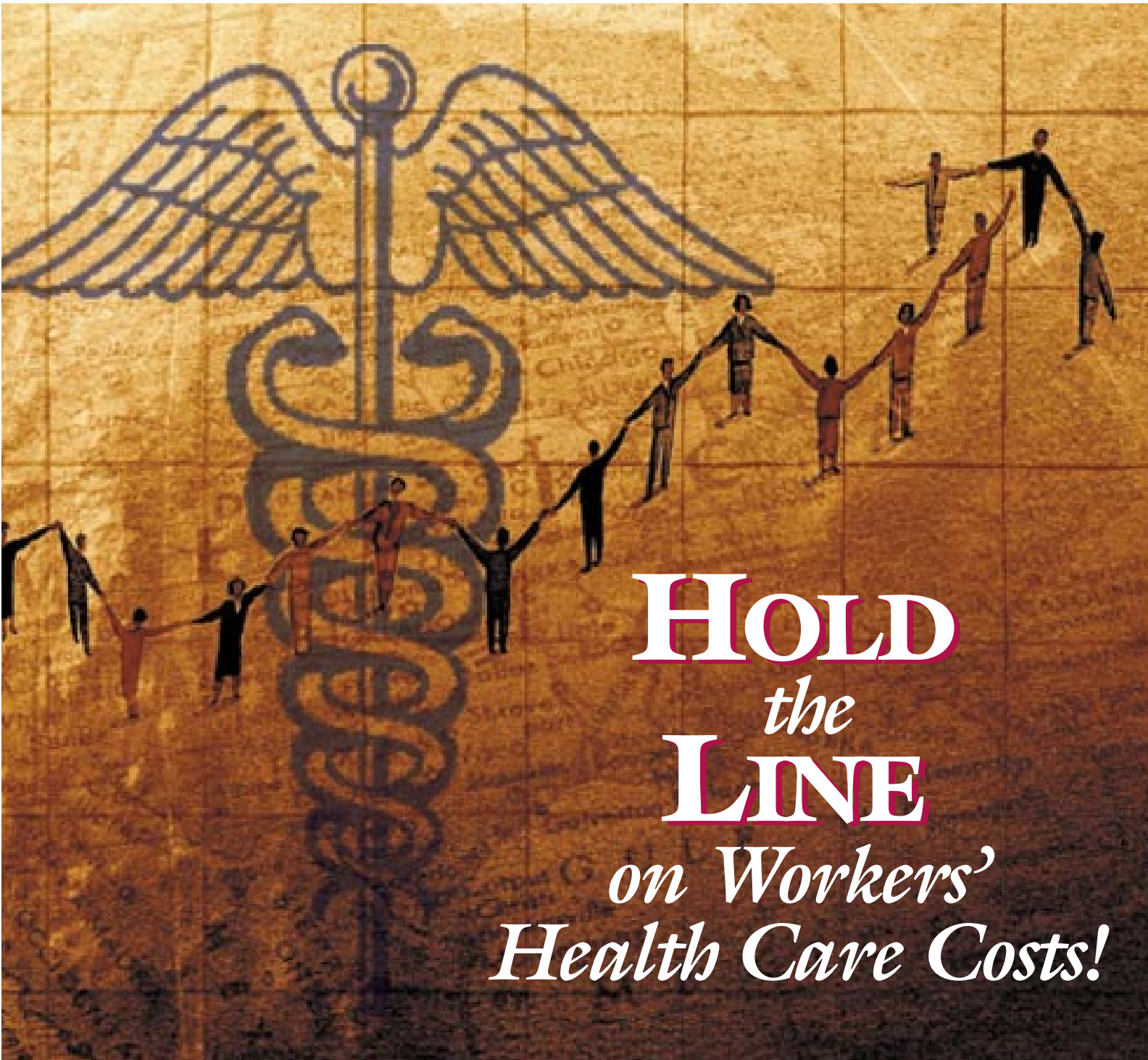


NOVEMBER/  
DECEMBER 2003

# BCITGM *Forum*

VOLUME 5  
NUMBER 6



**HOLD**  
*the*  
**LINE**  
*on Workers'*  
*Health Care Costs!*



## the PRESIDENT'S MESSAGE

### Taking on the Cheap Labor Conservatives

As American workers prepare for the holidays, we know that economic revitalization and job creation are desperately needed in our country if there is to be a prosperous New Year. Despite indications that the economy is showing some signs of life, unemployment levels remain very high and manufacturing employers continue to lay off workers, eliminate shifts, close plants and move production out of the United States to low-wage countries.

At the same time, employers are challenging workers on the health care issue more harshly than ever before. They want more out of our members' paychecks for health insurance, and in some cases a lot more.

Employers refuse to recognize that our members have already paid for their share of health care costs by taking less in wage and pension increases. The BCTGM will continue to meet this challenge head on in negotiations. We should not pay twice for health care coverage.

The hardship facing American workers, including BCTGM members, is not simply the result of the "business cycle." I recently read an article, "Cheap Labor Conservatives," that sheds a bright light on what is really taking place in the economy and social fabric of this country.

