**Viewpoint...**

2008 has proven to be quite a year so far, as New York State has been rocked by one scandal after another. While things start to settle down and Albany gets back to doing the work of the people, we would like to wish our new Governor well in his new endeavor. Local 338 has actually had the pleasure to meet with our new governor in the past and found him to be bright, articulate, and passionate in his beliefs, we wish him and his family only the very best and look forward to working with him and his staff over the next few years.

The Presidential race is certainly heating up. While the Republicans have settled on an anti-union, anti-worker candidate, the Democrats have two excellent candidates still vying for the nomination. It is my belief that either Barack Obama or Hillary Clinton could do a great job tackling the many challenges facing our nation. They both have viable plans to restore our economy, build our country's infrastructure, protect the rights of workers and improve our nation's health care. In the coming months we will bring to you the differences in the candidates. However, we know that both Democratic candidates support labor and our issues. For example, we know that both of the Democratic candidates support the Employee Free Choice Act (EFCA) and we know that Senator John McCain does not.

The Employee Free Choice Act is one of the most important pieces of Labor Friendly Legislation to come before Congress in many years. If enacted it will enable workers to have a free choice in choosing a Union by allowing a union to form by having a simple majority of the workers sign union pledge cards. In the United States over 70% of workers said, when polled, that they would choose a union if they could. This legislation empowers them to make that happen without fear of reprisal from management.

As we move forward, 2008 is a critical year for us as a union and a nation. We face many challenges; we have a national election that will change the labor landscape for a generation. It is time for a change in this country and that change starts with you!

In addition to a busy political world, 2008 has also seen A&P complete its purchase of the Pathmark chain. While it appears to be a good deal for the companies involved, we have concerns about the welfare of our members. We have been assured by A&P of a continued commitment to our members and the companies in which they work. While we remain optimistic about the deal and the impact it has on our members, I reassure all of you that we will keep a watchful eye on the situation to make sure your concerns and interests are protected. The transition of stores in Staten Island to King Kullen has been very smooth and we look forward to working with the King Kullen team.

They seem to be professional with their way of doing business and seem to truly understand how important our members are to the success of their stores.

As we move forward, 2008 is a critical year for us as a union and a nation. We face many challenges, we have a national election that will change the labor landscape for a generation, there is uncertainty in the stock market, scandals have plagued us in the political and labor world, and through all of this we must be steadfast in our beliefs and we must believe in each other.

This is a great union with great members. We have a competent and skilled staff that will help us grow and by doing so, brings the dignity and respect of a good union contract to even more Working Americans. But we can not do it alone, we need your help! We need each and every one of you to be ambassadors for this union. We need you to speak to your family and friends about how important it is to have a union and for you to introduce us to them. There is no standing pat in the Labor movement. We either grow this union together, or we disappear as a force for the good of our members. I am confident in our membership. I know that you will help us help you by growing and strengthening our union, that you will register to vote and then vote for the person who stands with us to protect our rights as workers and as Americans. I am confident that together we can overcome any obstacle in front of us because we are Local 338 and WE ARE STRONGER TOGETHER!!!
Winning in November

by Stuart Appelbaum
President, RWDSU

Given the scale of the economic emergency facing American families, it’s no surprise that opinion polls agree that voters think it’s time for a change in Washington.

As always we at Local 338 remain committed through our organizing department to the growth of our union.

If you are like me you are probably sick and tired of hearing about the upcoming presidential elections. It’s gotten to the point where the democrats are more concerned with lobbing insults at each other then talking about the issues. I mean who really cares who might have dodged a bullet in Bosnia or who has a white Grandmother! We all know what really matters because we are living it every day. We see a war with no end in sight, an economy that is getting worse by the day, and the cost of health care reaching absurd prices. Let’s just hope that they get back on point and on the issues before they destroy each other and we are stuck with 4 more years of an administration that cares more about big business then it does about what’s best for the average American!

But that’s enough about politics! Recently Local 342 successfully concluded contract negotiations with their major employers in this area (the A&P group, Pathmark, Shop & Shop, and King Kullen) for their meat and seafood departments. As I write this article Local 342 is still trying to reach an agreement with A&P for their wall to wall stores which includes everyone else cashiers, deli, produce, grocery, etc.

While I am not familiar with the details of these negotiations, having been through numerous negotiations with A&P myself I can say with confidence that the members who work hard in those stores every day are the last thing that A&P cares about. The only things they are concerned with are profit, cutting costs, and increasing their stock prices. It really is sad; this is just another example of A&P not supporting the employees yet somehow they always seem to be able to take care of the shareholders. We the members of Local 338 stand behind and will do whatever it takes to help our brothers and sisters in Local 342 get the best contract possible.

In other news, we recently had our first Duane Reade membership meeting and it was extremely successful. We had a great member turnout, many of whom asked questions and left with a good understanding of what Local 338 is about and what we offer our members. We also recently increased our Duane Reade membership by signing an additional 160 shift leaders into the union. We are looking forward to next year when we begin negotiating our 2nd Duane Reade contract and improving upon what we’ve already achieved.

As always we at Local 338 remain committed through our organizing department to the growth of our union. We are looking to expand in all of our sectors - retail, health care and any other place that workers need and deserve the respect a union provides. We can use your help; let us know of any person or place that you may know of where workers are in need of union protections and our organizing department will be happy to speak to them.

My best wishes to you and your family for a safe and healthy spring.
Getting Involved

As I’m sure you have all noticed by now, Local 338 is and will continue to grow and become more active in all aspects of our communities. Our primary focus, of course, is to grow in numbers and thereby increase our strength across the bargaining table. This is how we can most dramatically affect our members’ lives in a positive way. Now, this is an oversimplification, but it is clearly our ultimate goal.

