

Breakdown of monthly dues increase:

\$1	Mandatory per capita dues increase
+ \$1	Optional local union dues increase
<u> </u>	
\$2	

Local 876 members will pay:

0	Per capita increase paid by Local 876
+ 0	Local 876 not charging optional increase
<u> </u>	
0	

increase at a cost of approximately \$18,000 a month. Choosing not to collect the optional dollar dues increase is an additional \$18,000 in lost monthly income to the local.

“We are fortunate at Local 876 to have a strong treasury, but our decision to take on members’ additional dues obligation to the International will require some belt tightening,” Robinson said. “We will be cutting back where we can and working to operate more efficiently, but are committed to maintaining the services provided by the union. We do not want members negatively impacted by this action.”

UFCW Holiday Celebration



UFCW Locals 876 and 951 hosted a Holiday Celebration for members and their families featuring the traditions of Christmas, Kwanza, Hanukkah and Diwali. Over 350 participants enjoyed, photographs with Santa, kid’s crafts and other activities, hot dogs and snacks, and an African storyteller. The event also generated nearly \$1,000 for Michigan Food Banks.

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Make Tax Time Pay -- For You!

Claim the Benefits You've Earned
2008 Earned Income & Child Tax Credits

As Much as \$4,824 Plus \$1,000 Per Child Could Be Yours!

The Earned Income Credit (EIC) is a special tax benefit for working people. Workers who qualify for the EIC and file a federal tax return can get back some, or all, of the federal income tax that was taken out of their pay during the year. They may also get extra cash back from the IRS. Even workers whose earnings are too small to owe income tax can get the EIC. What's more, the EIC offsets any additional taxes workers may owe, such as payroll taxes. Single or married people who worked full-time or part-time at some point in 2007 can qualify for the EIC, depending on their income. For example:

- **Workers who were raising one child** in their home and had **income of less than \$33,995** (or **\$36,995 for married workers**) in 2007 can get an EIC of up to **\$2,917**.
- **Workers with more than one child** living with them who had **income of less than \$38,646** (or **\$41,646 for married workers**) in 2007 can get an EIC of up to **\$4,824**.
- Many families who earned more than \$8,500 may qualify for the Child Tax Credit (CTC) refund -- up to \$1,000 for each qualifying child under age 17.

Last year, millions of eligible workers failed to collect their EIC and CTC, don't miss your opportunity to claim the benefits you have earned. For more information about these tax credits and FREE tax help, call the IRS at 1-800-829-1040.



Advocate

Official quarterly publication of the
United Food and Commercial Workers
Local 876

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President

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Secretary/Treasurer

George Misko
Recorder

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UFCW Local 876
876 Horace Brown Dr.
Madison Heights, MI 48071
1-800-321-6406
www.ufcw876.org

Michigan Health & Welfare Funds
1-800-322-8190
www.miufcwbenefits.com

**UFCW National Industry Pension
Fund and Sausage Makers Pension**
1-800-531-2385

Pre-Paid Legal Plan
1-800-826-0101

Social Security
1-800-772-1213

Retirement Services Center
1-800-321-6406 ext. 8645

**Barbers and Cosmetologists Guild
of Michigan**
1-877-585-9672
www.miguild.org

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876 Horace Brown Dr.
Madison Heights, MI 48071

Keep Your Union Records Updated: Change Notification

Keeping your union records up-to-date ensures no interruptions in communication and accurate servicing. Please put a check mark next to the box(es) indicating change(s) you are submitting, and fill this form out completely. No changes will be processed without the last four digits of your social security number. Return completed cards to: UFCW 876; 876 Horace Brown Dr.; Madison Heights; MI 48071. Notify the Michigan UFCW Unions & Employers Health & Welfare Fund with changes at 1-800-322-8190.

WITHDRAWAL CARD REQUEST

Complete if you leave the industry, or are no longer employed for any reason. You must be off one calendar month to be eligible for a withdrawal card.

NAME, ADDRESS or PHONE CHANGE

For name changes, include previous and current name. For all other changes, include only current information. You may be contacted by phone if further information is required.