Cheap labor conservatives are the defenders of corporate America, whose fortunes depend on the labor of others. They believe in social hierarchy and privilege and prosperity for a select few. The ugly truth is that cheap labor conservatives don't want anything that benefits those who work for an hourly wage because they don't like or respect working people. And, they detest labor unions.

The Bush Administration, the leadership in Congress and their allies in big business are cheap labor conservatives. Just look at their record: more free trade agreements, opposition to increases in the minimum wage, elimination of overtime pay, and the harassment and undermining of labor unions. Additionally, they express vehement opposition to changes in American labor law that would make it easier for workers to join unions and improve their wages and benefits. They support tax policies that shift the burden from the wealthy to working families.

American workers are being forced into a race to

the bottom. And cheap labor conservatives couldn't be happier. Without a change in course and leadership in Washington, workers will see their standard of living and quality of life erode.

The BCTGM does not intend to stand by and watch this deterioration continue. That is why the BCTGM has taken the historic step of endorsing Congressman Richard Gephardt for President in 2004.

We believe Dick Gephardt offers the greatest hope for renewed prosperity for working families. He will usher in a new era of respect for workers and the legitimate rights of organized labor. His long and distinguished record proves that he understands the importance of raising the standard of living of working families through strong and effective labor unions.

For nearly 30 years, Dick Gephardt has cultivated a base of supporters comprised of the people he represents—the working men and women of this land. Whenever working families depended on a strong and effective voice in Congress to fight for them, no one performed better than Dick Gephardt.

Ending the reign of the cheap labor conservatives in Washington is a top priority of the BCTGM. Nothing less than the well-being of our members and the future of this union are on the line.

**Frank Hurt**

*BCTGM International President*




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# Solidarity Campaign Brings Victory for White Lily Workers

Knoxville, Tenn.—A unique combination of tenacity and solidarity brought victory to locked out members of BCTGM Local 165G at White Lily Foods Co. when a settlement was reached allowing workers to return to their jobs with their heads held high and a satisfactory union contract.

Following marathon negotiations between the BCTGM and White Lily Foods Company, on October 30 an agreement was reached and all issues were resolved. The dispute began on July 24 when contract negotiations broke down and the company locked out the 68 union members at its Knoxville plant. At the center of the lockout was the company's demand that workers accept higher health care deductibles, no pension increase, forced overtime and low wage increases.

Local 165G members, whose contract expired May 31, voted overwhelmingly to accept the improved proposal and return to work on November 3. The agreement includes an increase in pension and wages, limits on overtime, no reduction in job classifications and no increase in health care premiums.

Union members at the Knoxville facility make White Lily and Pioneer brand flour and

mixes for muffins, brownies, biscuits and other dry mix products. The company supplies McDonald's, Waffle House, Kroger, Hardees, Wal-Mart and Food City. The company's dry mix products are sold in grocery stores throughout the U.S.

Throughout the lockout, union members and supporters distrib-

combined with the overwhelming solidarity from their union brothers and sisters throughout the country ultimately won this fight," notes BCTGM International President Frank Hurt.

According to International Vice President Tony Johnson, "Throughout this entire ordeal, the workers' solidarity never

wavered. It was a tremendous victory for them and we couldn't have done it without the remarkable support of BCTGM members throughout the country."

"We returned to work with pride," says

Local 165G President David Woods. "We won because we were right. And we fought this fight not only for ourselves and our families but for the future workers of this company."

Summarizing the importance of the union's victory, Local 165G member Thurmond

Kinnebrew concludes, "I've spent 35 years with this union trying to improve the quality of life and raise the standard of living for our families. This fight was about not letting White Lily take away from their workers. I'm proud to be union and I wasn't about to let them take that away from me."



Locked out members of Local 165G at White Lily received tremendous support from the Knoxville community. Pictured here are members and their supporters during recent rallies.



uted handbills at these stores to discourage the sale or use of the company's products. In late summer, the campaign was taken nationwide and BCTGM International Vice Presidents, Representatives and local union members handbilled the outlets within their respective communities and the fight of the Knoxville workers gained national attention.

"The strength and determination of the Local 165G members



BCTGM Members of Locals 31 (Long Beach), 37 (Los Angeles) and 315 (San Diego) in Southern Calif. are honoring the picket lines of about 70,000 UFCW members on strike or locked out at Vons, Ralphs and Albertsons grocery stores. Pictured here are members of BCTGM Local 315 with striking workers at Vons.

## ‘Hold the Line for America’s Health Care’

About 700 BCTGM members employed in bakeries at grocery stores throughout Southern California are honoring the picket lines of more than 70,000 members of the United Food and Commercial Workers (UFCW) on strike fighting to save affordable health care.

*“The solution is not cost shifting to workers. The solution is a national health care plan.”*

BCTGM International  
President Frank Hurt

“The fight for health care for every worker is here today. The fire has started in our hearts and we must not let it go out. Every work-

er in America has the right to affordable and quality health care for themselves and their families. Sooner rather than later, a solution for the health care problem will be found. The solution is not cost shifting to workers. The solu-

tion is a national health care plan,” BCTGM International President Frank Hurt said during the October 30 “Hold the Line for Health Care” press conference.