But in order to do this we must first do a number of other things that may not be so obviously related. We need to start close to home, by even a simple conversation with a neighbor or relative, explaining the importance of a Union. What it means to have medical coverage, a pension plan to help us when we are ready to retire (like me), paid vacation time, paid sick time, paid holidays, overtime pay and on and on. The fact that Unions have negotiated these benefits has made it possible for even non Union workers to enjoy the same benefits. We sometimes take for granted that people understand all this. That they automatically realize how difficult life can be for a single parent or even a couple that happen to be lower wage earners. Everything we do to strengthen this Local ultimately helps all working people.

Along with that conversation, we can add the importance of electing representatives in local, state and federal government who are like minded individuals. People who understand what it is to work for a living, to raise a family and provide security and an education for your children. Representatives understand that in order to gain strength at the bargaining table we need to organize, and in order to organize we need labor laws that work to our advantage, not against us.

We hear constantly that we must limit the influence of special interest groups and limit the influence of money in politics. Well this may be true and, ideally speaking it would be wonderful if this could be done. But it is not the reality. I will never understand how working people vote against their own self interests by voting for candidates who are clearly in the pockets of ‘Big Oil’, “Big Business” and “Wall Street”.

What we need to realize is that “WE” are a “Special Interest Group”. Working people deserve to be represented as much as anyone.

What we need to do is to increase our influence to them and our influence over them. Volunteers!!! People who can man the phone banks, people to hand out leaflets supporting them or an issue. Volunteers are a very prized commodity to an elected official. Why should we not take advantage of that? At this point in time the most pressing event on the horizon is the Presidential election. We need to take advantage of the level of interest that has been generated by the historical nature of this election. We have the two Democratic candidates who are labor friendly and, the one Republican who, while certainly be better than what we have now, is anti-worker and anti-Union.

So we need to be out there talking to people, making sure they are registered and those that are already registered are in tune and ready to vote. Do not assume anyone informed on what is in their best interest. We need to speak for those with no voice. If you are not already enrolled in PAC, do it now. If you know someone who is not enrolled tell them about it. Make sure everyone you know is registered and ready to volunteer. Remember, we can't leave this to the next guy to do. If we want things to change we need to change them. No one is going to do it for us.

FYI – since the beginning of the new year, Local 338 RWDSU/UFCW Health & Human Services Division has won its members over $5,000 in back wages and funds.

It pays to be union!

NY State budget 2008

About this time of year, it’s always a little nerve racking for members in health care facilities. This is the time when the Governor of New York proposes the budget. The health care facilities our members work in depend heavily on the reimbursements they receive via medicaid. When the Governor proposes cuts to the health care budget that can and will greatly impact our members. The decisions that are made will play a major role in contract negotiations for these members. We are lobbying in Albany to stop these cuts and protect our jobs.

IAHD Shop Steward Seminar 2008

On February 13th, 2008 shop stewards who work throughout the Bronx and Westchester Counties for the Institutes Of Applied Human Dynamics (IAHD) met in Tarrytown, NY for a Shop Steward Seminar. Two mediators from the Federal Mediation & Conciliation Service (FMCS) led an exciting agenda that focused on contract negotiations. Speakers included President John R. Durso and Member Assistant Program Coordinator Lisa Rivera. Our stewards are now better prepared for their upcoming contract negotiations.

Staten Island Children’s Center

Below: Members who work at the College Of Staten Island’s Children’s Center attending a general meeting on 3/25/08.

It’s YOUR Union!

If you are a Health & Human Services Division member and there is something specific you want the union to address in an upcoming edition of the newspaper or you know someone who needs our union to represent them, please call (516) 294–1338 ext. 400 and leave a message for Union Representative Neil Gonzalez. Take the time, make the call and get involved. Remember, it’s your union!

Oak Hollow & Crest Hall negotiations 2008

On March 18th, 2008 contract negotiations successfully concluded between the union and the owners of Oak Hollow Nursing & Crest Hall Care Centers. Terms of the new agreement include percentage wage increases and brand new education/tuition reimbursement benefits. A special thanks is in order for the members who served on our negotiations committee. The committee’s dedication and understanding of the current economic climate, i.e. slow medicaid reimbursements, led to a fair and expeditious contract settlement.
Indoor pollution is a major public health problem that threatens virtually all workers in offices and buildings. Contaminated indoor air occurs when toxic substances combine with inadequate building ventilation, causing health problems such as eye, nose and throat irritation, sinus discomfort, headaches, sneezing and coughing, respiratory infections and fatigue.

What Are the Sources?
Poor indoor air quality can be traced to many sources, including office equipment, furniture, carpeting, and construction materials. In addition, buildings are often designed or renovated without attention to ventilation, resulting in sealed windows, blocked vents and a general lack of fresh air.

Office Equipment
Electrical equipment such as photocopiers may give off ozone, which irritates the eyes and the respiratory tract, causes headaches, and has been shown to cause adverse genetic effects. Ink toner in photocopying machines use many dangerous substances including methyl alcohol, a solvent which can dry the skin, irritate the eyes, nose and throat and cause dizziness or even blindness.

Many common office supplies are also dangerous, releasing vapors and dusts that can cause a variety of skin and respiratory problems. These include glue, rubber cement, inks, carbon paper, carbonless paper, typewriter ribbon, and correction fluid.

Renovation and New Furnishings
A variety of solvents are used in roofing, painting and renovation work and they can cause skin dryness, respiratory irritation, and with greater exposure, dizziness or nausea.

Formaldehyde, one of the most common pollutants in office buildings, is found in furniture, new carpets, particle board, plywood, and many other products. As it deteriorates, formaldehyde gives off fumes which, even at low levels, can cause irritation of the eyes and respiratory system. Recent studies show that prolonged exposure may also cause cancer.