Name: _____ Last 4 digits of social security #: _____

Name change to: _____ Effective date of change: _____

Mailing address: _____ City: _____

Apt. #: _____ State: _____ Zip: _____ Employer: _____ Unit #: _____

Telephone: (_____) _____ Cell phone: (_____) _____ Email: _____

Withdrawal card request - Last day worked: _____ Last location worked: _____

Reason you will be off the job: _____

2009 Local 876 Membership Meetings

The first General Membership Meeting of 2009 is listed below. Look for announcements of future meetings in the Local 876 *Advocate*, *Bulletin* and on-line at www.ufcw876.org.

Tuesday, February 10 – 7 p.m.

UFCW Local 876 Union Hall

876 Horace Brown Drive, Madison Heights

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Working for Working Families

In addition to the benefits of a strong voice and representation on the job, your union membership brings you a wide range of money-saving Union Plus benefits and services. Union Plus benefits are developed by Union Privilege, the union consumer advocacy organization that uses the strength of millions of union members to negotiate the best deals with program providers. Union Plus benefits feature competitive prices, fair terms, responsive service, and unique features designed just for working families that include special help if you are out of work due to disability, disaster, or layoff.

Highlights of the Union Plus program appear on the following pages. For a complete list of benefits available to UFCW members, go to www.unionplus.org or call the Local 876 office at 1-800-321-6406.

Steward Training Opens to Rave Reviews

"Nice job, I really enjoyed it!"

"I found the whole day to be very valuable."

"I'm a new steward and the meeting was very helpful."

"The teacher was excellent -- keep up the good work!"

"Very intelligent training session -- the information was great!"

"Excellent workshop. Thank you for investing in those of us on the front lines."

The above statements were written by Local 876 union stewards following completion of the first session of the local's new steward training program. Stewards' evaluations of the day were also filled with "excellent" ratings for each of the topics covered.

"We are very excited about the new approach Local 876 is taking to educate union stewards, and thrilled the initial reaction from stewards has been so positive," Roger Robinson, Local 876's president, said. "Working closely with the Labor School at Wayne State University (WSU), we developed a professional, comprehensive training program customized especially for Local 876 and our stewards."

To date, three Session One trainings have been held. By next spring, all stewards in the initial target group (Kroger, Hollywood Supermarkets, and Hillers) will have been invited to attend one of five first session training days led by WSU Labor School Director, Hal Stack, and the first of Session Two trainings will have been completed.

Sessions are being held throughout the tri-county area to minimize drive time for stewards. To optimize the learning environment, provide a more personal experience, and allow for greater



Hal Stack, Wayne State University's Labor School Director, leads Local 876 stewards in an exercise highlighting the differences between union and non-union workplaces during a recent training session that was part of the local's new Steward Training Program.

individual expression and interaction, each session will be limited to less than 30 stewards.

"We want to do all we can to make this program successful. The local is deeply committed to this training program as it will establish the foundation for the future of Local 876," Robinson said. "Not only will stewards become better equipped to serve as union representatives and enforce the contract, but the union leaders of tomorrow will begin to develop the skills they need to take their union involvement to the next level."

Stewards will have successfully completed the training after attending five day-long sessions on a variety of topics including the role of the steward, effective grievance handling, communication skills, and problem solving.

President's Message Resolutions for the New Year

'Tis the season for New Year's resolutions.

As the calendar turns to a new year, our thoughts typically turn towards making resolutions. We ask ourselves "what should I do in the new year to improve my life?" We then resolve to make specific changes for the better.



Roger Robinson

As your president, I not only make New Year's resolutions for myself, but for Local 876 as well. I asked myself, my fellow officers and staff "what can we do in 2009 to continue to grow the local, improve membership services, and have greater membership interaction?"

Over the past two years, we have made significant progress in these areas, establishing regular and varied communications with members, implementing new approaches to on-going steward and staff training, offering members scholarship and internship opportunities, as well as sponsoring fun, affordable membership events. At the same time, we experimented with innovative approaches to membership growth, retooled our beauty trades division, created new membership committees and the Membership Services position, along with establishing a powerful political voice.

In 2009, we have resolved to not only continue, but expand these efforts. Local 876 will be offering members new ways to communicate electronically with their union, and conducting membership phone surveys. During the upcoming year, the local's Women's Committee will begin hosting activities, while the Young Workers Committee will be expanding its events, and additional membership outings will be held.