Hurt joined AFL-CIO President John Sweeney, UFCW President Doug Dority and a number of other labor, women’s, and civil rights groups in announcing the creation of the Hold the Line for Health Care Strike Fund. The effort is intended to provide emergency relief to striking workers and their families, as well as to those workers honoring the picket lines.

UFCW members are on strike or locked out at Vons (Safeway), Ralphs (Kroger) and Albertsons in Southern California. Members of BCTGM Local 31 (Long Beach), Local 37 (Los Angeles) and Local 315 (San Diego) are honoring the strike.

“The BCTGM will support this fight for as long as it takes. I encourage our members throughout the U.S. to support striking workers by not shopping at Safeway, Albertsons and Krogers until this strike is settled,” concludes Hurt.



# Gephardt Receives BCTGM Endorsement

Declaring that the nation desperately needs a new economic direction, the BCTGM on October 8 announced its endorsement of Congressman Richard Gephardt for President in 2004.

BCTGM International President Frank Hurt praised Gephardt for his 27 years in Congress in which he has led the fight for workers and their families.

“The BCTGM takes great pride in endorsing Dick Gephardt for President. He has earned this endorsement through a lifetime of public service to working families. Dick Gephardt is a man of great integrity and he shares the values and principles upon which our union has been built.

Upon receiving the BCTGM’s endorsement Gephardt said, “The fight for working families is in my bones. I’m honored to have the support of the Bakery, Confectionery, Tobacco Workers and Grain Millers International Union. Together we’re going to run a winning campaign outlining bold, new ideas to lift this lagging economy for middle class families, create jobs and provide quality health insurance to every American that cannot be taken away,” stated Gephardt.

Gephardt has a lifelong history of fighting for working families. Hurt reflected on Gephardt’s pro-worker/pro-union record in announcing the union’s support for his presidential candidacy. “Congressman Gephardt’s unyielding commitment to improving the standard of living



Members of BCTGM Locals 267G (Crookston, Minn.), 264G (Grand Forks, Minn.), and 135G (Grand Forks, N.D.) pose for a photo with Congressman Dick Gephardt at a recent campaign rally.

and quality of life for American workers through his effective work in Congress on trade, health care, workplace health and safety and labor rights makes him the right choice for BCTGM members,” noted Hurt.

Hurt called the effort to defeat President Bush in the 2004 presidential election “the most important thing that any working person can ever do because of his policies that favor only the corporations and the rich.”

## GEPHARDT ON THE ISSUES

- On **TRADE:** He led the fight in Congress against NAFTA, Fast Track, the FTAA and other trade deals that would close plants and shift production out of the U.S.;
- On **PAYCHECK PROTECTION:** Gephardt made it a priority to defeat California’s Prop. 226, the “Paycheck Destruction” ballot initiative;
- On **ANTI-UNION INITIATIVES:** The Bush Administration has rolled back worker protections across the board—from weakening the NLRB to overturning OSHA regulations. It was Minority Leader Dick Gephardt who stemmed the Republican tide throughout the 1990s—making sure several anti-labor legislative initiatives never saw the light of day;
- On the **RIGHT TO ORGANIZE:** Congressman Gephardt fought proposed “anti-salting” legislation. Also during the 106th Congress, he fought Republican proposals that would have allowed companies to reject job applicants who they believed were trying to organize;
- On **DAVIS BACON** and **STRIKER REPLACEMENT:** Gephardt fought Republican efforts to repeal Davis-Bacon and striker replacement rules; and,
- On **PRO-LABOR LEGISLATION:** Gephardt voted more than 290 times to support organized labor on key issues.

# BCTGM Delegates Join CLUW's 2004 Political Challenge Campaign

SEATTLE—Under the banner of “Vision, Voices, Votes,” political action and organizing highlighted the agenda of the 12th Biennial Convention of the Coalition of Labor Union Women’s (CLUW) October 9-12.

A delegation of BCTGM women was among more than 900 union members and guests who



The BCTGM-WAC applauds CLUW Pres. Gloria Johnson at the October CLUW convention.

gathered to find ways to use their vision, voices and votes in strengthening the labor movement.

The number one priority of all union women is the fight to retake the White House from George W. Bush in 2004, AFL-CIO Executive Vice President Linda Chavez-Thompson told the convention. Chavez-Thompson challenged CLUW to beat Bush, whom she called the worst president of the 12 in her lifetime, especially on family-oriented issues.

“In Bush’s America, there are more than 9 million innocent children under the age of 19 who have no health insurance, and almost 90 percent are in working families like ours,” Chavez-Thompson said.

“In Bush’s America, multi-

millionaires get huge tax breaks, but millions of working mothers can’t afford good, reliable, safe, high-quality child care for their kids,” she added.

Chavez-Thompson urged delegates to volunteer as labor election coordinators, to increase union voter registration by 10 percent and “to make it your personal mission to seek out and talk to the members who are undecided about whether to vote to re-elect Bush.”

Building on Chavez-Thompson’s address, CLUW President Gloria Johnson urged women to organize by teach-

ing other working women about unionization’s benefits.