Custodial and Maintenance Work
Chemicals such as ammonia, solvents, paint strippers and cleaners are widely used by custodians and maintenance workers in the course of their jobs. Many of these substances can lead to respiratory irritation, chronic lung disease, and eye irritation.

Making matters worse, these chemicals can easily spread through the ventilation system, putting everyone in the area at risk.

The above is a brief overview of indoor air quality and what we all should be aware of on a daily basis at our worksites. This and other health and safety information can be found on our website at www.local338.org and at www.nycosh.org.

If you have any questions, I can be reached at 516-294-1338 ext. 247.

Over the past few years, Local 338’s Community Services Division has provided training for over 1000 members in CPR. We are proud to say that when needed, many of our members stepped forward and saved lives. Not to be outdone, many Local 338 office staff began, completed and have been certified in CPR as well.

Please watch for flyers announcing the upcoming classes later this spring. You never know when someone you love will need that “breath of life.”

CONGRATULATIONS TO OUR RECENT RETIREEs

Dwight Ansah
Anselmo Ballantine
Paul Battaglia
Santo Bellantoni
Stanley Bhan
Jerry Blue
Yaw Brimah
Lou Ann Deluccia
Scott Erdmann
Barbara Grant
Edwin Guzman
Rafael Hernandez

Frank Horwath
Blas Ismael
Ioannis Katelas
Mario LaBoy
Benjamin Latauso
Evan Malcolm
Dominick Marano
Vincent Masciana
Louise J. Mastromarco
Rodrico Minotta
Susan O’Donnell
Juan Ortiz

Carmine Peragine
Richard Pascarella
Emilio Ramos
Inocencia Rodriguez
Arthur Rosenblatt
Marilyn Spruck
Thal Tembelis
William Trowbridge
Alice Tuers
Peggie Wilkins
Ahmad Zahriyeh

Congrats to our Retirees!
Joyce Mascarella,
27 year Local 338 member at Waldbaum’s

Eileen Benvenenuto,
a 32 year Local 338 member from Waldbaum’s
and retired from King Kullen

“Breath of Life”
Taking Control of Your Health

Spring is here! That means nicer weather, more daylight hours, and it means it’s time to start that exercise program! So, what’s the best exercise in the world? The one you’ll do! One of the safest, easiest and most effective exercise programs you can undertake is walking. Other than a good pair of sneakers or walking shoes, no equipment or expensive devices are needed. You can walk virtually anywhere and any time – your local school track, around the block, on a treadmill, even in your nearby shopping mall. Walking is a good cardiovascular workout – it strengthens your heart and burns calories. A brisk walk can burn 500 calories per hour.

Walking with a friend or a group benefits you in several ways. First, there’s increased safety in numbers. (Be smart about when and where you walk, and be careful about walking with headphones – your ears can help you detect approaching vehicles, etc.) Also, when you know your friend or walking partner is waiting for you down the block or out front, you’re less inclined to abandon your walk.

One of the safest, easiest and most effective exercise programs you can undertake is walking.

Like any other exercise program, start gradually, building up your time and pace over time. Depending on your current level of fitness, start with 5-10 minutes of walking, gradually building to 30 minutes or more. Slowly build up the length of time of your walk, increasing the length in no more than 5 minute increments.

For example, in week one, walk 3-5 days for 10 minutes total. In week two, walk 3-5 times for 15 minutes, etc.

Similarly, start off at a pace that enables you to complete the walk at the same pace, meaning not so fast that you have to slow up just to make it to 5 or 10 minutes. Build the time walking before you speed up the pace. Once you get to 30 minutes, then you may want to quicken the pace -- again, doing so gradually. More advanced walkers can increase the intensity of their walk by introducing inclines. Obviously, walking up stairs or a hill is more intense.

You can also introduce intervals. Intervals are when you increase the pace of your walk for as little as 30 seconds to up to 2 minutes and then back off to your regular pace for two minutes to ten minutes depending on how long you need to recover and how long your workout is, then you repeat the faster, but shorter, interval, and so on. Intervals give you a more intensive cardiovascular and calorie-burning workout. You can do as little as a couple of intervals to start, and build up the number of intervals until you can do the “pick-ups” throughout your walk. For example, once you’re up to 30 minutes of brisk walking and have been for a couple of weeks, start out by walking at your normal brisk pace for 10 minutes, then quicken your pace for 1 minute. Then resume your earlier pace for 5 minutes; quicken your pace for 1 minute; etc., finishing at your normal brisk pace. Slowly build up the number of intervals you do.

If you just start walking 3-5 times per week, and look for additional opportunities to increase your overall physical activity – such as parking your car in the parking lot further away from the entrance, climbing the stairs instead of taking the elevator, walking to the corner deli or drugstore instead of driving, etc. – you can further strengthen your heart and burn those calories. Remember, you have the power to take control of your health, one step at a time!

Nutrition, Exercise Key Cancer Prevention

A recent comprehensive medical report came to the conclusion that Cancer may be preventable by diet, exercise, and avoidance of obesity. This report was developed over a five year period by a multi-national team of experts. The panel analyzed data from more than 7000 studies to come up with 10 basic recommendations for cancer prevention.

- Be as lean as possible within the normal range of body weight
- Be physically active as part of everyday life
- Limit consumption of energy dense foods. Avoid sugary drinks
- Eat mostly foods of plant origin
- Limit intake of red meat and avoid eating processed meat.
- Limit alcoholic drinks
- Limit consumption of salt
- Aim to meet nutritional needs through diet alone (rather than dietary supplements)
- Mothers should breast-feed and children should be breast-fed
- Cancer survivors should follow the recommendations for cancer prevention

With each recommendation, the report adds specific public health goals and personal recommendations, many of them including target numbers. And although the report does not address the issue of smoking, it does include a specific and separate statement: “and always remember-do not smoke or chew tobacco.”

