HIGH SCHOOL GRAD RETURNS IN PERSON!



Internatio

GENERAL MEMBERSHIP MEETINGS

IN 2022

The next GMMs will take place:

Tuesday, September 20

Meeting starts at 7 p.m.

Tuesday, October 11

Meetings start at 10 a.m. & 7 p.m.

The meetings all happen by Telephone Town Hall

Joining the meeting is easy - we call and invite you in!

On the meeting days, if you don't get a call by the start time, you can dial in at 1-877-229-8493 and enter ID Code: 112418 to join the meeting.

The President's Report, Secretary-Treasurer's Report and the minutes are all online seven days before the meeting for you to review.

UFCW832.com/GMM



Did you know that members who attend are entered into a prize draw? Pictured with a friend is member Tracy (left), who won Bomber tickets.



President Jeff Traeger

Secretary-Treasurer Marie Buchan

Executive Advisor to the President Ron Allard

Director of IT, Facilities and Privacy Max Paches

Executive Board

Deborah Jones Sandy Barylski **Deb Stewart** Kathy Brnjas Alex Ciumac Wes Connell Charlene Desjarlais **Dianne Gibson-Pierce** Dave Hamalainen Lisa LaRosa Frank Manaigre **Dean Rodwell Roger Siemens** John Sulyma Malcolm Welch Tim Whitford

Union Representatives

John Anderson Jason Appasamy Brenda Brown Dan LeClaire Geoff Bergen Kim Ferris Sandy Forcier Sharon Grehan Jason Hawkins Roberta Hoogervorst Mike Howden Morag Stewart

Legal Counsel Debra Malmquist

Education and Training Erin Selby

Organizing Loreto Gutierrez

Negotiators

Blake Crothers Phil Kraychuk Joe Carreiro

IT and Facilities Ericson Ortega

Communications Chris Noto Crystal Klippenstein

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AS LONG AS THE SUN SHINES, THE GRASS GROWS AND THE RIVER FLOWS.

UFCW Local 832 acknowledges that we are gathered and work each day on ancestral lands, the traditional territory of the Anishinaabeg, Cree, Oji-Cree, Dakota, and Dene peoples, and on the homeland of the Métis Nation. Our offices are located on Treaty 1 and 2 territory and our work extends into Treaties 3, 4 and 5.

We recognize the injustices done to the Indigenous peoples of this land and are committed to supporting and collaborating with Indigenous communities in the spirit of truth and reconciliation.

Union OFFICES

Winnipeg

1412 Portage Avenue Winnipeg, MB R3G OV5 204-786-5055 1-888-UFCW-832

Brandon

530 Richmond Avenue E. Brandon, MBR7A7J5 204-727-7131 1-800-552-1193

Neepawa 342 Mountain Avenue Neepawa, MB R0J 1H0 204-717-8318

TRAINING CENTRES

Winnipeg 880 Portage Avenue Winnipeg, MB R3G 0P1 204-775-8329 1-877-775-8329

Brandon 530 Richmond Avenue E. Brandon, MBR7A7J5 204-726-8337 1-800-552-1193

IMPORTANT NUMBERS

Jointly Trusted Health and Welfare Plans (PBAS): 204-982-6070 CCWIPP: 1-800-387-3181 MFCW Dental Plan: 1-800-952-9932



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Marie Buchan Secretary-Treasurer

Be Brave Enough to Show Up!

Showing up is an underrated action. And while we all hope to be able to step forward with confidence for all of the opportunities life brings our way, sometimes, it's even more significant when we do it despite fears and uncertainties.

UFCW 832 has a wide array of opportunities for you to show up and amplify your strengths and abilities in support of yourself, your co-workers, your Union and your community. We work very hard to provide options at every age and stage of life.

SUPPORT THE CAUSES YOU CARE ABOUT

In October, many of us will be voting in our municipal and school board elections for candidates who bravely stepped up to run, who share our concerns and who we feel will do the best job of representing us.

There are also countless opportunities to attend rallies, support striking workers, sign petitions, write letters or emails to political leaders and donate to worthwhile causes. When issues arise that affect you, our members and your families, we share that info on our social channels. Follow us and other groups who align with your beliefs on social media and show your support in any way you can!

The willingness to show up changes us. It makes us a little braver each time.