Johnson cited a 2003 AFL-CIO poll which showed women provided all the net growth in union membership, but that women’s attitudes about unions are “eroding.”

In addition to Chavez-Thompson and Johnson, CLUW delegates heard from Senator Patty Murray, Canadian Labor Congress Executive Vice President Marie Clarke Walker, and more.

## BCTGM-WAC

The BCTGM Women’s Advisory Committee (WAC) held two meetings during the convention and used the time to review local union activity since the group’s last meeting and develop a political action plan to increase issue awareness and get-out-the vote in 2004. The women attended convention seminars that focused on state and federal health legislation.

While the 2004 election campaign is a long-term effort that must start now, International Vice President and BCTGM-WAC Chairperson Jeanne Graham urged the women to commit themselves and their locals to organizing more women workers into the BCTGM and be more actively involved in the political and legislative process at all levels of government.

## 2004 SCHOLARSHIP REMINDER

### 2004 BCTGM International Scholarship Program

Total of ten \$1,000 one-time scholarship awards. Details and applications are available now at your local union office, the BCTGM International Scholarship Office (301/933-8600) or downloaded from the web via an Adobe Acrobat .pdf file at [www.bctgm.org](http://www.bctgm.org). **Application deadline: January 31, 2004.**

### 2004 Union Plus Scholarship Program

One-time scholarship awards ranging from \$500 - \$4,000. Details and applications available through the BCTGM International Research, Education and Special Projects Department (301/933-8600) or downloaded from the web via an Adobe Acrobat .pdf file at [www.bctgm.org](http://www.bctgm.org). **Application deadline: January 31, 2004.**

Trustees of the Bakery and Confectionery Union & Industry International Pension Fund have committed to invest \$50 million in the AFL-CIO Urban Development Fund (UDF)—the newest investment fund sponsored by the AFL-CIO.

“Participating in the Urban Development Fund is a sound way for our Pension Fund to obtain the benefits of a real estate investment,” notes International BCTGM President Frank Hurt, who serves as chairman of the B&C Pension Fund. “The pension dollars we invest in the UDF should enhance the retirement security of our members. At the same time, the investment contributes to economic and community development in areas where our members live and work.”

The UDF, launched in 2002, concentrates on investments in larger real estate development projects in urban markets.

With its UDF investment, the B&C Pension Fund builds on its long standing commitment to the AFL-CIO’s other real estate-related trusts. The Pension Fund has participated in the AFL-CIO Housing Investment Trust (HIT)—a fixed-income investment fund—since its inception in 1983. The Pension Fund has also invested in the AFL-CIO Building Investment Trust (BIT) since its inception in 1988. The B&C Fund is now the largest single investor in HIT/BIT programs.

The AFL-CIO Housing Investment Trust (HIT) is an investment company for Taft-Hartley and public pension plans. The Trust finances the development of multi- and single-family residential real estate projects around the country, principally

## B&C Pension Fund Invests in Our Communities

through the purchase of mortgage-backed securities. The Trust’s HIT HOME initiative is targeted to help union members purchase homes. “Owning a home and building strong, viable communities has always been a priority of workers. The HIT Home program, supported by the B&C Pension Fund and other union pension funds, makes home buying easier

BCTGM Intl. Pres. Frank Hurt (left) presents a ceremonial check to Mike Arnold of the AFL-CIO Urban Development Fund (UDF) to celebrate a \$50 million investment commitment by the Bakery and Confectionery Union & Industry International Pension Fund.



and more affordable for union members,” said Hurt.

Trust investments of \$4 billion have financed more than 67,000 units of single family and multifamily housing nationwide. These investments have generated over 50,000 jobs in construction and related industries.

The AFL-CIO Building Investment Trust (BIT) is a \$1.5 billion pooled real estate fund serving pension plans with union beneficiaries. BIT invests in the

development and redevelopment of institutional quality multifamily and commercial real estate projects. The goal of the fund is to promote economic development while creating union jobs. Since its inception in 1988, the Trust has helped finance over \$2 billion in commercial development across the United States.

All projects financed by UDF, HIT and BIT are performed by all union labor.

Mike Arnold, Secretary-Treasurer of the AFL-CIO Investment Trust Corporation, expressed appreciation for the union’s support of the UDF. “We welcome the Pension Fund’s substantial investment commitment to the UDF,” Arnold told Hurt. “It continues a long tradition of

BCTGM’s support for the AFL-CIO investment trusts. We are pleased that the competitive returns of the HIT and BIT have benefited countless BCTGM members over the years, and we look forward to the opportunity to serve the Pension Fund’s investment needs through the UDF as well.”

**For more information on the HIT Home Program for union member mortgages, visit [www.hithome.org](http://www.hithome.org)**

# Education is Key to Effective Local Union Leadership

From the west coast of Canada to the east coast of the United States and many cities in between, 22 BCTGM local union officers successfully completed the International's comprehensive training program at the George Meany Center for Labor Studies in Silver Spring, Md.

In welcoming the officers to the week long September program, BCTGM International President Frank Hurt said, "Education is key to building a strong foundation for effective BCTGM leadership. Educated officers have the skills to effectively represent their membership."