It has been concluded that if all 10 of the recommendations were to be adopted, cancer rates could be reduced by at least a third… throw in the smoking goal, and more than half of all cancer cases could be prevented.

Another proactive step is to protect the skin from the sun’s rays which could prevent 80 percent of all skin cancers. When in the sun for prolonged periods, always wear sunscreen with a sun protection factor of (SPF) 15 or greater, particularly if you have fair skin or freckles. Skin needs protection every day, not only on sunny days.

This is not a message of misery at all. It is a challenge for all of us.

Changing our life style such as reducing the amount of fat in our bodies has a protective effect, even late in life. In the past, cancer prevention has only been focused on smoking. This most recent study shows that being overweight and obese creates a risk not far behind smoking as an avoidable cause of cancer. We are now starting to see there is a lot we can do for our general well-being to change our life style and lead a healthier life.

Save the Date!

Saturday, June 28, 2008

The Local 338 Funds will be holding a Health Fair for 338 members and their dependent spouses and children. Balloons, face painting and fun for the kids, and a wealth of wellness information and services for the adults - all at the Union Office: 1505 Kellum Place, Mineola, New York!

Watch for more information! Check your mail and the Union website, www.local338.org
March 18, 2008 continued a tradition for labor on Long Island. Members of Local 338 joined with dozens of other unions and well over 1,000 members from across Nassau and Suffolk at the Long Island Federation of Labor’s Congressional Night, held at IBEW 25’s offices in Hauppauge, NY.

John R. Durso, who also serves as the president of the "Long Island Fed" welcomed the assembled and thanked all the members for coming. “This is an important night,” said Durso. “These are your elected officials; they represent you in Washington. It is your right and even more so, your responsibility, to tell them your needs and those of your families.”

Long Island Congressmembers Steve Israel, Tim Bishop, Carolyn McCarthy and Gary Ackerman spoke and answered difficult questions from the assembled. United States Senator Chuck Schumer brought his understanding of what is happening in Washington, D.C. and how best to keep up the fight for the middle class on Long Island.

Unions attending included: RWDSU/UF CW, UFT, CWA, NALC, AFSCME, SEIU, APWU, IBEW and the UAW.
Roger Clayman may be the Executive Director of the Long Island Federation of Labor, AFL-CIO, which represents over 250,000 working men and women but at Local 338... he's family.

Recently, Roger was honored by the Ascent School of Deer Park. Ascent is a non-profit school for children with autism and atypical pervasive development disorders and provides full day, 12 month academic and behavioral treatment programs for children ages 3 to 21 years old.

Local 338 was proud to be there and congratulates our dear friend Roger Clayman on this award.

Remembering the Triangle Shirtwaist Factory Fire

On March 20th 2008, members and staff of Local 338 attended a ceremony marking the 97th Anniversary of the Triangle Shirtwaist Factory fire in Greenwich Village.

Near closing time on, March 25, 1911, a fire broke out on the top floors of the Triangle Shirtwaist Company. The doors to the factory were locked from the outside, a move the employers used to keep the employees at their workstations. The fire spread quickly throughout the 8th, 9th, and 10th stories of the building, the top three floors. When the fire department arrived, their ladders only reached the 4th floor, forcing many of those inside to leap from the top stories to escape the flames. All told, 146 employees of the Triangle Shirtwaist Company died that day, most of them young immigrant women between 16-20 years of age.

Every year, UNITE HERE! organizes a solemn memorial to the 146 young women who died in this tragic fire. Speakers included: UNITE HERE! President Bruce Raynor, New York State Labor Commissioner Patricia Smith, City Council Speaker Christine Quinn, Comptroller Bill Thompson and the CLC’s Ed Ott. As part of the ceremony, a wreath was laid and a bell tolled for each of the 146 lives lost as local school children placed flowers by the building.
It's Time for a Change

Es hora de hacer cambios

register and vote! ✔️ ¡inscribase y vote! ✔️ register and vote! ✔️ ¡inscribase y vote! ✔️ register and vote! ✔️ ¡inscribase y vote! ✔️ register and vote!

FORECLOSURES
EJECUCIONES HIPOTECARIAS

“WOW!”

GAS PRICES
PRECIOS DE LA GASOLINA

FOR SALE
SE VENDE

“AY!”

HEALTH CARE COSTS
COSTOS DE ATENCIÓN MÉDICA

FOOD PRICES
PRECIOS DE LOS ALIMENTOS

¡INScribíBASE y VOTE!
REGISTER & VOTE!

¡INScribíBASE y VOTE!
REGISTER & VOTE!

¡INScribíBASE y VOTE!
REGISTER & VOTE!

¡INScribíBASE y VOTE!
REGISTER & VOTE!
**Help With Foreclosure Is a Phone Call Away**

Generally, a person's home is his or her most valuable financial asset and a great source of pride. The threat of losing a home has wide ranging ramifications that can not only affect the homeowner, but also the neighborhood and community. What is not well known is that a person's home loss also threatens the mortgage lender as well. Industry estimates indicate that lenders can lose a third of a loan's value when a home is foreclosed. Finding solutions to help homeowners in trouble is in everyone's best interest.

Most lenders, particularly the larger ones, have extensive Homeownership Preservation programs in place to assist troubled borrowers. The most significant barrier in helping homeowners in trouble is making contact with them. Twenty percent of borrowers never make contact with their lender during their foreclosure process. The earlier a borrower contacts his or her lender, the more options that are potentially available to preserve homeownership. Trust is another major barrier; most borrowers believe that lenders do not want to help them. Lenders do not typically benefit from foreclosure. A home in foreclosure usually represents a monetary loss. According to RealtyTrac, a California-based firm that tracks foreclosures, during 2006 there were more than 1.2 million foreclosure filings nationally; a significant loss for both the borrower and the lender.