We have also resolved to be more prepared than ever before for Kroger contract bargaining, as we fully expect our 2010 negotiations to be tougher than ever before.

An important 2009 resolution for Local 876 and all of organized labor will be securing the passage of the Employee Free Choice Act. When this legislation becomes law, we will see real growth in the labor movement, as workers will finally be able to choose union representation, free from employer intimidation.

While president-elect Barack Obama has pledged to sign this legislation, getting it on his desk will be a daunting task. Big business has already poured millions into a campaign against Employee Free Choice and have many Republican senators firmly on their side.

Together, though, I believe we can make this and our other resolutions a reality in 2009.



**Registration Deadline
January 14**

Everyone Welcome -- A UFCW Young Worker Sponsored Event

Novi Bowl

21700 Novi Rd., Novi MI 48375

Thursday, January 22, 2009

Registration 6 - 6:30 p.m.

\$10 Per Person Fee

Includes: pizza, pop, 2 games, rental shoes & a gift

Pre-registration required. Send \$10 per bowler to UFCW 876 Young Workers, 876 Horace Brown Dr., Madison Heights, MI 48071.

Be sure to include each bowler's name, along with the name, telephone number, email, and employer of the Local 876 member(s) bowling. For more information call 1-800-321-6406 ext. 8607.

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Money & Credit

Credit Card: Competitive rates, and money saving, low-rate balance transfers. The only credit card designed to help you during times of financial

hardship with strike skip payments, a layoff helpline, and disability and disaster grants.

Loans: Competitive-rate personal and home equity loans and lines of credit that can help consolidate bills and lower monthly payments. Special assistance during strikes and layoffs.

Secured Credit Card: You can establish or rebuild your credit history with this secured credit card. Unlike other unsecured cards, there are no application or set-up fees. Cardholders can graduate to an unsecured card after 18 months of on-time payments.

Credit Score and Online Tax Service: Discounts on credit score tools and online tax preparation services. Free federal returns for households under certain income levels.



Local 876 Unveils Updated Beauty Trades Division



Membership in the Guild is Open to:

Barbers • Cosmetologists • Electrologists • Nail Technicians • Estheticians
Natural Hair Culturalists • Massage Therapists
Students in these fields • Shop Owners

Guild Members Enjoy the Following Benefits Included with their Dues:

- \$10,000 Life Insurance Benefit
- On-line Job Board and Referral Network
- Demonstrations and Hair Shows
- Full-Time Lobbyist and Political Representation at the State Capitol
- Financial and Retirement Counseling
- Community Services Programs
- Business and Tax Services
- Discounted Legal Services Plan

Guild Members Have Access to the Following Benefits at Low Group Rates:

- Group Medical, Dental and Vision Plans
- A Self-Funded 401(k) Retirement Savings Plan
- Low Cost Owner's Liability Insurance
- Group Short Term Disability/Time Loss Pay

Guild Benefits Go With Members When They Change Workplaces or Become Self-Employed

Beauty trades professionals frequently change workplaces, and many decide to work independently. For this reason, all Guild benefits go with members regardless of where their career takes them.

Guild Membership is Just \$26 a Month
\$18 a Month for Students
Call 877-585-9672 for Details
www.miguild.org

Local 876's renewed emphasis on its retooled Beauty Trades Division, recently renamed the Barbers and Cosmetologists Guild of Michigan (BCGM), was highlighted at the group's widely successful Fall hair show.

"We spent much of the summer updating and expanding the division to better serve the needs of current and potential members working in the beauty trades industry and increasing the value of Guild membership," Roger Robinson,

members important continuing education and networking opportunities."

Local 876 members are encouraged to promote membership in the Guild to the beauty trades professionals they know on a personal or professional basis.

"During their conversation with their stylist, barber or technician, members are urged to bring up the Guild and highlights of Guild membership," Robinson said. "Current members are the best spokespersons for the value of union membership."

The BCGM does not function like a traditional union because it does not negotiate contracts with employers.