The "Duties and Responsibilities of New Local Union Officers" gave both new and incumbent officers a chance to learn and further develop the skills they need to effectively

run their locals. Designed for principal local union officers who have not participated in any previous training program sponsored by the International Union, the training provides a basic overview of the core subjects critical to running a BCTGM local union. The program provided participants with hands-on training in organizing, contract negotiations and enforcement, grievance handling, health and safety and more.

One of the most beneficial and enjoyable elements of the training was the discussions and lectures on topics ranging from labor law, political action, communication, and labor disputes. The union leaders were able to share and compare experiences from their respective plants and discuss new and creative ways to handle similar situations.

"Faced with increased corporate consolidation



Hands-on, skills-based exercises are an important part of the new officers training program. Pictured here, the local leaders practice writing contract language and organizing research.



and plant closings, today's local union leaders must have the skills to handle a wide range of issues. From the political challenges labor faces in both Canada and the U.S. to the importance of negotiating good contracts in difficult times, we want to be sure our local unions are prepared," concludes Hurt.

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## Third Region Bakers Council

# Energized Delegates Commit to Organizing and Political Action

Enthusiasm and energy marked the 2003 meeting of the Third Region Bakers Council. The Council enjoyed one of its largest delegations in recent memory, in large part because of the strong participation of the region's Grain Miller locals.

In assessing the meeting, International President Frank Hurt stated, "The positive spirit of the meeting is very encouraging for the future of our Union in the Third Region, particularly the commitment of local union officers to organizing and political action."

In addition to President Hurt, International Secretary Treasurer/Director of Organization David Durkee and International Executive Vice President Larry Barber participated in the meeting.

In his address to the Council,



Intl. Pres. Frank Hurt (right) presents L. 13G (Hastings, Minn.) Pres. Charles Nistler with a BCTGM-PAC Award at the Third Region Bakers Council meeting. Nistler's local contributed the most BCTGM-PAC dollars per member in the region—\$14.73.

Hurt discussed a range of issues, including the tremendous success of the Third Region Bargaining

Council. He described its importance to the BCTGM's ongoing fight to enhance the living standards of our members and avoid the race to the bottom that is taking place in large parts of the American economy.

Health care was also a major topic of the meeting. "There is no issue more important to labor and management than the cost of health care which means there is no issue more pressing than the establishment of a national health care plan," Hurt explained.

The delegates and International officers and staff also focused significant attention on strategies for organizing new members and the priority of electing candidates who represent workers' interests, starting with Dick Gephardt, who the BCTGM has endorsed for President.

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## BCTGM Canada Meets in Montreal

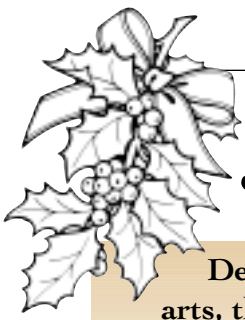
BCTGM's Canadian members celebrated the 41st Eastern Canada Council Conference in Montreal, Quebec September 20-22. The conference, attended by more than 50 delegates and guests, including International President Frank Hurt and International Secretary Treasurer/Director of Organization David Durkee, highlighted the recent successes of the union in Canada since the last conference in 2001.

President Hurt addressed the delegates with an inspiring speech that touched on the nega-

tive impacts of NAFTA on Canadian manufacturing jobs, his concern over raiding unions in the country, and the need to improve the provinces' labour laws to give non-union workers a greater opportunity to realize a better life through union membership and a collective bargaining agreement. Making special note of the International-led *Rebuild Canada Now* initiative, President Hurt highlighted the organizing successes in Ontario, Quebec and New Brunswick during the past two years. International Vice President

Sean Kelly also addressed the conference and spoke passionately about the need to continue organizing, particularly as the union faces a growing number of plant closings.

The delegates also broke into groups to discuss and debate various topics, including how to address raiding unions, and how to anticipate and deal with member expectations of their local officers. The conference also featured local union reports that emphasized successful organizing campaigns, plant closings, arbitration results, and contract negotiation highlights.



# Holiday Gifts for Union People

Dedicated to strengthening the labor movement through the use of music and the arts, the Labor Heritage Foundation offers music, books, movies, posters and more to remind us why we choose to stand up for the union.

Listed here are some gift ideas offered by the Labor Heritage Foundation. For a free catalog, contact the foundation at 202-974-8040, or visit them online at [www.laborheritage.org](http://www.laborheritage.org) to order and view other available items.

