

No Ticket or ID? No Admittance! No Exceptions!

By Matt Utecht, President

A ratification meeting for the purpose of voting on the Minneapolis Retail Contract will be held on **Sunday, March 6, 2016, at 12:00 p.m.** (noon) at UFCW Hall 653. **Voting hours will be from 7:00 a.m. to 4:00 p.m.**

As a member of UFCW Local 653 you should have received a letter in February informing you of the date, time and place of the meeting. A ticket with your name and address on it was included with the letter. In order for you to receive a ballot and be admitted into the meeting, you must present your ticket **and** proper identification at the door. The doors will be open at 7:00 a.m. on Sunday, March 6, 2016.

There are two different colored tickets that are being mailed out, each with an identifying color:

Blue Ticket Holder:

Eligible for One Full Vote

(Members who have paid the full initiation fee and whose dues are current through February 2016)

Yellow Ticket Holder:

Admittance into Meeting Only

(Members who owe initiation fees or are arrears in dues through February 2016)

UFCW LOCAL 653 RATIFICATION MEETING

Sunday, March 6, 2016 - 12:00 p.m.

Doors open from 7:00 a.m. - 4:00 p.m.

UFCW Hall 653

13000 63rd Ave N, Maple Grove, MN 55369

Present this ticket with proper identification to receive your **BALLOT** at the door.

UFCW LOCAL 653 RATIFICATION MEETING

Sunday, March 6, 2016 - 12:00 p.m.

Doors open from 7:00 a.m. - 4:00 p.m.

UFCW Hall 653

13000 63rd Ave N, Maple Grove, MN 55369

Present this ticket with proper identification to receive your **ADMITTANCE** at the door.

Members who receive a yellow ticket can come to the union office no later than 3:30 p.m. on Friday, March 4, 2016, to pay up any dues or initiation fees that may be in arrears. At that time your yellow ticket will be exchanged for a blue ticket, allowing you one ballot to vote at the ratification meeting on Sunday, March 6, 2016.

REMEMBER: In order to be admitted into the meeting and receive a ballot, **YOU MUST PRESENT YOUR BLUE TICKET AND PROPER IDENTIFICATION AT THE DOOR.** Please have these items readily available, as this will allow the process to run as smoothly and quickly as possible. The doors open at 7:00 a.m. for those members who cannot stay for the meeting but wish to vote and leave.

**I URGE ALL MEMBERS TO ATTEND THIS
IMPORTANT RATIFICATION MEETING!**

A Better Life through Your Union

By Paul Crandall, Secretary-Treasurer



Every year the UFCW Charity Foundation Scholarship Program offers scholarships to UFCW members or their dependents who want to further their education and demonstrate a commitment to their communities and to UFCW values. Since 1958 the Fund has distributed more than \$2 million in scholarships (including in 2015 when a member from Local 653 was awarded a Charity Foundation Scholarship) to students who have gone on to make significant contributions to society and to the UFCW, entering a wide range of fields including public service, medicine, law, business and teaching. Many have returned to the UFCW as staffers, organizers, and community activists who contribute to the UFCW mission.

The Charity Foundation is also introducing a Loan Assistance Program that encourages young people to work full-time in the labor movement. Under this program,

college students and college graduates may qualify for loan assistance payments for education loans while employed within the labor movement.

There are several other scholarship opportunities available to UFCW Local 653 members and their dependents. The names and links are listed on the following page. In July 2015, Local 653 awarded ten \$1,000.00 educational grants to Local 653 members or their dependents, and we will again award ten new educational grants in the late summer of 2016. Last

year's winners were from: Cub Shorewood, Hirschfield Paints, Festival Foods, Cub Lakeville, Cub St. Louis Park, Haug's Cub Minnetonka, Pequot Lakes SuperValu and Lunds & Byerlys in Plymouth, Eagan and Central.

Please take advantage of these educational scholarship opportunities. It truly is another benefit that helps provide you and your family a better life through your union!

**EDUCATION
IS THE MOST
POWERFUL
WEAPON
WHICH YOU
CAN USE TO
CHANGE THE
WORLD.**

--Nelson Mandela

Benefits Beyond the CBA

By Scott Larson, Union Representative

Being a member of UFCW Local 653 has many benefits and perks beyond your Collective Bargaining Agreement. Throughout the year our union provides many activities and events for the entire family.

Events include: bowling tournament, golf tournament, fishing contest, Biggest Loser contest, Halloween Fall Festival and Breakfast with Santa.

