



**Kendall Yeomans, B. Comm
Financial Planning Advisor**

In today's busy and complex world, a little planning can go a long way to provide peace of mind.

The same Principle applies to your financial plan. A yearly review is important to ensure that your plan is in harmony with your changing lifestyle.

Have you experienced any major life changes over the past year? If so, it may be a good time to review your financial plan. A change in marital status, a new job, or the birth of a child can all have an impact on your finances and insurance needs.

If you do not have a financial plan or have experienced significant changes in your life that could effect your financial plan, let's get together and discuss it.

Like many Canadians, you may be receiving an unexpected refund when you filed your tax return – courtesy of the federal government's tax cuts retroactive to the beginning of 2007.

Start thinking about how to make the most of your refund. Here are a few deas:

- **Pay down high-interest debt.** The faster you pay off non-deductible debt, the faster you free up that money for other things – investing in your future, saving for a major purchase or taking a much needed vacation.
- **Contribute to your RRSP.** Investing in a Registered Retirement Savings Plan (RRSP) can help you take advantage of tax-sheltered compound growth. Over time, this can give your retirement savings a big boost.
- **Chip away at your mortgage.** If your mortgage allows you to make prepayment without penalty, do so within your means to potentially save you thousands of dollars in interest charges.
- **Save for education.** Contributing to a Registered Education Savings Plan (RESP) is a great way to save for your child's education. The money grows tax-free, and the federal government will kick in an additional 20% of any contributions you make – up to \$500 per year per child, to a lifetime maximum of \$7,200.



We're Moving!

Our office will be moving to a new location early this fall. Our new address will be 363 Falconbridge Road - Unit 2, Sudbury, Ontario P3A 5K5.

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This material is provided for general information and is subject to change without notice. Every effort has been made to compile this material from reliable resources however no warranty can be made as to its accuracy or completeness. Before acting on any of the above, please make sure to see me for individual financial advice based on your personal circumstances.

NJC NEWS

Retail, Wholesale and Department Store Union, District Council - of the - UFCW, Canadian Labour Congress

MEMBER TRAINING GOING STRONG!



*Stewards Training
North Bay, Ontario*

President's Message

by Derik J. McArthur



Many members have been hard at work over the past few months negotiating renewal collective agreements as well as first contracts. Members at the three No Frills locations voted an overwhelming 94% to accept the new collective agreement with improvement in all areas, including a pension plan. I am happy to report that to this date, all contracts have been negotiated successfully without the need to take strike action.

As reported in the last issue of *NJC News*, the UFCW is holding its 6th Regular Convention this summer in Montréal, Québec, and all local unions have completed their nominations and elections. Participation was high during this process and I am pleased to announce that we will be sending a full complement of delegates to this convention in August.

Have a happy and safe summer!

Secretary-Treasurer's Message

by Jeffrey J. Barry



Over the past year, the members of various local unions have been busy with a variety of activities to raise money for leukemia research. From barbecues to bowling tournaments, cash-at-the-till programs and leukemia pin sales, locals have raised a combined total this year of \$6,214.83. Congratulations to all those who participated and thank you for all your efforts. This year, the UFCW raised over 1.4 million dollars across Canada.

As you will see in this publication, union training programs are still going strong. Spring stewards' training, as well as "Introduction to Arbitration" and Health & Safety Certification courses have been completed. The next series of courses are being prepared for this fall. Any members interested in attending these courses are encouraged to speak to their union representative or steward for additional information.

Northern Joint Council Executive Board:

Derik J. McArthur, *President*, Jeffrey J. Barry, *Secretary-Treasurer*, Don Clarke, *Recorder*, Bill Palasz, *Vice-President*, Joy Searles, *Vice-President*, Karen Ronald, *Vice-President*, Wendy Higgins, *Vice-President*, Mary Lindstedt, *Vice-President*, Jeff Black, *Vice-President*

Union Representatives: Jeff Black, Jason Grandbois, Seán Floyd, Rob Cullen, Shannon Fleury

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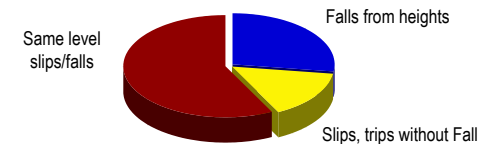
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Slips and Falls

- From 2000 to 2003 62 workers died falling at work.
- One in every five lost-time injuries (LTI), in Ontario, is caused by a fall.
- 90 people are injured every day in a fall at work.