## Music



### Linda Allen: *Women's Work*

Songs about women's real work—building ships, soothing the sick, caring for children in and out of our homes, and working as labor leaders, teachers and builders of peace. *CS 10 CD \$15*

### Tom Neilson: *Spirit of Justice*

Social justice folksongs and parodies by Tom Neilson. Includes "Enron Ron" and "W knows." *CD \$15*

### Our Voices Will Rise for Justice/Nuestras Voces Se Levantan Para La Justicia

Songs of labor and immigration by a collaboration of artists and organizers. Produced by Enlace, an alliance of U.S. and Mexican labor organizations. In Spanish with English translations. *CD \$18*

### Andy Blue and the Blues Missionaries: *Voodoo Music*

Includes "Bourgeois Blues" and "Big Boss Man." *CD \$15*

## Movies



### Christ in Concrete

Based on Pietro di Donato's prize-winning novel about an Italian immigrant bricklayer and his family in New York City. Long thought to be lost, this film was recently released in a fully restored version. Directed by Edward Dmytryk. (1949, 116 min.) *DVD \$25*

### Norma Rae

Sally Field won an Oscar for her performance as a textile worker in the South who organizes a union in her mill. (1979, 113 min.) *DVD \$15*

### 10,000 Black Men Named George

Docudrama of the life of A. Philip Randolph and his Brotherhood of Sleeping Car Porters. Directed by Robert Townsend and starring Andre Braugher, Charles Dutton and Mario Van Peebles. (2002, 112 min.) *DVD \$30*

### Bound for Glory

David Carradine rides the rails as the legendary Woody Guthrie in Hal Ashby's biopic, which won Oscars for musical score and for Haskell Wexlers's cinematography. (1976, 147 min.) *DVD \$21*

## Books



### Elegy on the Death of Cesar Chavez

*Rudolfo Anaya with illustrations by Gaspar Enriquez*

A poem written for young people which eulogizes the life and work of Cesar Chavez. Endorsed by the Cesar Chavez Foundation. *Hardcover. 33pp. \$17*

### Insurgent Images: The Agitprop Murals of Mike Alewitz

*Paul Buhle and Mike Alewitz*

Powerful full-color images of mural artworks by outspoken labor activist Mike Alewitz. Foreword by Martin Sheen. *150pp. \$28*

### Mother Jones and the Union Miners Cemetery in Mount Olive

*Illinois Leslie F. Orear*

A collection of articles, photos, maps and newspaper clippings about Mother Jones. Published by the Illinois Labor History Society. *116 pp. \$20*

# BCTGM Pushes for Health Council



**ONE YEAR AGO,** following eighteen months of investigation and research, the *Commission on the Future of Health Care in Canada*, headed by former NDP Premier Roy Romanow, released their report on the status of Canadian health care, and gave recommendations for improvement and reform. At the time of the release, Romanow stated that the suggested reforms were intended to strengthen all aspects of the country's health care system. "They are based on a vision of medicare as a national endeavour, where governments work together to ensure timely access to quality health care services as a right of citizenship, not a privilege," stated Romanow.

And yet, reform has not been forthcoming, despite the fact the federal government has committed \$34.8 billion of increased funding over the next five years to healthcare. BCTGM International President Frank Hurt has urged provincial leaders to put aside provincial squabbling and move forward on the recom-

mendations proposed in the Romanow Report. "It is inexcusable that one year after Romanow's historic report was released to the public, the provincial governments have been dragging their feet and resisting reform in this key area of public policy," stated Hurt.



The initial stumbling block appears to be the creation of a Health Council that would oversee and guide the reforms. The Commission envisioned a Council made up of representatives from each province and territory that would guide health policy in Canada, and more importantly, provide a third party that could rise above intergovernmental conflict. However, it is that very conflict that is delaying the implementation of such

Council, since the provinces cannot agree on what mandate the council should have. According to International Vice President Sean Kelly, the problem is a lack of political will. "We know there is a problem, we know what some of the solutions are, and yet the Premiers cannot find the will or desire to take the first step towards recovery," stated Kelly.

Now that the wave of provincial elections are over, the BCTGM has issued a challenge to all Premiers: make the reform of health care a priority, immediately establish a Health Council, and take seriously the recommendations put forth by the Health Care Commission. "The health of our children, our parents and our future generations are at stake, and with such consequences, Canadian citizens must exert pressure onto their elected officials," challenged Hurt.

*For more information see*  
**[www.healthcarecommission.ca](http://www.healthcarecommission.ca)**  
*and check for regular updates on*  
**[www.bctgm.org](http://www.bctgm.org)**

## LOCAL UNION LEADER SPOTLIGHT



### WHY ORGANIZE?

All union members need to embrace and expand their ability to organize. Organizing will help your local grow stronger and help you build a better power base within your area. Organizing builds unity at the local union level and gives the working people a voice to help positive change happen. Organizing increases productivity and makes better workers.

**Peter Skimming**  
*President, Local 252 (Calgary, Alberta)*

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## **SUMMARY ANNUAL REPORT FOR THE BAKERY AND CONFECTIONERY UNION AND INDUSTRY INTERNATIONAL HEALTH BENEFITS FUND**

This is a summary of the annual report of the Bakery and Confectionery Union and Industry International Health Benefits Fund, EIN 53-0227042, Plan No. 501, for the period January 1, 2002 through December 31, 2002. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Trustees of the Bakery and Confectionery Union and Industry International Health Benefits Fund have committed themselves to pay all non-insured claims incurred under the terms of the Plan.

### **Insurance Information**

The plan has contracts with Independence Blue Cross & Blue Shield Personal Choice to pay hospital, medical and death claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2002 were \$16,010.

Because it is a so called "experience-rated" contract, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2002, the premiums paid under such "experience-rated" contracts were \$16,010 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$0.