For borrowers who prefer to work with a third party, there are numerous national non-profit counseling agencies that will work with a borrower and his or her lender. The U.S. Department of Housing and Urban Development (HUD) provides an extensive list of non-profit agencies that have been thoroughly screened. Other resources include the cornerstone service of the Minneapolis-based Homeownership Preservation Foundation, the Homeowner’s HOPE™ hot line, a free 24/7 counseling service that connects borrowers with expert HUD-approved counselors to help find a solution to overcome financial difficulties.

If borrowers are delinquent, or know that they will be, they need to contact their lender or nonprofit agency immediately. The sooner contact is made, the better the chance of developing a successful home retention plan.

In order to determine the best short- and long-term solutions, borrowers should be prepared to provide the following information when contacting their lender or counseling agency:

- **Authorization**—If the borrower is using a representative, like a nonprofit housing counselor, attorney or a trusted friend, the representative must have a written authorization signed by the borrower granting permission for the mortgage company to communicate personal financial information to the representative.

Account information—Lenders will need basic information, such as the loan number, property address and the borrower’s current mailing address.

- **Employment/income/expenses—Information about the borrower’s current employment status, as well as the current income for all obligated borrowers or individuals contributing to the household’s monthly budget, is also needed. Usually, the lender will want to see evidence of two months’ income and a list of the household’s monthly expenses to help determine whether the income will be sufficient to cover the borrower’s current obligations.

Pertinent assets—Lenders need information about the current value of other assets available to the borrower, including other real estate, bank accounts, investments or retirement funds. The borrower will also be asked about the value of any vehicles owned, plus the amounts owed on the vehicles.

- **Personal circumstances**—If the borrower should provide information concerning any personal circumstances that are currently limiting the borrower’s ability to pay the mortgage (for example, illness, loss of employment, change in earnings, divorce or death of a wage earner).

Status of the property—If the property is for sale, the lender will need to know the Realtor’s name and contact number and whether or not the borrower currently occupies the property or holds it as an investment (e.g., rental or otherwise vacant).

Bankruptcy—If the borrower has filed for bankruptcy protection, creditors must stop any attempt to collect outstanding debts. If the borrower or the borrower’s representative presents a specific repayment proposal to a creditor, the lender is permitted to either accept or deny that specific proposal. If the lender does not accept the proposal, the lender is unable to offer alternatives, as this may be viewed as an attempt to collect the debt. It is usually best that borrowers who are subject to bankruptcy protection use their bankruptcy counsel/attorney to assist in debt-related negotiations.

While each situation is unique, lenders may be able to offer one or more of the following options:

- **Temporarily delaying payments** (also known as “Forbearance”)—A formal arrangement that either suspends or reduces monthly payments until the borrower recovers from the financial setback.

- **Recovering from missed payments** (also known as “Repayment Plan”)—An agreement between the borrower and lender outlining how to handle missed payments. It involves spreading the delinquent amount over several months or longer (in addition to making the regularly scheduled monthly payments) until the missed payments are repaid and the loan is brought current.

- **Restructuring the loan** (also known as “Modification”—A temporary or permanent change in one or more of the borrower’s loan terms that generally reduces that generally reduces the monthly payment down to a more affordable amount, given the borrower’s present financial situation. Methods include changing the loan’s interest rate, extending the time available to repay or re-amortizing the loan balance.

Refinancing the home loan—Pays off the old loan with a new loan that has different terms more suited to the borrower’s present circumstances, and is designed to establish a lower monthly payment amount than the original loan.

When staying is not an option—If financial circumstances have dramatically changed and the borrower can no longer afford the home, needs to relocate or just wants a fresh start, there are other potential options available. Early understanding of this will aid in the ability to hopefully sell the home and avoid a foreclosure. If more is owed on the home than it is worth in the market, early contact with the lender will help determine if there is a possibility to accept a reduced payoff amount.

Beware of foreclosure “rescue” scams. Unfortunately, scam artists commonly prey on the most vulnerable people who are willing to consider nearly any option to keep from losing their home. Borrowers need to be wary as they pursue ways to avoid foreclosure. The Federal Bureau of Investigation reports that mortgage fraud in 2006 resulted in $4.2 billion of losses. Borrowers should:

- **Make sure credit counselors work for a HUD-approved organization.**

- **Beware of anyone who offers to buy their home and “help” buy it back later.**

- **Carefully review any offers that require a payment for counseling or other help.**

Not sell their home without first talking to their lender.

**IF I REGISTER TO VOTE, CAN I BE SELECTED FOR JURY DUTY?**

In NY state jurors are selected from 3 different citizen pools, one of which is registered voters. If you have a driver’s license or ID card from the DMV, fill in state income taxes, or receive any state benefit (unemployment / public assistance) you are already in New York State’s jury pool. Registering to vote won’t increase your chances of being selected.

However, registering to vote will allow you to vote for change; it will allow you to have a say in who leads our towns, cities, state & country. It will allow you to have a voice against policies that have led to $4 a gallon gas prices, taxes and fees being increased on working Americans while corporate taxes and taxes on the wealthy are being slashed, utility bills that have middle class America deciding between paying the utilities or paying the rent. By registering to vote, you give us all a greater voice to say enough is enough! After all, decisions are made by those who show up, and it’s time for working people from across this country to show up and put this country back on the right track! Please register and please vote. We really can make a difference!
Your union recently welcomed over 160 new members who work as “shift supervisors” at Duane Reade stores across Long Island, New York City and Westchester.