Win tickets to the following: Minnesota Twins, Minnesota Wild, University of Minnesota Gophers football, Valleyfair, Shrine Circus, Minnesota Zoo, Renaissance Festival and State Fair. Also, as a member of Local 653 you have access to rent Ours Resort in Lutsen, MN, on the shores of Lake Superior with six cabins on approximately seven acres of land and six hundred feet of lakeshore. For all the campers we have Camp 653 located in Monticello on Lake Ida which has ten tent sites and fifteen RV sites, bathrooms, showers, boat dock and swimming beach with many activities for the entire family.

All of these benefits are exclusively for you--the members of UFCW Local 653. I encourage all of our members to take advantage of these amazing benefits.

For more information on Ours Resort and Camp 653, please check our website at www.ufcw653.org (click on Member Benefits). To make reservations, please call 763-525-1500 or 1-800-292-4105.

Check your monthly Fact Finder for ticket entries and family activities. If you need further information, please call your union office at 763-525-1500.

Scholarship Opportunities!

Here are several scholarship opportunities available to UFCW Local 653 members and their dependents.

The Minnesota AFL-CIO sponsors scholarships for high school seniors graduating in 2016. The three requirements for these Minnesota AFL-CIO scholarships are:

- You must be a union member or a dependent of a union member whose local union is affiliated with the Minnesota AFL-CIO.
- You must have a straight "B" average or better (2.0 in a 3.0 grade point system/3.0 in a 4.0 grade point system).
- You must attend a post-secondary institution located within the state of Minnesota.

For more information and entry forms, go to: <http://www.mnafcio.org/about/scholarships-awards>.

Nellie Stone Johnson Scholarship - Available to minority students from union families attending or planning to attend one of the 31 technical colleges, community colleges and/or state universities in the Minnesota State Colleges and Universities System. For more information, go to: www.nelliestone.org.

Union Plus--The deadline for this one was January 31, 2016, but keep this in mind for next year:

<https://www.unionplus.org/college-education-financing/union-plus-scholarship>

UFCW Charity Foundation Scholarship Program (One of these was won by a Local 653 member last year!)

2016

UFCW CHARITY FOUNDATION SCHOLARSHIP PROGRAM

Education is the most powerful weapon which you can use to change the world. —Nelson Mandela

In 2016 the UFCW Charity Foundation will award several SCHOLARSHIPS, up to \$8,000 each, to UFCW members or their unmarried dependents under the age of 20.

For more information, and to find out if you're eligible, please visit:

www.ufcwcharityfoundation.org/scholarship

The scholarship application will be available online from January 20-April 16, 2016.



If you are unable to apply online, you may request an application by mail at UFCW Charity Foundation, Attn: Scholarship Program, 1775 K Street, NW, Washington, DC 20006 or by email at cfscholarship@ufcw.org.

If you need the scholarship rules or an application in another language, please contact us at 1-800-551-4010 and we will obtain assistance for you. UFCW employed officers, staff and their immediate families are not eligible.

Watch for **Local 653 Educational Grant** application forms in the April and May Fact Finders and at the Local 653 website at that time.

Understanding Your Medical Plan Deductibles and Coinsurance

With some of the recent changes to the Plan, some questions have arisen with respect to how the Plan deductibles and coinsurance work. The Minneapolis Retail Meat Cutters and Food Handlers Health Fund is a self-funded plan. As such, the claims expenses are covered by the Fund and not insured through an insurance company. It is the Trustees' goal to maintain a financially stable Fund while providing quality health care coverage. The Fund has some cost-sharing methods in place such as deductibles, coinsurance and copays to assist in managing the ever growing healthcare expenses. In a cost sharing program, the Fund pays a portion of the expense and the participant is responsible for a portion of the expense. This is where deductibles, coinsurance and copays come into play; understanding how these work will help you know when and how much you have to pay for care.

How does the Health Plan Deductible Work:

Medical Deductible: The deductible is the up-front amount you are required to pay for medical services before the Minneapolis Retail Meat Cutters and Food Handlers Health Plan begins paying for services. Please note, this is applicable to all services with the exception of preventative care services. Preventative care services are paid at 100%.

The deductible covers the period of January 1st through December 31st and starts fresh each January 1st.