### **Basic Financial Statement**

The value of plan assets, after subtracting liabilities of the plan, was \$205,418,234 as of December 31, 2002, compared to \$217,910,828 as of January 1, 2002. During the plan year the plan experienced a decrease in its net assets of \$12,492,594. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of \$38,108,993 including employer contributions of \$24,685,186, employee contributions of \$54,959, realized losses of \$2,276,315 from the sale of assets, and earnings from investments of \$8,130,345.

Plan expenses were \$50,601,587. These expenses included \$5,073,624 in administrative expenses and \$45,527,963 in benefits paid to participants and beneficiaries. A total of 43,066 persons were participants in or beneficiaries of the plan at the end of the year.

### **Your Rights To Additional Information**

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report;
2. financial information and information on payments to service providers;
3. assets held for investment;
4. transactions in excess of 5% of the plan assets; and
5. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Robert D. Martin who is Manager of Administrative Services, Bakery and Confectionery Union and Industry International Health Benefits and Pension Funds, 10401 Connecticut Avenue, Kensington, MD 20895-3960, (301) 468-3750. The charge to cover copying costs will be \$4.50 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan at 10401 Connecticut Avenue, Kensington, MD 20895-3960 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

### **Additional Explanation**

Additional Basic Financial Statement Information: The retiree contributions of \$7,514,818 were for extended health insurance under the plan.

### **Información Adicional**

Si tiene dificultad en la interpretación de este Sumario del Reporte Anual, por favor escriba o llame a la oficina de Robert D. Martin, que es el Director de los Servicios Administrativos de el Bakery and Confectionery Union and Industry International Health Benefits and Pension Funds, 10401 Connecticut Avenue, Kensington, Maryland 20895-3960, (301) 468-3750.

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# SUMMARY ANNUAL REPORT FOR THE BAKERY AND CONFECTIONERY UNION AND INDUSTRY INTERNATIONAL PENSION FUND

This is a summary of the annual report for the Bakery and Confectionery Union and Industry International Pension Fund, EIN 52-6118572, Plan No. 001, for the period January 1, 2002 through December 31, 2002. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

## Basic Financial Statement

Benefits under the plan are provided in whole from trust funds. Plan expenses were \$396,923,451. These expenses included \$18,231,667 in administrative expenses and \$378,691,784 in benefits paid to participants and beneficiaries. A total of 120,069 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$4,649,641,819 as of December 31, 2002, compared to \$5,247,223,841 as of January 1, 2002. During the plan year the plan experienced a decrease in its net assets of \$597,582,022. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$(200,658,571) including employer contributions of \$186,928,524, realized losses of \$255,646,268 from the sale of assets, and earnings from investments of \$(133,955,061).

## Minimum Funding Standards

An actuary's statement shows that enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

## Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report;
2. financial information and information on payments to service providers;
3. assets held for investment;
4. transactions in excess of 5% of the plan assets;
5. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates; and
6. actuarial information regarding the funding of the plan.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Robert D. Martin who is the manager of Administrative Services, Bakery and Confectionery Union and Industry International Health Benefits and Pension Funds, 10401 Connecticut Avenue, Kensington MD 20895-3960, (301) 468-3750.

The charge to cover the copying costs will be \$5.50 for the full annual report, or 25 cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, 10401 Connecticut Avenue, Kensington, MD 20895-3960 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## Additional Explanation

Additional Basic Financial Statement Information: The plan had miscellaneous income of \$2,014,234.

## Información Adicional

Si tiene dificultad en la interpretación de este Sumario del Reporte Anual, por favor escriba o llama a la oficina de Robert D. Martin, que es el Director de los Servicios Administrativos de el Bakery and Confectionery Union and Industry International Health Benefits and Pension Funds, 10401 Connecticut Avenue, Kensington, Maryland 20895-3960, (301) 468-3750.

### Funds' Trustee

Following is a listing of the trustees currently serving on the boards of each Fund:

**Union Trustees—Frank Hurt (Chairman), Intl. Pres.; David B. Durkee, Intl. Secy.-Treas.; Jeanne A. Graham, Intl. Vice Pres.; Anthony L. Johnson, Intl. Vice Pres.; Art Montminy, Intl. Vice Pres.; Robert Oakley, Intl. Vice Pres.; Randy D. Roark, Intl. Vice Pres.; Joseph Thibodeau, Intl. Exec. Vice Pres.**

**Employer Trustees—Richard B. Cook (Secretary) Vice Pres., Labor Relations, Interstate Brands Corp.; James D. Ferber, Byron O. Magafas, Vice Pres., Labor Relations, Sara Lee Bakery Group; Lou Minella, Vice Pres., Labor Relations, Stroehmann Bakeries; Milton Minter, Louis Pasquesi, Jr., Vice Pres., Human Resources, Gonnella Baking Co.; John Wagner, Vice Pres., Labor Relations, The Kroger Co.**



**CANDY COUNCIL MEETS**

The BCTGM Candy, Confectionery, Pasta and Snacks Council held its 2003 convention in Palm Springs, Calif. September 26-October 1. The program featured Intl. Vice Pres. Bob Oakley as the keynote speaker as well as an address by Intl. Vice Pres. Randy Roark and other guests. Local union representatives presented reports from each local as well as from the Council's Committees. Pictured here are the delegates and guests to the meeting.