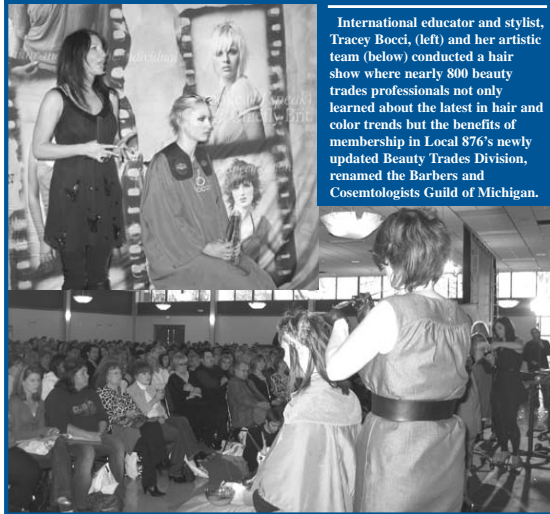
"We even have shop owners join the Guild and offer special owner's only benefits and services," Robinson said. "Thanks to the power of group membership, the Guild is able to provide all members access to insurance and other programs at benefit levels and reduced rates not available to individuals."

The health insurance available to Guild members is a comprehensive Blue Care Network plan which offers comprehensive benefits to members, spouses, children, and same sex domestic partners. The plan requires no health questionnaire and individuals cannot be rejected for a pre-existing condition. Like all Guild benefits, members' health coverage goes with them if they change employers or become self-employed.

"Because most beauty trades professionals lack access to traditional employer-paid benefits such as health insurance and retirement plans, these benefits are among the biggest reasons individuals join the Guild," Robinson said. "Guild members get a really great value for their membership, members would be doing their beauty trades professionals a favor by telling them about the Guild."

Members can also earn a \$50 U.S. Savings Bond for every new BCGM member they recruit. See the box below for details or call 1-877-585-9672 for more information.

Bocci Fall 2008 Hair & Color Trends



International educator and stylist, Tracey Bocci, (left) and her artistic team (below) conducted a hair show where nearly 800 beauty trades professionals not only learned about the latest in hair and color trends but the benefits of membership in Local 876's newly updated Beauty Trades Division, renamed the Barbers and Cosmetologists Guild of Michigan.

Recruit a New BCGM Member: Earn A \$50 U.S. Savings Bond

All Local 876 members, regardless of whether they belong to the BCGM, can earn a \$50 U.S. Savings Bond for every beauty trades professional they recruit who becomes a member of the Local 876's Barbers and Cosmetologists Guild of Michigan (BCGM).

Highlights of Guild membership, as well as the types of professionals eligible to join the Guild, are listed in the box appearing on the left side of this page. The three steps members should take in making their referrals follows.

"Either personally or professionally, most members know someone who could benefit from joining the Guild," Roger Robinson, Local 876's president, said. "By rewarding members who make a successful referral to the Guild, it's a win-win for both parties."

1. Talk to a beauty trades professional about the benefits of joining the BCGM. Urge them to talk to a BCGM representative about joining the Guild. Members can request a small supply of pamphlets summarizing the Guild from the Union office to distribute to potential Guild members.

2. Call the BCGM at 1-877-585-9672 with the name, and as much contact information as possible, (including their place of work) of the individual you have referred to the Guild. Be sure to leave your name and contact information (without these details the Local will not be able to issue a Savings Bond). Do not call the Guild with a referral without first talking to the individual, as a Guild representative will be following-up with the individual you have referred.

3. Once a referral signs a BCGM membership application, Local 876 will issue a U.S. Savings Bond to the member who made the referral. Referrals must result in membership to qualify for the Savings Bond.

BCGM Members Speak Out

Why Did You Join the Barbers and Cosmetologists Guild of Michigan?

"As a Guild member I've had access to many important benefits never available to me in the past. As an independent contractor in the beauty trades, I've never been able to join a group health care plan or contribute to a 401(k). I would strongly encourage trade professionals to take advantage of all the Guild's benefits by becoming a member. This is really a unique opportunity for all of us."



Tracey Bocci
Bocci Salon, Sterling Heights



"I have a small business, a two-chair salon, and having the Guild is like having my own personal human resources department. The security the Guild provides to me is invaluable. I sleep well at night knowing that the Guild is looking out for me."