ATC Director Jack Caffey, Jr. welcomed the new members and introduced them to their union representatives. “Get involved, speak to your brothers and sisters in the stores and know that you are part of a larger family now.”

Our newest members had questions about their contract. They heard about our community services, member assistance programs and the special projects that occur during the year. Many signed up for PAC and a few even signed their first voter registration form.

Crossroads, which handles the medical coverage for the Duane Reade members, sent a team to assist the new members and discussed the benefits they had.

Local 338 now on MySpace...

Check us out at

http://www.myspace.com/local338
Local338 began the 2008 year by contributing to a number of successful community service projects! On January 6th, 2008, Local338 celebrated Three Kings Day with the Elmhurst, Queens community. Volunteers distributed toys to thousands of children attending the event. It was a pleasure to donate toys and to celebrate the holiday with this wonderful community.

In January, we collected about three hundred coats during the annual Local338 coat drive. Homeless shelters of Long Island, Queens, and the Bronx were thankful for our donations. On behalf of the Local338 Community Services Department, we would like to express our thanks to all who supported this year’s coat drive, making it our most successful coat drive to date!

In addition, members supported the annual winter food drive. Because of your food donations, a women’s and children’s shelter received a necessary supply of food this winter. Your donations this winter helped many in our greater New York community.

Please take note of our upcoming community service programs. We will hold Defensive Driving and CPR classes throughout the months of May and June. We strongly encourage all members to take part in these training programs.

The new Local 338 Member Assistance Program has successfully provided members with support through personal issues. This program strongly believes in the Local 338 motto “Stronger Together.” The program proves by working together, we can overcome personal struggles. The Member Assistance Program maintains a strict code of confidentiality and appreciates the trust of the members. If you have any questions about the Member Assistance Program please contact Lisa Rivera at the Local 338 Union office, (516) 294-1338 extension 225.

Suffolk C.C. Thanks John R. Durso

Our own John R. Durso was honored by the Suffolk Community College Foundation and was presented with the “Labor Workforce Leadership Award for Excellence”.

The foundation recently received a donation of $5,000,000, the largest single donation to a Community College.

Over 150 members who work at Duane Reade stores across New York City came together to meet their union representatives, learn about different 338 programs and benefits and discuss their concerns. This was the first Duane Reade membership meeting we have had in preparation for next years contract negotiations. We encourage all Duane Reade members to attend future union meetings.

“This was a wonderful opportunity for these members to get more involved with their union”, said 338 Secretary-Treasurer John DeMartino. “They had questions about the contract, help they can get from the union and how they can take a more active role in the union”.

Those in attendance also heard from Lisa Rivera – Member Assistance Program (MAP) director for Local 338. Lisa explained the work and advocacy that the MAP/Community Services Division does on behalf of members in crisis. “It is wonderful to have the Duane Reade membership as part of the 338 Family, we look forward to serving their needs and involving them in all facets of Local 338.”
“I’m Local 338, Duane Reade and proud!”

DUANE READE STORE NUMBER # 128

Mina Kallica
Martina Colado • Daisy Henriques
Maria Maldonado • Ditteje Gebind
Sashia Sergeant

Ketelene Charles • Tamra Sangster • Jahmil Leacock

Shawn Mapp • Kamesha Daniels • Samia Awwad • Sesunni Caldwell

DUANE READE STORE # 144

Deborah Best
Cleveland Miller

Jerry Wilson
Danny Suarez
Leroy Powell
DUANE READ STORE # 184

Alpha Bah

Jennifer Jovis • Darlene Jacob

Marsha Tucker

DUANE READ STORE # 154

Daniel Thomas

Tajara Cabrera • Joan Johnson • Daisy Garcia

Merline Obermuller

DUANE READ STORE # 206

Vanessa Williamson • Eileen Lawrence • Amanda Rivera • Sharon Cummings

Robin Davidson
La ayuda con las ejecuciones hipotecarias está a una simple llamada telefónica de distancia

Por lo general, la casa de una persona es su bien más valioso y un gran motivo de orgullo. La amenaza de perder la casa tiene una amplia gama de ramificaciones que no sólo pueden afectar al propietario, sino también al vecindario y a la comunidad. Lo que no se sabe bien es que la pérdida de la casa de una persona afecta de la misma manera al prestamista hipotecario. La industria estima que los prestamistas pueden perder un tercio del valor del préstamo cuando se ejecuta la hipoteca de una casa. A los deudores les conviene encontrar soluciones para ayudar a los propietarios en problemas.

La mayoría de los prestamistas, en particular los más grandes, tienen amplios programas de Conservación de Propiedad para ayudar a deudores en problemas. La barrera más importante para ayudar a los propietarios en problemas es cómo ponerse en contacto con ellos. El veinte por ciento de los deudores nunca entra en contacto con su prestamista durante el proceso de ejecución hipotecaria. Cuando se contactan, a menudo con su prestamista, habrá potencialmente más opciones disponibles para que conserve la propiedad. Otra barrera importante es la confianza; la mayoría de los deudores creen que los prestamistas no quieren ayudarlos. Por lo general, los prestamistas no se benefician con la ejecución hipotecaria. Una casa en proceso de ejecución hipotecaria generalmente representa una pérdida de dinero. Según Ready4Vacation, una compañía con sede en California que hace un seguimiento de las ejecuciones hipotecarias, durante el 2006 se presentaron más de 1.2 millones de ejecuciones hipotecarias en el país, una pérdida importante tanto para el deudor como para el prestamista.