Same-level slips and falls account for **57%** of fall-related injuries.

Falls from heights account for **27%** of fall-related injuries.

Slips and trips without a fall account for **15%** of fall-related injuries.

Steps to Reducing Fall Hazards

Step One: Recognize that you can prevent falls and identify where the potential for them exists.

Slips happen when there is too little traction between footwear and the walking surface or walking surfaces are irregular. Falls occur from one level to a lower level. People have made WSIB claims for falling over a hose on the floor, from a lift truck, down stairs, off a loading dock, from a two-foot high stool, while climbing a dumpster and from 38 feet while climbing a ladder. Take preventive measures even on small or short duration jobs.

Correct housekeeping hazards.

- *wet or oily surfaces, occasional spills, loose, unanchored scatter rugs or mats, clutter, obstructions*

Correct conditions that can cause hazards.

- *flooring that is slippery or has irregular surfaces (ridges, steps, thresholds), hazards caused by weather conditions, poor lighting or visibility, open manholes or openings in floors due to construction or repairs being done in buildings.*

Provide, maintain and properly use equipment/devices to help avoid falls.

- *ladders and scaffolds, guard rails and barriers even on temporary worksites, man lift equipment*

Provide, maintain and properly wear personal protective equipment (PPE)

- *fall arrest, other PPE should not pose a visibility hazard*

Establish safe work practices

- *pace of work, proper use of PPE, complete training*

Step Two: Assess fall hazards and set standards and expectations

Assess the degree of risk of the suspected or identified fall hazard, by

- *doing a detailed inspection of work areas, having trained individuals observe worker behaviour, investigating "near misses", interviewing workers, reviewing records of prior slips and falls, such as first-aid records or minutes of joint health and safety meetings, setting or comparing to company and legal standards for slip/fall hazards*

Step Three: Control hazards by eliminating or reducing risk

A company can control hazards if it

- *sets an expectation that each worker has a role and responsibility to help prevent slips and falls, communicates the expectation to all staff, sets the highest standards for housekeeping, lighting and visibility standards, identifies and reinforces the supervisor's role to enforce standards, ensures standards for preventing potential causes of slips and falls are met, provides equipment that is in good repair and is used properly, makes workers aware of slip and fall hazards, trains workers how to avoid slips and falls, themselves and for other workers*

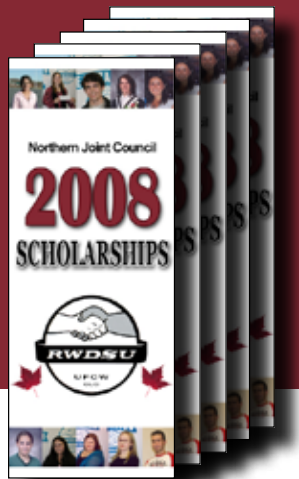
When it is possible to eliminate a hazard and personal protective equipment is essential, you should:

- *review regulations that apply to your industry and your company, ensuring that physical restraints, tie-off, working at height regulations and others are followed, become informed on the availability of fall arrest equipment, the way to properly use it and how to maintain it, prepare an emergency response plan that is specific to the worksite in the event a worker becomes suspended by their fall arrest equipment or in the event of emergency such as fire or weather conditions.*

HEALTH & SAFETY
corner

2008 SCHOLARSHIPS

Please be advised that the deadline for the 2008 Northern Joint Council Scholarships was August 1st, 2008. We wish to thank everyone who applied. Once the selection process has been completed, the winners will be posted on the union's web-site.