William Thornton, Stylist
Kismet Hair Lounge, Grosse Pointe Farms

"For me, joining the Guild was an economically driven decision. The Barber and Cosmetology Guild of Michigan gives me access to benefit programs that are not only tailored to my profession, but provide greater discounts."



Sharon Wackro
Fouad Styling Station, Garden City

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Discounts & Shopping

AT&T Wireless: Save 10 percent on cellular phone service from AT&T Mobility, the only wireless company that is "proud to be union."

Dell Computer: Save up to 12 percent on computers, computer accessories, TVs, and electronics from Dell.

Flower Service: Save 20 percent when you send flowers, gifts or plants. Same-day flower delivery, 100 percent satisfaction guaranteed.

Veterinary Discounts: Cut the cost of routine veterinary services with 25 percent off your bill at participating veterinarians. Save on preventative care, shots, x-rays, medications and more.

Powell's Online Bookstore: Save on new and used bestsellers, textbooks, children's books, DVDs and more at the nation's largest unionized bookstore.

Union-Made Clothing Discounts: Buy union-made apparel and save five to 10 percent on everything you buy. Find the union label on jeans, dress shirts, casual wear, dresses, jackets, and more.

Health Club Discounts: Save with pre-negotiated discounts of 20 to 60 percent on monthly fees at more than 7,000 health clubs including Ballys, Curves, and select Gold's Gyms and many other top fitness clubs.

Auto Buying: Save time and money when you buy a new or used car or truck. Get pre-negotiated fleet pricing on most new vehicles, typically two to three percent over dealer's invoice. Receive an extra \$100 rebate when you buy a new union-made vehicle.

Moving and Rental Car Discounts: Discounts from North American Van Lines and Allied Van Lines can save you hundreds of dollars on a typical inter-state move. Get great rates on car rentals with union-member only discounts from Avis, Budget, and Hertz.



Congratulations Recent 876 Retirees

A&P/FARMER JACK

Blossie Anderson
Gail Baade
Joanne Bielec
Linda Blutecker
Shirley Brothers
Robert Buckles
Sharon Campis
Mary Cain
Carolyn Cole
Hilda Coulston
Gerald Cracchiolo
James Crumpton
James Custard
Joann Danna
Donald Diorio
Annie Edwards
Inez Etter
Wedad Faris
Janet Faulkner
Gloria Gaggini
Constance Gray
Beverly Hawkins
Carmen Hodge
Thomas Hoolihan
Willie Jones
Vicky Jones
Marcus Kosiba
Armond Lams
Harry Liniger
Mary Lisuk
Sharon McDonald
Delores Moses
Gerald Myers
Robert Nagaran
Glenn Parker
Sharon Pavesich
Bonnie Pozega
Gary Prokopchak
Normal Quaderer
James Rizzo
Thomas Rose, Jr.
Josephina Runski
Richard Snead
Debra Stribrny
Jaroslaw Topij
Robert Rowston
Darlene Sawicki
Robert Schubert
Alice Serra
Jerome Sielski
Joseph Simrak
Wardene Singleton
Gary Straub
Dennis Varga

Salvatore Ventimiglia
Josephine Watson
Gertude White
Deborah Wilson
Edna Wilson

GIANT FAMILY DISCOUNT

Norma Boldyreff
Helen Bovee
Leroy Stark

HOLLYWOOD MARKET

Judith Finazzo
John Sechler
Michael Wilson

KROGER

Donal Coleman
Deloris Domke
Virginia Evans
Howard Hillman
Joanne Galliker
Karl Graham
Marianne Kirsten
George Lubeski
Fredrick Minch
Gerald Navalta
Janis Ravens-Fox
Carolyn Reno
Frank Rossi
John Sechler
Jackie Sell
David Tabler
Brenda Walworth

RAY'S FOOD FAIR

Dennis Gracyk

OTHER

Judy Arrasmith
David Artiss
Alice Beckham
Aurelia Black
Patricia Bullock
Edward Curry
Murray Denys
Gregory Ditz
Richard Duimstra
David Eckman
William Evans
James Graham
Herbert Grassley
John Grochowski
Ilene Helmka