Individual Annual Deductible: \$750 per calendar year (January 1st through December 31st)

Family Annual Deductible: \$2,250 per calendar year (January 1st through December 31st)

How does the Health Plan Coinsurance Work:

Medical Coinsurance: The coinsurance is the amount you start paying after you've met the deductible. The coinsurance amount is a percentage of the amount allowed for services. Please note, utilizing in-network providers usually helps to control costs because of negotiated discounts, therefore, reducing your expenses. For your Plan, your coinsurance is 20% for most services. You are responsible for this co-insurance and copays up to a specific dollar amount each year, this is the Annual Out-of-Pocket Maximum. Once this out-of-pocket maximum amount has been met, your medical expenses are usually covered at 100%.

Copayments: The copay is the amount you pay for certain office visits and Emergency Room visits; copays are in addition to the deductible and 20% coinsurance and also accumulate toward the annual out-of-pocket maximum. When you visit your doctor's office, a \$25 copay will be applied to your visit; if you see a Specialist a \$50 copay will be applied; and if you have an Emergency Room visit you will be responsible for a \$250 copayment--these copayments are in addition to the deductible and 20% coinsurance.

Individual Medical Annual Out-of-Pocket Maximum: \$3,000 per calendar year (January 1st through December 31st)

Family Medical Annual Out-of-Pocket Maximum: \$6,000 per calendar year (January 1st through December 31st)

The Annual Out-of-Pocket Maximum starts over each January 1st.

Prescription Coinsurance: Under the prescription benefit, you are not required to meet the deductible. The coinsurance amount is a percentage of the amount allowed for services. Please note, utilizing in-network providers usually helps to control costs because of negotiated discounts, therefore, reducing your expenses.

Your pharmacy coinsurance is 20% for most services. You are responsible for this coinsurance up to a specific dollar amount each year, this is the Annual Out-of-Pocket Maximum. Once this out-of-pocket maximum amount has been met, your prescription expenses are usually covered at 100%. (**Important Note:** If you have a prescription filled at Walgreens, Wal-Mart, Target, Hy-Vee, Sam's Club, Costco or Coborn's retail pharmacy, you will be responsible for 100% of the cost of the medication.)

Individual Prescription Annual Out-of-Pocket Maximum: \$3,600 per calendar year (January 1st through December 31st)

Family Prescription Annual Out-of-Pocket Maximum: \$7,200 per calendar year (January 1st through December 31st)

Please Note: This information reflects an outline of these cost-sharing methods and how they work. For specific questions about your benefits, please call the Fund Office.

Here are some ways you can play an active role in helping control these rising costs:

- Utilize in-network participating providers for your medical, dental, and pharmacy services.
- Purchase generic prescription drugs when available instead of brand name drugs.
- When possible, utilize urgent care facilities versus emergency room facilities.
- Utilize the Doctor on Demand Telemedicine Program.
- Seek a second opinion to avoid unnecessary surgical procedures.

Announcing Your Dedicated Service Line

As the Third Party Administrator for the Minneapolis Retail Meat Cutters and Food Handlers Local 653 Benefit Funds, Wilson-McShane Corporation is pleased to announce effective February 1st we have implemented dedicated service lines specifically for you.

When you call this number, you will immediately be greeted by a representative who will identify your benefit needs and connect you with the appropriate team member to answer and resolve your questions. Utilizing this new dedicated line will provide for a better customer service experience and will allow us to better meet your needs.



**MRMC Local 653 Benefits
Dedicated Phone Numbers:
Toll-Free: 1 (844) 468-5917
Direct: (952) 851-5797**

Over the past nine months, our team has had the opportunity to service nearly 13,000 calls related to your Funds, and our goal is to continuously provide the highest level of service. We appreciate the feedback we have received and are using this feedback to provide you with additional service capabilities.

Our entire team at Wilson-McShane Corporation is committed to continuously enhancing the service offerings which we provide to the Minneapolis Retail Meat Cutters and Food Handlers Local 653 Fund Trustees and Plan participants.

Your Union: Get Involved—Come to a Membership Meeting

By Jim Schommer, Organizer

As I write this article we are a couple weeks away from starting the Minneapolis Retail Contract negotiations. One of the topics President Matt Utecht will be discussing with the negotiating committee is how to mold the future of our union so it will thrive in the future. I look at the list of members involved with negotiations, or for that matter the attendance at our monthly membership meetings, and I see just a few younger members getting involved. Most of us currently working at the union (your Executive Board and Union Representatives) got involved at a young age by attending membership meetings, voting on contracts or by attending one of the many events Local 653 has throughout the year. Times are very different now than they were 25-30 years ago and everyone is very busy, however this is **our** and **your** future at stake. We need the younger generation to be more involved. With that said, we need those members who have been around for a while to start educating the others about our union. I would

suggest bringing someone to a meeting or event with you (that's how I got involved almost 30 years ago). We offer many different opportunities just for being a member, ranging from professional sports ticket giveaways to a union campground, and even a resort on the North Shore. Visit our website at www.ufcw653.org for all the opportunities available to Local 653 members.