- Brené Brown

KEEP LEARNING AND SHARING KNOWLEDGE

Back to school isn't just for kids and university students! Our Training Centre provides learning opportunities in-person and online for members and in some instances, their families and the general public. Classes include:

- Adult high school courses are offered in Winnipeg and Brandon, and we can help you find courses in other communities, too. Read more about our very special graduation ceremony on page 6.
- WebCampus online studies offer 200+ on-demand classes that may pertain to personal and professional interests.
- Shop steward and health & safety committee classes are offered throughout the year to members who want to step up their involvement in the Union. Read more about these roles on page 16.
- Education bursaries and scholarships are offered by UFCW 832's Training Centre for members and their families to pursue further education. There are also other labour-affiliated groups providing scholarships to Union members, and we have all of those linked on our website.

These are just a few of the ways that each and every one of you can take that first step toward getting involved. So be brave and show up! This is how we, as a Local, a Labour movement and a society, can make and invoke changes that have an impact on all working Manitobans.

UFCW 832 WINS HUGE TIER 2 BENEFITS GRIEVANCE AGAINST LOBLAW!

Over 500 members receive Manulife increased prescription coverage, health and welfare benefits.

In January 2021, a policy grievance was filed on behalf of part-time members at Superstore and Extra Foods. The grievance was filed as a result of members being denied Tier 2 benefits after they had worked an average of 32 hours over 13 weeks. We won the grievance, and the Union is proud of the settlement reached. Loblaw admitted they violated the contract and agreed to set up an employee survey portal where impacted members can submit their unresolved claims going back to September 28, 2018.

What this means for eligible part-time members:

You may receive money from a denied claim going back to September 2018. To check your eligibility, you will need to:

- 1. Keep an eye out for posters and communications from Loblaw in your stores, and enter your information into the Loblaw employee survey portal as soon as it launches. The Union was told it will be launched soon, and once we have a date, we will update everyone.
- 2. Review your claims going back to September 28, 2018 and enter them into the survey portal.

If you need receipts, your pharmacy can provide them if you show your ID.

If you have any questions as you go through this process, please reach out to your Union Rep.





Erin Selby Training Centre Director

Grad Back In-Person

This year the UFCW 832 adult high school graduation was three years in the making! Because of the pandemic, our Training Centre had not held our annual graduation ceremony since 2019. So this year we went bigger and better than ever!

The graduating classes of 2020, 2021, and 2022 gathered at the Fairmont Hotel in June so we could finally recognize and congratulate all our hard-working students.

Students and their family and friends, along with special guests, UFCW

832 leadership, executive board members and staff, were all there to cheer on three years of graduates.

If you are interested in knowing more about UFCW 832 adult high school programs, please go to our website at ufcw832.com/training-centre. We have support available for members across the province who would like to get their grade 12 diplomas.

Once again, from all of us, congratulations to the classes of 2020, 2021 and 2022!







Ken McInnes (second from the right) with Union Rep Sharon Grehan, Secretary-Treasurer Marie Buchan and President Jeff Traeger.

Is there anything better than the smell of freshlybaked bread? After 50 years of service at the Grupo Bimbo bread factory in Winnipeg, Ken McInnes has grown so accustomed to it, he's lost his ability to smell it! The bread factory has gone through quite a few names since Ken started there in 1972, but their work has remained the same. UFCW members mix dough, load and unload ovens, and then slice and package the baked products. Ken works as the Receiver, managing the delivery of ingredients and other items, as well as co-ordinating shipments.

In Ken's 50 years, the factory has evolved from being completely manual, where everything from loading ovens and wrappers was done by hand, to being semi-automatic. It's been a gradual process of slow automation for different jobs, and they can produce upwards of 90 loaves of bread per hour.

Back when more of the work was manual, Ken says there was a lot more time spent with co-workers, both on and off the job. They were able to chat throughout the day and learn the different positions in the factory so they could move around and things wouldn't be quite so repetitive. Now, most factory workers are stuck on a machine for most of the day and unable to move around.

One of Ken's standout memories from over the years was the strike in 1978 when Empress Foods was the production bakery for Canada Safeway and went out about the same time as the stores.



"We were really united," he says. "We all wanted the same thing and were determined to succeed."

The strike lasted 26 weeks, which at that time was the longest strike in Local 832's history.

Throughout the years, Ken served as a shop steward and a health & safety committee member for the Union at his workplace. In addition to the support and training he received through those roles, Ken also completed his Grade 12 education at the Union's Training Centre, sitting next to J.P. Petit for his classes.