Linda Herman
Pamela Hernandez
Richard Jacobson
Gerald Jahimiak
Patrick Kennedy
Sherrie Kettlewell
Noah King
Mitchele Latona
Herbert Ligons
Joan Livecchi
Toni Logan

Penelope Luka
Elisabeth Marchinski
Richard McCarty
Judith McCracken
Angeline Meredith
Jonel Miklja
Michael Pelky
Sharon Phillippi
Elsie Ploegstra
Robert Prince
Thomas Powell

James Priest
Ronald Rickman
Samuel Saraquese
Michael Schuchert
Sharon Shaw
Christin Shingler
James Simmonds
Eddie Sims
Linda Sourvelis
Ray Stitt
Mark Stone

Ikonija Subonj
Ronald Sutton
Patrick Taylor
Karen Thomas
Mark Toepel
Shirley Tromain
Elaine Webster
Richard White
Robert Williamson, Jr.
Charlene Wright
Tommy Wright

Regular Updates Planned from Retirees Club

I am pleased to report that the UFCW Retirees Club will once again have an article in our union newspaper. I hope you are all as happy as our Executive Board at this decision because we believe this is a great way to keep our members in touch with all the retiree news, both good and bad.

Speaking of bad news, as many of you know, we lost a very loyal and good friend, Tom Lodico, who died last year. Tom was one of the key players in starting the Retirees Club, along with Mary Ellen Keleman, Sallie Warfield and Alice Little (who by the way still comes to the meetings whenever she can). We also lost another very hard working board member, Irene Michalik, who handled club trips. Irene was a wonderful person, well loved by all who knew her. We will certainly miss her.

As for the good news, our club is still growing, and President Roger Robinson has made the hall something to be proud of with the many recent

improvements. More good news came in November, when our country elected a new president. We are starting a new era and are hoping for lots of changes. I, for one, have faith the new leadership will be the best thing to happen in the last eight years. There is so much to do, I just hope President Obama will be able to change and improve our lives.

Finally, it has been brought to my attention that some of our fellow retirees would like to attend our Retiree Club meetings, but because of various reasons, maybe they cannot drive, they are unable to join us each month. I was wondering if we could come up with some kind of solutions to help them. If you have any ideas, please call me at (734) 729-0346, perhaps a sign-up list or something. Sometime people are lonely and would enjoy the company of friends.

Until Next Time,
Joyce Corbeil, Secretary UFCW Retirees Club

Spotlight: Retiree Club President, Norman Ruppert

In case you do not know me, I am Norman Ruppert, a long time retiree from the Kroger Company. I have been married 57 years to a wonderful lady named Mona Jean, whom I met at Kroger. Together, we worked a total of 85 years. At the beginning, times were tough, but through it all, being a union member paid off and led us to a wonderful life. Our marriage produced one son who now lives in the beautiful north country.

Enough about me. Let me tell you about our club. The UFCW Retirees Club meets the first Wednesday of every month at 11 a.m. Thanks to Local 876 President, Roger Robinson, all of our meetings are held at our newly decorated and renovated union hall. Coffee and donuts are served. We also sell raffle tickets, with all proceeds going back to the club. During the meetings we often have speakers who keep us aware of what is going on with the union and new health

and welfare programs which could be of an interest to us. Once the meeting is over, we have lunch, at no cost to the members. Twice a year we have parties and charge members \$7 to attend. Our Anniversary Party is in September and our Christmas Party is in December.

The club also offers trips and tours. Some trips are over-nighters, but most are one day outings, mostly to casinos. Buses transport members to and from our Local 876 Union Hall.

Our dues are \$1 per month, and dues must be paid before you purchase any tickets or to attend any club functions.

I hope this short note promotes some interest in our club. Our meetings and trips give you a chance to see people you worked with years ago and make new friends.

If you would like more information on the club, you can call me at (586) 263-7595.

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Insurance Protection

Auto Insurance: Members who purchase this auto insurance save an average of \$398 a year. A unique Driver's Training Grant provides up to \$250 for driver's education classes.

Accidental Death Insurance: Members can receive up to \$5,000 of accidental death insurance free from Union Secure. No medical exam is required and enhanced coverage is available for purchase.