These many benefits are exclusive to all Local 653 members. The benefits come from the past union members' hard work and dedication to improving the union. **We need your help, hard work and dedication. We need strong, active and informed members as you are essential to the strength of your union, so that we can keep providing these great benefits and maybe even more in the future.**

Membership meetings are held on the first Monday of each month from October through May at 6:30 p.m. at Hall 653, 13000 63rd Avenue North, Maple Grove, MN 55369.

Look at Me Now! Biggest Loser Update

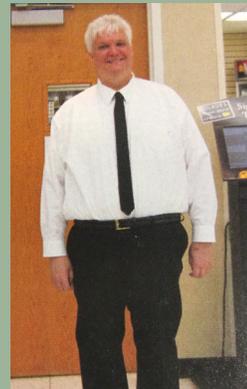
By Nancy Vaillancourt, Union Representative

David Strand, a former Rainbow employee who now works at the Plymouth Rainbow owned by Lund Food Holdings, Inc., was the first-place winner of Local 653's Biggest Loser contest in 2011. David did an amazing job losing 128 pounds, which was just over 33% of his body weight. With that significant amount of weight loss David was able to stop some of his medications and reduce other medications.

Due to a medical condition in 2014, David put some weight back on over the past year. I had not seen him for quite some time until a few days ago. I thought it was him walking down the aisle toward me but then decided it wasn't him. Well, as he got closer I couldn't believe it. It was David! I was amazed and told him he looked fantastic! David had lost an additional 150 pounds! In June he went on a doctor's prescribed diet and has been going to the gym. He is still on several medications and is hoping to be off most of them in February when he goes back for a recheck. From a person who has continually lost and gained weight for years, David--you are an inspiration. Great job! Keep up the good work.



David Strand at beginning of 2011 Biggest Loser contest



David when he won the 2011 Biggest Loser contest



David today!

Union Service and Convenience

By Rick Milbrath, Union Representative

Just having simple cooking instructions on the packages has started to rebuild consumer confidence in the younger generation to start exploring cooking at home again—or for the first time in some cases. Grilling year round, smaller portions, healthy food, prepared meals and having foods that take less than an hour to prepare at home are at an all-time high. The days of making big meals with the hope or intention of eating leftovers the following day went out with dial-up internet. Our industry is changing big time. Thirty or forty years ago grocery stores did not have many quick-to-fix microwavable frozen food lines or delis with a variety of prepared sandwiches, salads, side dishes and whole ready-to-go hot meals. They did not have fresh produce from around the world available year round, with some already precut, packaged and ready to eat. Meat and seafood departments are delivering more cuts of meat and fillets of fish with about every kind of seasoning and breading that you could imagine. Dairy departments have so many varieties and flavors of items that it would take you years just to sample them, with new ones arriving daily.



Without question, having service in these key areas with knowledgeable personnel is still the most important factor. It creates comfort for the consumer to try out, ask questions and experiment with new products entering this market. I could not count how many times I have heard our union employers tell us that they would not change their work force for any of the work forces in the non-union stores.

All this adds up to more options and opportunities for our union retail meat and grocery stores to retain and capitalize on the wants and needs of our consumers. Competition is fierce for the almighty dollar more than ever before. So, if we can provide the goods the consumers are looking for at a fair price, throw in some knowledge of the product, and provide service second to none, I believe we can ride through the ever-changing turmoil.

Remember, today's consumers are getting more complex at a faster pace than ever before. They are constantly redefining their lifestyles and what they desire. Nowhere is that more evident than their eating habits. Age, time, weight and ethnicity all affect what they eat. All these factors are changing the dinner landscape in America. Some other reasons this landscape is changing: only about one third of Americans are making meals from scratch, there are more two-income families, the fast-paced world in which we live, time management stretched thin between our jobs, children, hobbies, and the list goes on.

Where does that put us? It puts us in a world of service and convenience. So remember this when going into work—employee and consumer communication at the store level mixed with employer and employee cooperation makes a great recipe for customer satisfaction.