At that time, J.P. was a shop steward for Old Dutch, but he later came to work at UFCW 832 in organizing and then as a Union representative. This past June, J.P. was in an accident while cycling from Winnipeg to Kidney Springs, South Dakota, and, unfortunately, passed away. He was cycling to raise awareness of kidney disease and support his granddaughter, who underwent a kidney transplant.

"Even then, J.P. was really passionate," he says. "On our breaks, we used to talk about Union business and what our Unions could do. We were both trying to decide if we wanted to get more involved in the Union, and he was already starting to do some Union rep relieving."

Ken's message to his fellow members of the Union is to find a way to get involved. He's had a chance to get to know all of the Union's presidents personally over the years, including former president Robert Ziegler, who he worked with at Canada Bread.

"It's because of that that I've always known, 'he's just like me, grew up just like me, worked at the same place as me.' Any one of our members could do the same thing." My Behindthe-Scenes Experience in the Union's Legal Department



Written by Tony Dempsey

I was delighted when this summer, as an aspiring Union-side labour lawyer, I had the unique privilege of being able to work in the Local's legal department under the guidance of an excellent lawyer (Debra Malmquist) and an excellent administrative assistant (Lotte Almazar).

I've been asked what I learned about Union work that I did not experience as a law student and a previous Union member (most recently as an organizer and shop steward at the now defunct Stella's on Sherbrook restaurant).

l learned a lot. Here are three brief examples:

The link between Union reps and Union lawyer is everything

At the Union, a good relationship between the Union representatives and the legal department is essential. There is constant communication between the reps and the department.

The Union lawyer relies on the reps as gatherers of facts and as potential witnesses for grievance arbitration. The reps rely on the lawyer to provide legal advice to be passed on to the members and guidance on whether to pursue a policy grievance or a grievance on behalf of a particular member, often within a very short span of time.

Much legal work goes unnoticed

For the legal department and the Union, generally, there is a great deal of preparation for grievance arbitration that goes on behind the scenes, even though the vast majority of grievances are resolved prior to arbitration. So, it is not uncommon for the Union lawyer to research, gather evidence, prepare long arguments and prep witnesses, only for the Employer to offer a settlement at the eleventh hour.

This can be frustrating, but if the offer is what's best for the member, it should be accepted, regardless of how much work has been put into preparing to fight the case. And if it's an individual grievance, the ultimate decision to settle should be made by the member.

There is a difference between Union activist mindset and Union lawyer mindset

I started law school during a strike at my workplace, which I helped Unionize. As an organizer and a shop steward, I had a very protective view of my co-workers. And if I am being completely honest, I developed a very punitive view of my Employer—I wanted to punish it for how it treated its workers. The Employer was the enemy.

This is the complete opposite of how a Union lawyer should think. Much of the day-to-day role of the Union labour lawyer is to dispassionately provide the viewpoint of the Employer to the Union: informing the Union leadership and the Union reps and negotiators what the Employer is thinking and what its legal position is, so that the Union can better decide how to act.

My time with the Union was very informative and I appreciate the hands-on experience this will give me as I work toward my law degree.

ICE at work

Taking the WCB to Task on Terminated Benefits

In February 2021, Shari Malazdrewicz was in a car accident while on the job as a COVID Compliance Officer for a security company. She had a concussion and was taken off work to recover. In late March, just a few short weeks after returning to work with modified duties, she was in a second on-the-job car accident, and the emergency room doctor who saw her diagnosed her with another concussion.

Continued on next page.

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Shari saw several health practitioners for assessments and support with her injuries and filed a report with the Workers Compensation Board (WCB). When a WCB medical advisor reviewed the claim, they determined that despite receiving her concussion diagnosis from the medical professionals who treated her, Shari's symptoms didn't meet the WCB criteria for a concussion. The advisor attributed her symptoms to whiplash and the effects of a pre-existing condition and recommended she return to work with restrictions. Shari's physician disagreed and wrote to the WCB, expressing concern that it would be unsafe for her to return to work.

Nonetheless, the WCB doubled down, and in early June 2021, they cut off Shari's benefits, advising that her Employer could provide duties within her restrictions and she should return to work. To make this even harder, this also resulted in Shari not being able to receive the treatments she needed for recovery.

Following her doctor's guidance, Shari didn't return to work and reached out to the Union for help. Her rep, Sandy Forcier, directed her to the Worker Advisor Office (WAO) for assistance filing a WCB appeal. There, she connected with a worker advisor.

"Without Sandy's guidance and my advisor's help, I wouldn't have gotten through this," says Shari. "There were thousands of pages of information that I struggled with because of the concussion and my advisor reviewed and sorted through everything and guided me through the appeal."