Congratulations to
Northern Joint Council member,
Andre Gervais!

Winner of RWDSU's
Alvin E. Heaps
\$1000 Scholarship

*Andre is a member of Local 579,
and works at Desjardins' Food Basics
in Hanmer, Ontario.*



*Union Rep Shannon Fleury presents
Andre Gervais with scholarship cheque*

IN THE NEWS...

Starbucks must pay more than \$100M to staff ————— *The Associated Press*

In San Diego, a U.S. Superior Court judge has ordered Starbucks to pay its California baristas more than US\$100 million in back tips that the coffee retailer paid to shift supervisors.

Saying baristas were entitled to US\$86 million plus interest in back tips, San Diego Superior Court Judge Patricia Cowett also issued an injunction that prevents Starbucks' shift supervisors from sharing in future tips.

Cowett says the practice was a violation of a state law that prohibits managers and supervisors from sharing in employee tips. Starbucks official Valerie O'Neil says the company plans an immediate appeal of the ruling, calling it "fundamentally unfair and beyond all common sense and reason."

The lawsuit was filed in October 2004 by Jou Chou, a former Starbucks barista in La Jolla, California, who complained shift supervisors were sharing in employee tips.

The lawsuit gained ground in 2006 when it was granted class action status, allowing for the suit to go forward for as many as 100,000 former and current baristas in the coffee chain's California stores.

Industrial cleaners join Local 582

Workers at Industrial Service and Maintenance, an industrial cleaning company in Sault Ste. Marie, Ontario, have joined RWDSU Local 582. The new members, who clean warehouses, factories and other worksites, chose the RWDSU to improve their wages and benefits.

"The workers at ISM really want to do better with their wages and benefits, and they saw how much better workers are doing at industrial cleaning companies represented by the RWDSU in Ontario," said Northern Joint Council Organizer Rob Cullen.

"After talking with us, they realized how important it was to join a union. Word of mouth in Sault Ste. Marie is very positive regarding the RWDSU, and that helped sway the workers' opinions when it came time to choose a union."

On January 14, the Ontario Labour Relations Board conducted a representation election where the workers voted overwhelmingly to join the RWDSU. Cullen said the newly-organized workers and RWDSU staff are now preparing to open contract talks with ISM.

Arbitrator orders reinstatement of bus driver

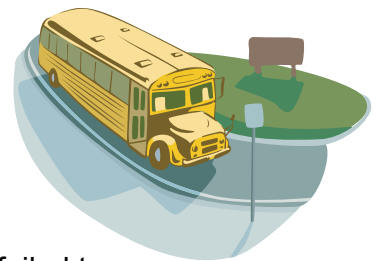
A bus driver with First Student (formerly Laidlaw Transit Ltd.) in Sault Ste. Marie had her employment immediately terminated when a child was briefly and inadvertently left alone on a parked school bus. The child had been sleeping and hidden from view under one of the bus seats. Company policies outline a bus-checking procedure and dictated that such an occurrence would result in automatic termination. A grievance was filed.

In the grievance investigation, RWDSU representative, Rob Cullen, discovered that the grievor had in fact adhered to all company policies established to prevent such an occurrence.

The grievance was brought before an arbitrator who ordered the company to reinstate the

grievor. The arbitrator further noted that the grievor's remorsefulness, exemplary safety and attendance record, and 12-year unblemished employment record were factors that the company failed to consider in its haste to terminate the grievor.

The grievor noted that thanks to being a member of RWDSU, she can continue to be employed by First Student and enjoy working with children.



Canadian tax cuts will benefit oil companies, not workers

A recent study by the Canadian Centre for Policy Alternatives says the big winners of the proposed Conservative tax cuts will be the oil and finance sectors. The study found that Canada's three oil-producing provinces account for just 15 percent of the population, but generate 36 percent of corporate profits.