Life & Supplemental Insurance: A wide range of coverage is available from UnionSecure to help protect your family's future including life, disability and hospital recovery insurance.

Pet Insurance: Be protected against large, unexpected pet medical expenses from accidents or illness with head-to-tail pet insurance coverage. Plans start as low as \$9.95 (the first month is free).

Fund Update: Open Enrollment Recap



Michigan
UFCW
Unions
and
Employers
Health
and
Welfare
Fund

The third annual open enrollment period for members participating in the Michigan UFCW Unions and Employers Health and Welfare Fund ended recently. The open enrollment period for 2009 health benefits was held September 1 through November 1, 2008. During open enrollment, members must re-enroll if they want to keep and/or make any changes in their health coverage for the following year.

With the assistance of Local 876 and participating employers, the Fund upped its communication with the membership about the recent open enrollment process. The result of these collaborative efforts was the smoothest open enrollment period to date, with non-enrollees down from 1,250 in 2008 to just over 750 for 2009.

The Fund urges members to remember the following facts about the enrollment process to ensure all eligible members who want coverage through the Fund are able to secure and maintain their health insurance coverage -- which is the Fund's ultimate goal.

- It is the member's responsibility to notify the Fund of address changes. Members who fail to update their address with the Fund may not receive an open enrollment packet and could lose the opportunity to enroll for benefits. Members can call the Fund at 1-800-322-8190 with address changes or make them on-line at www.miufcwbenefits.com.

- Members who have a change in family status (birth, death, marriage, divorce, or adoption) or a loss of other insurance coverage for a family member(s), have 60 days from the date of change or loss to notify the Fund and request a change in their insurance election. If members fail to meet the 60 day deadline, they will not have the opportunity to cover this family member until the next open enrollment period.

For example, a member who did not enroll her spouse for coverage because he had his own insurance has 60 days from the date the spouses losses his coverage to notify the Fund of this loss and enroll her husband for coverage.

- When members initially qualify for health and welfare coverage they will automatically receive a new enrollment packet. They have 30 days from the initial date of eligibility to enroll in the plan. If members fail to enroll within 30 days of initial eligibility, they will not be able to enroll until the next open enrollment period.

- When members become eligible for coverage late in the year, they may receive two enrollment packets - one for the current year and one for the next year. Both packets must be completed for

coverage in the current and following year. Members should not discard one packet thinking it is a duplicate.

- Members must enroll by the open enrollment deadline or they will lose benefits for the next calendar year.

All enrollment materials are now on the Fund's website: www.miufcwbenefits.com. Members may also submit questions and print out forms from the website. Next year, members will have the option to enroll online during the 2010 open

enrollment period.

Members can also contact the Fund office at 1-800-322-8190 between 8 a.m. and 4:30 p.m. Monday through Friday with any questions.

Make a U-Turn at the U-Scan, Skip the Samples and Other Tips for Protecting Your Job

Members beware, during tough economic times, employers tend to become exceedingly tough on their workers, justly terminating them for actions they may tolerate during more prosperous times.

"When the economy takes a downturn and unemployment is high, we have noticed that employers tend to be less forgiving when their workers break the rules, than during times of high employment when it is much harder to hire and replace workers," Roger Robinson, Local 876's president, said. "The strict enforcement of rules has recently cost several members their jobs, including a couple with over 20 years of seniority, which is a shame, especially considering how hard it is to find work right now."

During these times, employers tend to vigilantly enforce the rules, disciplining and discharging workers for even the slightest infractions.

"Sometime companies have even gone as far as to transfer managers so their past practice of letting things slide wouldn't result in a grievance from the union challenging the discharge or discipline," Robinson said. "Now is not the time for members to run fast and loose with the rules. They need to make sure they are punctual, act appropriately at work, and follow the policies and procedures outlined in their contract and employee handbook."

In addition, the local warns members not to check-out at u-scan lanes or eat samples, two actions which recently cost members their jobs.