Para los deudores que prefieren trabajar con terceros, hay una variedad de agencias de asesores sin fines de lucro que trabajan con deudores y prestamistas. El Departamento de Vivienda y Desarrollo Urbano de los E.U.U. (U.S. Department of Housing and Urban Development, HUD) entrega una larga lista de agencias de asesores sin fines de lucro que han sido seleccionadas minuciosamente. Otros recursos incluyen el servicio fundamental de la Homeowner’s Hope Preservation Foundation (con sede en Minneapolis), la línea directa de Homeowner’s HOPE™, un servicio de asesores las 24 horas del día, los 7 días de la semana, que conecta a los deudores con asesores expertos aprobados por HUD para ayudar a encontrar una solución para superar las dificultades económicas.

Si el deudor está moroso, o sabe que lo va a estar, debe comunicarse inmediatamente con su prestamista o con una agencia sin fines de lucro. Mientras más pronto se haga el contacto, mayor la posibilidad de desarrollar un plan de retención de vivienda exitoso.

Para poder determinar las mejores soluciones a corto y largo plazo, los deudores deben estar preparados para entregar la siguiente información cuando se ponga en contacto con sus prestamistas o agencias de asesores.

• Autorización—Si el deudor está utilizando a un representante, como un asesor habitacional sin fines de lucro, abogado o un amigo o pariente de confianza, los prestamistas necesitarán una autorización por escrito firmada por el deudor dando permiso para que la compañía hipotecaria comunique información financiera personal al representante.

• Información de la cuenta—El prestamista necesita información básica, tal como el número de préstamo, dirección de la propiedad y la dirección postal actual del deudor.

• Empleo/ingreso/gastos—También se necesita información acerca del estado laboral actual del deudor, así como también el ingreso actual de todos los deudores involucrados o personas que contribuyen al presupuesto mensual de la unidad familiar. Por lo general, el prestamista va a querer ver evidencia del ingreso de dos meses y una lista de los gastos mensuales de la unidad familiar para poder determinar si el ingreso va a ser suficiente para cubrir las obligaciones actuales del deudor.

• Activos pertinentes—El prestamista necesita información acerca del valor actual de otros activos disponibles del deudor, incluyendo otros bienes raíces, cuentas bancarias, inversiones o fondos de jubilación. También se le preguntará al deudor acerca del valor de cualquier vehículos que posea, más la cantidad que todavía se dé por dicho vehículo.

• Problemas personales que tengan impacto en la capacidad para pagar—El deudor debe proporcionar información referente a cualquier problema personal que esté limitando en la actualidad su capacidad para pagar la hipoteca (por ejemplo, enfermedad, pérdida del empleo, cambio en el ingreso, divorcio o fallo de un familiar que aportaba ingresos).

• Estado de la propiedad—Si la propiedad está a la venta, el prestamista necesitará el número de contactos del corredor de propiedades y si el deudor ocupa o no la propiedad en la actualidad o la mantiene como inversión (es decir, alquiler o desocupada por algún otro motivo).

• Bancarota—Si el deudor ha solicitado protección de bancarotta, los acreedores deben detener cualquier intento de cobrar deudas impagas. Si el deudor o el representante del deudor presenta una propuesta de pago específica a un acreedor, se le permite al prestamista aceptar o rechazar dicha propuesta específica. Si el prestamista no acepta la propuesta, no puede ofrecer alternativas, ya que esto se puede considerar como un intento por cobrar la deuda. Por lo general, es mejor que los deudores que están sujetos a la protección de bancarotta recurran a sus asesores/abogados de bancarotta para que les ayuden en las negociaciones relacionadas con la deuda.

Aunque cada situación es única, los prestamistas pueden ofrecer una o varias de las siguientes opciones:

• Retraso temporal de pagos (conocido también como “Indulgenza”)—Un acuerdo formal que suspende o reduce los pagos mensuales hasta que el deudor se recupera del problema financiero.

• Recuperación de pagos perdidos (conocido también como “Plan de pago”)—Un acuerdo entre el deudor y el prestamista que define cómo resolver los pagos atrasados. Involucra distribuir la cantidad morosa entre varios pagos mensuales o por más tiempo (además de hacer los pagos mensuales programados normalmente) hasta que se hayan pagado los pagos perdidos y el préstamo vuelva a estar al día.

• Reestructuración del préstamo (conocida también como “Modificación”)—Un cambio temporal o permanente en uno o varios términos del préstamo del prestamista que, por lo general, reduce el pago mensual a una cantidad más adecuada, dada la situación financiera actual del deudor. Los métodos incluyen cambiar la tasa de interés del préstamo, prolongar el tiempo disponible para el pago o reestructurar el saldo del préstamo.

• Refinanciamiento del préstamo—Paga el préstamo anterior con un préstamo nuevo que tiene diferentes términos más adecuados a las circunstancias actuales del deudor, y que está diseñado para establecer una cantidad de pago mensual más baja que el préstamo original.

• Cuando no existe la opción de quedarse—Si han cambiado drásticamente las circunstancias financieras y el deudor no puede continuar pagando la casa, debe cambiarse de casa o simplemente empezar de nuevo, hay otras opciones potenciales disponibles. Si se da cuenta de esto a tiempo ayudará para posiblemente vender la casa y evitar la ejecución hipotecaria.

Cuidado con las estafas de “rescate” de ejecución hipotecaria. Desafortunadamente, por lo general las personas más vulnerables que están dispuestas a considerar prácticamente cualquier opción para evitar perder sus casas son presa fácil para los estafadores. Los deudores deben estar alerta al buscar formas de evitar la ejecución hipotecaria. El FBI indica que los informes de fraude hipotecario en el 2006 causaron pérdidas de $4,200 millones. Los deudores deben:

• Asegurarse que los acreedores de crédito trabajan para una organización aprobada por HUD.

• Ser precavidos frente a cualquier que ofrezca comprar sus casas y “ayudar” a comprarla de vuelta más tarde.