Shari's worker advisor began their work on Shari's file by asking the WCB why they hadn't questioned any of Shari's co-workers who were also involved in the accident. This spurred the WCB to re-open Shari's case and continue investigating, bringing in more specialist reviews and collecting additional info about the accident.

Shari only found out that her case had been re-opened when she went to file her appeal and was told she could not do so because it was still an open case. The WAO then questioned the WCB on why Shari had been cut off from receiving benefits while her case was still open. With lots of back-andforths during this arduous year-long process, Shari's worker advisor helped file her appeal and represented her at her hearing in April 2022.

This June, Shari's worker advisor was able to share some much-needed positive news: her appeal was successful, and she was entitled to wage loss benefits beyond the initial cut-off date in June 2021.

"This has been a year-and-a-half nightmare. Other workers don't want to step forward when they've been hurt because they're intimidated and afraid," says Shari. "I was hurt at work, and I won my appeal, not just for myself, but so all my fellow co-workers know that if I can go through what I went through, they can come forward if they're hurt, too."

Update: As this issue of the magazine was going to print, Shari received notification that her Employer was now appealing the appeal board's decision to accept her claim. We thank Shari for sharing her story and are hoping for the best for her as her hard work continues.

The Worker Advisor Office is there for you!

The Worker Advisor Office (WAO) provides free and confidential services to injured workers and their families who require assistance working with the Workers Compensation Board of Manitoba (WCB) system and appeal process. The WAO provides:

- advice on the WCB claim process and/or appeal system;
- assistance preparing appeals;
- representation in terms of speaking and writing to WCB staff or appearing with a worker and making a presentation on their behalf at appeal hearings.

Workers Advisor Office Contact Info:

Telephone: 204-945-5787 Toll free: 1-800-282-8069 Ask for the Worker Advisor Office at ext. 5787 E-mail: wao@gov.mb.ca



Blake Crothers Negotiations

What's the Next Hurdle for Upcoming Bargaining?

Now that the worst parts of the pandemic are over (hopefully), we're all trying to get back to what life was like in the "before times". The biggest thing preventing that right now, however, is inflation. It's been spiking up to incredibly high rates, 8% and higher at times.

This is not an easy fix, since many of the factors causing high inflation are global issues and not ones just felt in Manitoba or Canada.

In July, and again in September, the Bank of Canada hiked interest rates in order to slow inflation and cool housing prices. Time will tell how helpful this is, but the Bank of Canada also told Employers to "hold the line" on wages, presumably to prevent having increased wages add to inflation. Canadian Labour Congress President (and former UFCW 832 Secretary-Treasurer) Bea Bruske spoke out against this, saying that the Bank of Canada needs to "stay in their lane" and not undermine collective bargaining.

All these challenges point to what we already know as Union members: bargaining is never easy. It doesn't matter if times are good or times are bad. When the economy is booming, companies will plead that they don't have the economics to make big improvements in wages for workers. Meanwhile, they're using their record profits to boost share prices and dividends or look to spend profits on capital investment projects. Now, while inflation is as high as it is, Employers are saying the same thing: they can't afford wage increases due to increased costs with inflation.

There are no problems, only opportunities.

Even with these challenges, there are opportunities for workers. We are seeing companies shrink pay scales and increase rates of pay in their collective agreements before the next round of bargaining because workers are quick to move jobs if they're unhappy. Workers with tickets for a skilled trade or a certified Class 1 truck driver can maximize their value like never before. Many companies are still struggling to hire workers to get production lines up to speed to meet demand. Overtime continues to plague many members as Employers simply can't keep up.

While there will always be hurdles when it comes to bargaining a new contract, the one necessity for the Union to overcome these hurdles, is solidarity. Regardless of the challenges we face across the table, workers need to keep informed, get active with their Union and understand that we are there to work for them to get the best deal possible.



IN-PERSON YIP RETURNS!

The Young-Worker Internship Program (YIP) takes place every year across Canada. Hosted by UFCW Canada, the prairie session brought workers from Manitoba and Saskatchewan together at the Fairmont in Winnipeg for a week.

The young workers who attend YIP come from a variety of Unionized UFCW workplaces. The goal of YIP is to bring these young workers together and learn from each other's industry experiences, along with the history of Unions and ways to build workers' rights across the country. YIP attendees also take part in workshops that highlight what happens at a bargaining table and other Union activities that young workers don't always get to participate in.