**1/2
PRICE!**

Ours Resort - Have We Got a Deal for You!



Ours Resort is a special place any time of year, and it's a wonderful destination in the winter. It's located just one mile from the Lutsen Mountain ski resort, which has great ski slopes. There are also nearby snowmobile and cross country ski trails. Even if you're not into outdoor activities, it's hard to beat sitting in front of a nice fire looking out at Lake Superior. Aaaahhhhhh.....

Sound interesting? We're making it even more affordable than usual! Starting December 1, reservations made for stays between January 1 - April 30, 2016, are **HALF PRICE!**

Ours Resort is owned and operated by UFCW Local 653. It consists of six cabins on Lake Superior in Lutsen, MN. Each cabin is fully furnished--you only need to bring your food, clothes, and personal items. (Check our website--www.ufcw653.org--under Member Benefits for more information.)

Ours Resort is available to active, dues-paying members of Local 653 and retired members who are receiving a UFCW Local 653 pension. Call Sandy at the Local 653 office (763-525-1500) today to make your reservations. You'll be glad you did!



Members Ratify Wage Increases at Benedictine Health Center at Innsbruck

By Doug Rigert, Union Representative

On Monday, December 21, 2015, a ratification vote was held at Benedictine Health Center at Innsbruck. The members overwhelmingly voted to accept the wage increases. The wage increases were negotiated and tentatively agreed to under the wage reopener clause of the current union contract between UFCW Local 653 and Benedictine Health Center at Innsbruck. A total of two negotiation meetings were held between both parties before a tentative agreement could be reached on Wednesday, December 16, 2015. The wage increases that were achieved are quite significant, long overdue and a step in the right direction for all the hardworking UFCW Local 653 union members working at Benedictine Health Center at Innsbruck.

The monies that largely made the wage increases possible to negotiate for were due to the 2015 State of Minnesota Legislature approving an increase in state funding for qualified nursing home facilities. The leadership of UFCW Local 653, as well as other unions that represent workers in the nursing home facilities, have worked long and hard to lobby members of the State Legislature. The increased funding of the nursing home industry is necessary in order to achieve better wages and a better quality of life for the many union members it employs.

I would like to thank UFCW Local 653 Secretary-Treasurer and chief negotiator Paul Crandall for his hard work and leadership in achieving this agreement. I would also like to thank Shop Stewards Kathy Long, Patty Capps and Taharra Ford for their participation and involvement in the negotiations and for standing up for better wages on behalf of their union coworkers. Also, it would be a serious oversight for me not to acknowledge and thank Susan Ager, Administrator/CEO of Benedictine Health Center at Innsbruck, as well as Scott Paulson, Labor Relations Director at MRA, for their efforts in reaching this agreement. This further demonstrates that when we all work together, good things happen.



*Benedictine at Innsbruck Shop Stewards
Taharra Ford, Patty Capps, and Kathy Long*

Local 653 Staff Member Volunteers at Ronald McDonald House

Iwant to thank President Matt Utecht, Secretary-Treasurer Paul Crandall and Local 653 for your generous donation of hams to the Ronald McDonald House Cooks for Kids Program. We



For the fourth year, Local 653 Receptionist Sandy Sjoberg (center) and friends prepare a meal for families at the Ronald McDonald House.

fed about 100 people on January 9, 2016. The Ronald McDonald House serves families whose child is receiving care for a life-threatening illness. Families may stay in the "House" at RMH located inside Children's Hospital as long as their child is receiving treatment. The "House" offers accommodations similar to a hotel which include a TV, DVD player, private bathroom, bunk beds and sleeper sofas. Volunteers in the Cooks for Kids Program prep and serve home-cooked dinners for the families each evening and brunch on the weekends. This helps families to stay close to their child and reduces stress so they don't have to worry about where to get their next meal, and also alleviates the additional expense.