"Members incorrectly think they are protected using the u-scan because they aren't technically checking themselves out, but they aren't. By using the u-scan, members are putting their jobs at risk," Robinson said. "If members use a u-scan and can't prove they properly paid for the purchase, they are going to be terminated with little chance of reinstatement. If they work for an employer who prohibits the practice, they are in

trouble even if the transaction is properly completed using the u-scan."

Eating samples, especially overindulging in the freebies, has also resulted in members recently being terminated for theft.

"The samples are considered company property intended for customers, not employees, to try," Robinson said. "To protect themselves, members should avoid eating samples, a bit of product is not worth risking their job."

Get Updates from Local 876 Delivered to Your Computer



Get the latest news from Local 876 via email by joining the Local 876 Member Info Network. Sign up at www.ufcw876.org, look for the sign-up form on the lower right hand side of the homepage. Info Network members continue to receive Local 876's publications and mail delivered to their homes.

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Family Home Services

Legal Service: This program provides free 30-minute consultations, document reviews, and a follow-up letter or call and a 30 percent discount on rates and fees at more than 2,000 law offices.

Mortgage: Buying or refinancing a home is easier and more affordable for members, their parents and children with this program, the only mortgage that will help you make payments when facing a hardship due to strike, layoff or disability.

Education Services & Scholarships: This program makes members and their children's educational dreams come true, providing educational loans, scholarships, and information on financial aid, and and college preparation.

Premier Motor Club: Have piece of mind on the road with this full-service motor club that's a better value than AAA. Get emergency roadside assistance and locksmith services (up to \$100 per service call) from 40,000 service providers nationwide.



For the Student in Your Life

Union Scholarships Available to...

The labor movement is about more than paychecks and benefits. It is about workers coming together to build better lives for themselves and their families. It's about creating opportunity. That is why each year, Local 876, the UFCW International, and other labor organizations award thousands of dollars in college scholarships to union members and their dependents.

To help as many members as possible, union scholarships have broadened their eligibility requirements, making scholarships available to students who don't fit the "traditional" recent high school graduate idea of a college student. Union scholarships are available to eligible members and their dependents who are older students, part-time students, trade school and graduate students, as well as retirees.

Consult the summary information below to see which scholarship(s) the student in your life may be eligible to receive. Call the Local 876 office at 1-800-321-6406 for assistance in determining scholarship eligibility and additional information regarding union scholarships.

UFCW Local 876 Scholarship

Award: Five \$2,000 scholarships are awarded exclusively to Local 876 members and their dependents.

Eligibility: UFCW Local 876 members (with one year of service as of January 1, 2009) and their dependent children accepted or attending an accredited college, university (under-graduate and graduate), community college, or recognized trade school on a full-time or part-time basis.

To Apply: Call the Local 876 office at 1-800-321-6406 for an application or download one at www.ufcw876.org.

Application Deadline: March 31, 2009.

UFCW International Union Scholarship

Award: Several scholarships of up to \$8,000 are awarded to UFCW members and their dependents in the United States and Canada.

Eligibility: UFCW members and their unmarried dependent children under age 20 accepted or enrolled in an accredited college or university, or institute of higher learning on a full-time or part-time basis.

To Apply: Applications must be completed on-line at www.ufcw.org/scholarship between January 15 and March 15, 2009. Those unable to complete an on-line application can request an application by writing to: UFCW International Union, Attn: Scholarship Program, 1775 K Street N.W., Washington, DC 20006.

Application Deadline: March 15, 2009.

Union Plus Scholarship

Award: Several scholarships of between \$500 and \$4,000 are awarded to current and retired union members in the U.S., Canada and Puerto Rico and their spouses and dependent children.

Eligibility: Current or retired union members, and their spouses and dependent children (as defined by the IRS) accepted to or attending an accredited college or university, community college or recognized technical or trade school at the time the award is issued as an undergraduate or graduate student.

To Apply: Call the Local 876 office at 1-800-321-6406 for an application or download one at <http://www.unionprivilege.org>.

Application Deadline: Postmarked by January 31, 2009.



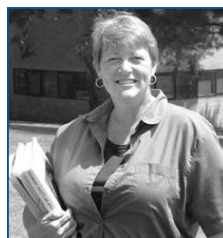
Members



Dependents



Retirees



Older Students



Part-time Students



Graduate Students



Trade School Students



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