When asked about YIP, the responses from our young workers were very positive:

Justice Forcier said, "It was great to meet fellow labour rights activists. We all have different backgrounds but got along so well. The activities we did and field trips we went on were a lot of fun!"

Cosmo Paton said, "Something that should absolutely continue is the team-building and confidence-building exercises. I also thoroughly enjoyed the mock town hall and mock bargaining a CBA."

If you want to know more about YIP, or want to get involved with our UFCW youth committee, please email Geoff Bergen at geoff.bergen@ufcw832.com.







Join our team and donate!

Today, many kids and adults with leukemia and other blood cancers are living longer or are in remission because of new therapies that have led to higher survival rates and a better quality of life. That's why we're asking you to donate to this year's campaign to help further the research and work done by the Leukemia & Lymphoma Society of Canada (LLSC).

No donation is too small. All money goes to the LLSC to help with their research.

Get more information, join our team, or donate at www.UFCW832.com/LTN

There will be a virtual Light the Night on Saturday, October 22, where you can pay tribute, bring hope and celebrate the blood cancer community.

With research comes a cure.



MAKE SURE WE HAVE YOUR CORRECT CONTACT INFORMATION

Giving us your email address is the fastest and best way for you to get bargaining updates and send in proposals.







UFCW CANADA CONVENTION



Local 832 Represents Manitoba Workers at National Convention

UFCW Canada's 13th National Council Convention ran from August 23-25, 2022, bringing together over 350 UFCW members, staff, leadership and activists.

Throughout the convention, delegates heard from panellists and guest speakers who introduced a number of key topics for discussion, including the need for paid sick days, strategies for empowering gig workers, and climate action.

UFCW Local 832 President Jeff Traeger was nominated for International Vice-President of the UFCW International Executive Board.

Congratulations Jeff on your nomination, and thank you to the UFCW 832 delegates for your representation at the convention.













OM BIEBRIC

Shop Steward vs. Union Rep: WHAT'S THE DIFFERENCE?

SHOP STEWARDS

A shop steward is a member's first line of defense in the workplace. Depending on the workplace, this volunteer position is either elected by fellow members or appointed by the Union once the member has agreed to the role. Stewards represent their co-workers to management for day-to-day work issues such as discipline, scheduling, or health and welfare benefits.

As the eyes and ears of our Union, stewards are expected to have strong knowledge of the work environment and collective bargaining agreement and must communicate with their Union Representative regularly.

Their role in the Union is extremely important. Shop stewards sign a Code of Conduct acknowledging the importance of the role and of representing members with confidentiality, dignity and respect.

Shop Stewards:

- attend training courses;
- do investigations for potential grievances and gather witness statements;
- bring proposals forward for negotiations;
- answer their co-workers' questions and take notes at meetings;
- support other workplaces on strike by walking picket lines and attending rallies; and
- work on special projects assigned by Union Representatives.

UNION REPRESENTATIVES

Union Representatives also cover all of the duties listed above for shop stewards in the workplaces they represent, with additional work required in order to ensure all of our members are supported. These are full-time paid positions and Union Representatives are employed by the Local.

Representatives must have good knowledge of all of the collective agreements they

represent. They must possess knowledge and understanding of all legislation relevant to the workplace, including the Labour Relations Act (provincial and federal), Human Rights Code (provincial and federal), Workplace Safety and Health Act, Employment Standards, Employment Insurance and any other acts that affect their members.

Union representatives:

- answer all calls, texts and emails from members, management and other organizations;
- visit each workplace in their territory regularly to assess and resolve issues, answer questions and ensure the CBA is followed and members are receiving benefits;
- educate members on issues and their rights, which also means having to sometimes explain why specific issues are not grievances (which can be frustrating for members, but a representative is not doing their job if they're not being honest and helping members to avoid issues and/or discipline);
- file and process all grievances and attend arbitration meetings;
- ensure the Union has up-to-date information on members;
- share issues and proposals with negotiators when a workplace is preparing for bargaining;
- lobby the government alongside community partners/organizations to improve working conditions and legislation for workers; and
- attend training and conferences to upgrade knowledge on legislation and issues affecting the Union's membership.

UFCW 832 shop stewards and Union representatives have the same goals and desires: they want the very best for our members. These roles can be difficult and thankless, but when members' working conditions, wages or benefits are improved, when legislation is changed, or when grievances are resolved, they're also extremely rewarding!

What Is a Health & Safety CO-CHAIR & COMMITTEE MEMBER?