--Sandy Sjoberg



Luke Yang
Hirshfield's - Warehouse



Mike Steuck
Hirshfield's - Warehouse



Steve Handeland
Hirshfield's - Warehouse



Steve Cary
Hirshfield's - Wayzata



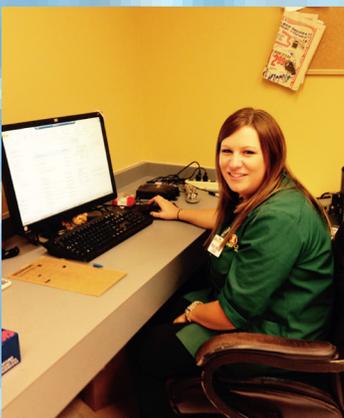
Becky Eggers
Hirshfield's -
Window Treatments



Patrick Booker
Hirshfield's - Warehouse



Christopher Christensen
Baxter Super One



Nicole Keller
Baxter Super One



Ross Avelsgard
Baxter Super One



Shawn Niemeyer and
Chris Sjodin
Baxter Super One



Chris Nooter
Baxter Super One

LOCAL 653 AT WORK!



Brian Foley
Cub - Eagan East



Brooks Krick
Cub - Eagan East



Steve Ernst
Cub - Eagan East



Bob Haas
Cub - Eagan North



Jim Kammerer
Cub - Eagan North



Al Johnson
Cub - Eagan North



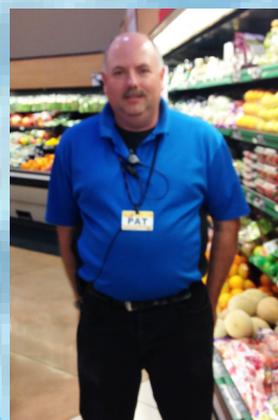
Dan Heffernan
Cub - Eagan West



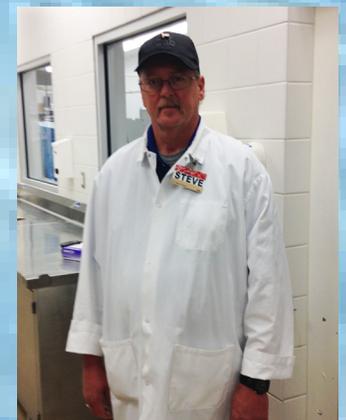
Mike Oswald
Cub - Eagan West



Joe Geisel
Cub - Eagan West



Pat Johnston
Cub - Lakeville North



Steve Dick
Cub - Lakeville West

**UFCW Local 653
Members:**

Union Meetings will be held the first Monday of each month at 6:30 p.m at Hall 653 13000 63rd Avenue N. Maple Grove, MN 55369
Upcoming meetings:
 Monday, March 7, 2016
 Monday, April 4, 2016

SEND IN THE ENTIRE ADDRESS BOX TO THE RIGHT FOR A CHANCE TO WIN TICKETS FOR **A MINNESOTA TWINS GAME!**
 All active, dues-paying members are eligible for drawings.
 Mail your entry to:
 UFCW Local 653
 Attn: Tickets
 13000 63rd Ave N
 Maple Grove, MN 55369

Retiree's Club Meeting Notice

Knights of Columbus - Marian Hall
 1114 American Blvd. W.
 Bloomington, MN 55420

Thursday, February 18, 2016
 10:00 a.m Cards
 12:00 p.m. Lunch
 1:00 p.m. Speaker

For more information:
 Thea Gullekson:
 952-831-3143
 Char Hanson:
 612-869-9035
 or Marlen Wahl:
 952-888-3220

United Food & Commercial Workers Union, Local 653
 13000 63rd Avenue N.
 Maple Grove, MN 55369
 763-525-1500 or 1-800-292-4105

Change Service Requested



NON-PROFIT ORGANIZATION
U.S. POSTAGE PAID
 Permit No. 2899
 Twin Cities, MN

2016 ST. PAUL OSMAN

SHRINE CIRCUS
MINNESOTA STATE FAIR COLISEUM
FRIDAY, APRIL 1, 2016 -
SATURDAY, APRIL 2, 2016

SEND IN THE FORM (BELOW) BY MARCH 12 FOR A CHANCE TO WIN EITHER TWO OR FOUR TICKETS TO THE CIRCUS!
 (If no quantity selection is made, **two** tickets will be sent.)

Mail entry form to:
UFCW Local 653
Attn: Tickets
13000 63rd Ave N
Maple Grove, MN 55369

Each Guest Receives: • BEST SEAT IN THE HOUSE • FREE COTTON CANDY • FREE CIRCUS COLORING BOOK • FREE LIGHT-UP NOVELTY TOY	Member Name:	
	Address:	
	City/State/Zip	
	Phone Number:	
	Please circle available time(s):	Circle desired # of tickets: 2 or 4
	Friday, April 1, 2016	7:30 p.m.
Saturday, April 2, 2016	10:00 a.m. 7:30 p.m.	