**OFFICERS VISIT HERSHEY**

Intl. Pres. Frank Hurt and Intl. Vice Pres. Bob Oakley recently met with the members and officers of Local 464 in Hershey, Pa. Organizing, contract negotiations and national AFL-CIO campaigns were among the topics addressed. Pictured here (from left) is Local 464 Bus. Agt. Bruce Hummel, Local 464 HERCO Branch Pres. Merlin Adams, Bus. Mgr. Robert Feaser, Hurt, Oakley and Bus. Agt. Dennis Bomberger.



**BCTGM-PAC**

BCTGM Intl. Rep. Bill Daunhauer (left) presents a BCTGM-PAC check to William Londrigan, President of the Kentucky State AFL-CIO in support of the state federation's political education program.



**NEW GEB MEMBER**

Members of the BCTGM General Executive Board (GEB) elected Local 42 (Atlanta) Bus. Agt. Johnny Jackson to fill the GEB vacancy in Region Four. Pictured here, Intl. Pres. Frank Hurt (left) administers the oath of office to Jackson at the Sept. GEB meeting in Washington D.C.

## MERGED LOCALS

*Since we last reported on local union mergers in the March/April issue of the BCTGM News, the following local unions have merged:*

- Local 403G** (Elyria, OH) into Local 19 (Cleveland, OH) with an effective date of April 1, 2003.
- Local 999** (Riviere DesPrairies, QC) into Local 55 (St-Leonard, QC) with an effective date of April 1, 2003.
- Local 39G** (Cleveland, OH) into Local 19 (Cleveland, OH) with an effective date of April 1, 2003.
- Local 180** (Green Bay, WI) into Local 205 (Milwaukee, WI) with an effective date of May 1, 2003.
- Local 16** (Buffalo, NY) into Local 802 (Buffalo, NY) with an effective date of June 1, 2003.
- Local 386G** (Mount Joy, PA) into Local 464 (Hershey, PA) with an effective date of July 1, 2003.
- Local 335G** (Bonner Springs, KS) into Local 218 (Kansas City, MO) with an effective date of October 1, 2003.
- Local 392G** (Millstadt, IL) into Local 4 (St. Louis, MO) with an effective date of January 1, 2004.
- Local 119** (Oakland, CA) into Local 125 (Oakland, CA) with an effective date of January 1, 2004.

# BCTGM



## Mortgage & Real Estate

**B**CTGM Power Mortgage & Real Estate makes refinancing and home-buying easier and more affordable for working families. Through Chase Manhattan Mortgage Corporation, one of the largest lenders in the U.S., union members can take advantage of convenient mortgage programs. Take a look at some of the benefits:

- Easy application process right over the phone or in-person;
- Strike and unemployment/disability benefits to help you make payments when you're out of work;
- Mortgage loans to purchase or refinance your home;
- Refinance and lower your rate, your monthly payments and shorten your loan term;
- Mortgage programs for borrowers with "less than perfect" credit;
- Your family—including parents and children—are also eligible for Union Plus mortgages;
- Down payments as low as 5%—and even lower for qualified buyers;
- \$350 toward closing costs (for buyers who use both the real estate and mortgage portions of the program);
- The average maximum lender fee under the BCTGM Power program is only \$100, compared to an industry average of \$753 in fees (based on a national survey of mortgage lender fees by HSH Associates in May 2003). **Union members save an average of \$653.**

### HOME FINANCING MADE SIMPLE

Visit the Home Finance Center online at [www.bctgm.org/benefits/index.htm](http://www.bctgm.org/benefits/index.htm) for first-time home buyers' support, planning calculators and information about the entire mortgage process. You can also call the BCTGM Power/Union Plus Mortgage and Real Estate at: 1-800-416-5786. A program counselor will answer all of your home-buying questions—from how much house you can afford, to what type of mortgage will best suit your needs. They can also refer you to a professional real estate agent who can help you find a home within your price range.



### Disaster Assistance from BCTGM Power

Union members living in North Carolina, Virginia, Maryland, Delaware and Washington, DC, who were impacted by Hurricane Isabel as well as members living in Southern California, who were impacted by the recent wildfires, may qualify for financial assistance through the BCTGM Power programs.

Disaster victims, *who are participants of the BCTGM Power Credit Card, Loan and Mortgage programs*, may be eligible to receive payment extensions or other special help from the program providers.

Assistance plans vary by program provider. To find out more, disaster victims *who participate* in any of the following BCTGM Power programs should call these toll-free numbers:

- Union Plus Credit Card – 1-800-622-2580**
- Union Plus Loan Program – 1-800-343-7097**
- Union Plus Mortgage – 1-800-848-6466**

*We wish all  
our members a  
Happy and Safe  
Holiday Season.*



**Joseph Thibodeau**  
Executive Vice President

**Frank Hurt**  
International President

**David Durkee**  
Secretary-Treasurer

**Larry Barber**  
Executive Vice President