All workers in Manitoba have the right to a safe workplace. It is ultimately the Employer's responsibility to ensure that employees are safe at work. In order to give workers a voice on issues of workplace safety, the Manitoba Workplace Safety and Health Act enables workers to take an active role in identifying and addressing safety issues in their workplaces by participating as a member on their health and safety committee. While management controls the workplace, at the end of the day, it is workers who are at risk of injury or illness if a hazard is not controlled.

Health and safety committees are made up of both worker and Employer representatives that meet regularly to identify hazards in the workplace and come up with ways to control them. Health and safety committees also investigate incidents where a worker was injured or experienced a near miss to determine how the injury happened and what can be done to prevent the same thing from happening in the future.

Committees have equal representation from both the worker and Employer sides. Members on the worker side of the committee are chosen by employees or the Union while members on the Employer side are appointed by the company. The law requires that there never be more Employer representatives than worker representatives during a meeting. Each side of the committee also appoints a co-chair. These co-chairs take turns leading the committee meetings and ensuring that each one has accurate minutes to refer to in the future.

Become a Union Activist!

We're often looking for new activists in both the shop steward and health & safety committee member positions at the various workplaces we represent.

These can be very rewarding roles, and the Union provides detailed, in-person training as well as ongoing support and education to our activists. Reach out to your Union rep to talk about what's involved and the opportunities available in your workplace!

Top Reasons to Become an Activist:

- You'll contribute to a healthier, safer and more democratic workplace for all.
- You'll learn new skills that will serve you at work and beyond.
- You'll gain confidence in your voice and abilities and use them to make a difference.
- You'll work with a team to protect everyone's rights in your workplace and accomplish goals.

NOTICE OF NOMINATIONS AND ELECTIONS FOR DELEGATES AND ALTERNATES TO ATTEND THE UFCW INTERNATIONAL CONVENTION



The Mirage, Las Vegas, Nevada • April 24-28, 2023

This convention takes place every five years and brings together more than 1,000 Union members from across the world who take part in guest speakers, workshops, and vote on the International's leadership slate and changes to its constitution.

Nomination Meetings

Tuesday, October 11, 2022 10 a.m. AND 7 p.m. Telephone Town Hall

All active UFCW 832 members will receive a phone call at both times inviting them to join our telephone town hall. There they will nominate delegates and alternates for the convention.

Who Is Eligible To Be Nominated?

Members may run for either delegate or alternate, but not both.

To be eligible to run, you must:

- 1. Be an active member in good standing with continuous membership since September 2021 or be an active member of UFCW International Union with continuous membership since September 2020;
- 2. Have maintained active membership; and
- 3. Indicate your willingness to have your nomination stand if nominated at one of the nomination meetings via voice or in writing.

Elections

You will be mailed your ballot to vote for your choice of convention delegates and alternates in late October. Ballots need to arrive in our election mailbox in Winnipeg by noon on Monday, November 28.

Election results will be posted at ufcw832.com and in the Union magazine.

Should you have any questions regarding this process, please contact General Chairperson Crystal Klippenstein at 204-786-5055 ext. 254 or 1-888-832-9832 or crystal.klippenstein@ufcw832.com



UFCW 832 MEMBER DISCOUNTS

Your UFCW Local 832 membership entitles you to discounts and special offers from locations across Manitoba.

Visit: UFCW832.com/discounts

Check out all the various discounts and don't forget, if you know of a location that would like to be included in our discounts program, please let us know, or have them contact:

Loreto Gutierrez

204-786-5055 ext. 256 or loreto.gutierrez@ufcw832.com



Turnbull-Whitaker Insurance Brokers has partnered with Intact Insurance to provide UFCW members with an added 10% discount on their quoted premium from Intact.

NEWBER MENDUNT MECOUNT DISCOUNT

> This offer is available for all UFCW 832 members, retirees and spouses throughout Manitoba.

To request a quote, either:

1. Visit turnbullwhitaker.com and click the "Request A Quote" button at the top right-hand corner of the page to leave your details. 2. Contact Candace Moffat Insurance Broker, Turnbull-Whitaker 431-451-6061 cmoffat@turnbullwhitaker.com

Don't forget to identify yourself as a UFCW member!



Authorized Provider of



Read more about this offer and our other member discounts at ufcw832.com/discounts

Publications Mail Agreement # 40070082

Please return undeliverable Canadian addresses to: UFCW Local 832 1412 Portage Ave. Winnipeg, MB R3G 0V5