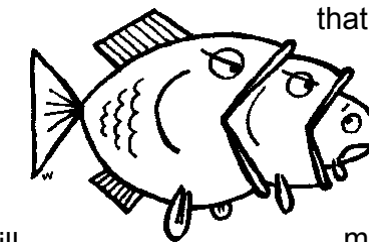
Companies in these provinces will reap three times the benefits of the tax cuts as companies in the rest of the country. The study

concludes that these provinces and countries are already doing well, and do not need the benefits of a tax cut.

"It has been shown time and time again that corporate tax cuts are expensive to the country and are not proven to help our economy," said RWDSU Northern Joint Council President Derik McArthur.

"The Harper government's \$15 billion in annual corporate tax cuts show the misplaced priorities of the administration.

What is needed is targeted tax relief for working people and their families.



MEMBER FEEDBACK

If you wish to contribute a message, article or story to be printed in the next newsletter, please contact the Union Office via e-mail at unionyes@rwdsu.ca. We'd love to hear from you!



Stewards School: Level One
Sault Ste. Marie, Ontario



Introduction to Arbitration
Timmins, Ontario



Introduction to Arbitration
Sault Ste. Marie, Ontario



Stewards School: Level One
Timmins, Ontario



Introduction to Arbitration
Sudbury, Ontario



Stewards School: Level One
North Bay, Ontario

Interested in becoming a steward?

Shop stewards are the head of Northern Joint Council representation.

Have you ever thought of being a shop steward? Stewardship is the forefront of Northern Joint Council representation and the union relies on shop stewards to spot problems and take action before the situation gets worse. This could mean assisting a coworker in correcting a situation without having to file a grievance or providing them with information about their collective bargaining agreement. Shop stewards are also responsible for accurately relaying views and concerns of members to the local union.

To assist you in the role of steward, the Northern Joint Council holds training courses on a regular basis to provide education on grievance handling, communication techniques, and other skills required for being an excellent steward.

Shop steward is not a paid position; however, most stewards accept the responsibility because of the satisfaction they receive from helping out their coworkers.

If you are interested in becoming a shop steward or want more information about the positions, please speak to your union representative.

Local 579 raises over \$4700 for Leukemia research

RWDSU Local 579 in Sudbury, raised money for leukemia research by holding two bowling events and by soliciting donations at Dumas' Your Independent Grocer store as part of its ongoing efforts to help fight the disease. These combined events raised over \$4,700 through the contributions of RWDSU members and the community.

As an incentive for obtaining donations at Dumas' YIG, prizes were awarded to the cashiers who solicited the most donations during the week-long campaign.

"Everyone here has had their lives affected in one way or another because of leukemia and other cancers, and we all know how important it is to help those who are fighting these terrible sicknesses," said Local 579 Secretary-Treasurer Jeff Black.

Other events, such as barbecues at Your Independent Grocer stores that employ Local 579 members, are planned in the near future.

Including Local 579's contribution, a total of \$6,214.83 was raised by various locals of the Northern Joint Council.



(left to right) Jeff Barry, NJC secretary-treasurer, Derik McArthur, NJC president, Wendy Higgins, Local 579 president, and Jeff Black, Local 579 secretary-treasurer

Congratulations to the Winning Cashiers at Dumas' YIG

- Kelsey Gasparini (Top Seller)
- Ashley Comish
- Danica LaCroix Joanis
- Erica Gravel

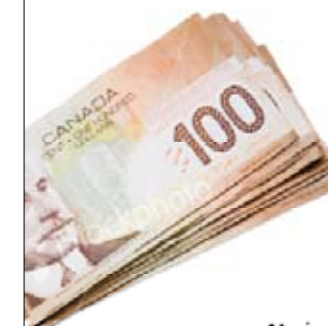


Members of Local 579 bowl for a cure

www.rwdsu.ca

Check out the RWDSU website for the latest news, meetings, and events happening in your area!

RWDSU
Retail, Wholesale and Department Store Union
CANADA



SAVE
up to **15%**
on your
auto & home insurance
PLUS
FREE monthly finance
AND

No increase in your auto premium after an accident with our 6 and 9 star protector option.



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