• Revisar cuidadosamente toda oferta que requiera un pago por asesoramiento u otra ayuda.

• No vender la casa sin conversar primero con el prestamista.

Los Asesores de HOPE se pueden ubicar en el 1-888-995-HOPE (888-995-4673) y los recursos de HUD se encuentran disponibles en línea en .
¡Local 338 comenzó el año 2008 contribuyendo a una cantidad de exitosos proyectos de servicio a la comunidad! El 6 de enero de 2008, Local 338 celebró el Día de Reyes con la comunidad de Elmhurst, Queens. Voluntarios distribuyeron juguetes a miles de niños que asistieron al evento. Fue un placer donar juguetes y celebrar el festivo con esta maravillosa comunidad.

En enero, recolectamos aproximadamente trescientos abrigos durante la donación anual de abrigos del Local 338. Los centros para desamparados de Long Island, Queens, y del Bronx estuvieron agradecidos con nuestras donaciones. En representación del Departamento de Servicios a la Comunidad de Local 338, nos gustaría expresar nuestra gratitud a todos quienes colaboraron durante la recolección de abrigos este año, ¡convirtiéndola en la campaña más exitosa a la fecha!

Además, los miembros apoyaron la campaña anual de alimentos para el invierno. Gracias a sus donaciones de alimentos, un centro para mujeres y niños desamparados recibió los suministros necesarios de alimentos para este invierno. Sus donaciones este invierno ayudaron a muchos en nuestra gran comunidad de Nueva York.

Tome nota de nuestros programas de servicios a la comunidad venideros. Llevaremos a cabo clases de Conducción a la Defensiva y Resucitación Cardiopulmonar (CPR) durante los meses de mayo y junio. Les recomendamos especialmente a todos los miembros tomar parte en estos programas de entrenamiento.

El nuevo Programa de Asistencia a los Miembros de Local 338 ha ayudado a los miembros cuando sufren problemas personales. Este programa cree firmemente en el lema de Local 338 “La unión hace la fuerza”. El programa demuestra que trabajando juntos, podemos superar las dificultades personales. El Programa de Asistencia a los Miembros mantiene un estricto código de confidencialidad y aprecia la confianza de sus miembros. Si tiene preguntas acerca del Programa de Asistencia a los Miembros llame a Lisa Rivera a la oficina del Sindicato Local 338, (516) 294-1338 extensión 225.

Programa de servicios de la comunidad y asistencia a los miembros
Lisa Rivera, LAP-C, MAP Coordinadora / Enlace de Servicios comunitarios
Elizabeth McInnes, Asistente Administrativa para MAP / Servicios comunitarios

¡ANOTE LA FECHA
Sábado 28 de junio de 2008!

El Local 338 Funds llevará a cabo una Feria de Salud para los miembros del 338 y sus cónyuges e hijos dependientes. Habrá globos, caras pintadas y diversión para los niños, y una gran cantidad de información de salud y servicios para los adultos, todo en la Oficina del Sindicato: 1505 Kellum Place, Mineola, Nueva York.

Punto de vista...

¡Hasta la fecha, el 2008 ha demostrado ser todo un rét! Como seguramente ya lo saben, tenemos un gobernador nuevo en el estado de Nueva York, el segundo en la misma cantidad de años. Le deseamos lo mejor al Gobernador Paterson y esperamos trabajar con él y su equipo en los próximos años. Hemos tenido el placer de conversar ocasionalmente con nuestro nuevo gobernador y lo encontramos brillante, comunicativo y apasionado por sus creencias. Le deseamos a él y a su familia todo lo mejor.

La carrera por la elección presidencial está empezando ponerse retida. Mientras los Republicanos se han abanderado con un candidato anti-sindicatos, anti-trabajadores, los Demócratas tienen dos excelentes candidatos que todavía luchan por lograr la nominación. Tanto Barack Obama como Hillary Clinton son candidatos de las que hacer un buen trabajo de restauración de nuestra economía, construir la infraestructura de nuestro país, proteger los derechos de los trabajadores y mejorar la atención a salud en nuestro país. En los meses venideros les presentaremos las diferencias entre los candidatos. Sin embargo, sabemos que ambos candidatos Demócratas apoyan a los sindicatos y nuestros puntos de vista. Por ejemplo, sabemos que ambos candidatos Demócratas apoyan la Ley de la Libre Opción del Empleado (Employee Free Choice Act, EFCA) y sabemos que el senador John McCain no la apoya.

La Ley de la Libre Opción del Empleado es uno de los más importantes proyectos de ley en favor de los trabajadores que se han presentado ante el Congreso en muchos años. Si se promulga, clara a los trabajadores la libertad de escoger el sindicato y aporta una formación de sindicatos teniendo solamente una mayoría de los trabajadores que firmen las tarjetas de promesa del mismo. Cuando se hace la pregunta en los Estados Unidos, más del 70 por ciento de los trabajadores contesta que escogerían un sindicato si pudieran. La legislación les da el poder para que esto ocurra sin temor a represalias de la gerencia. Les pido a todos los miembros del Local 338 que vayan a votar en noviembre. Si todavía no se ha registrado, tómese el tiempo y complete el formulario de registro de votante que se incluye en las hojas centrales de este periódico. ¡Es hora de hacer cambios en este país y esos cambios comienzan con usted!

Además del ajetreado mundo político, en el 2008 hemos visto que A&P llevó a cabo la compra de la cadena Pathmark. Aunque esto aparezca como un buen negocio para las compañías involucradas tenemos preocupaciones acerca del bienestar de nuestros miembros. A&P nos ha asegurado un compromiso continuo con nuestros miembros y de las compañías donantes del panorama laboral. Aunque estos son todavía proyectos de ley en nuestro país y esos cambios comienzan con usted!

Punto de vista...