

The Officers and Staff of Local 338 extend to all members and their families warmest holiday greetings and best wishes for a happy and healthy New Year.

338 NEWS

LABOR VOICE OF THE FOOD INDUSTRY

Published by Food Employees Union, Local 338, RWDSU, AFL-CIO

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The Way We See It

Emanuel Laub, President

We recently concluded a new three year contract which was difficult to come about.

We were faced with mergers, store closings and declining full time membership. This is the trend throughout the entire country and it is affecting us too. The influx of the non-union warehouse clubs is hurting our jobs. That is why we must boycott these non union stores. Tell your family and friends not to patronize any of these stores on the boycott list. There are some unions that are already boycotting non union drug stores. Some of these stores are Duane Reed, Genovese, K-Mart, C.V.S., Walmart, Sams, Cosco, B.J.'s, Savon Drugs and Super-X.

We are going into 1996, which is a critical year for the working person and for the labor movement. We are faced with a Congress that is not people friendly. They have no regard for senior citizens. They want to cut medicare, medicaid, social security, education, and all social programs. Their goal is to destroy American life which took many years and sacrifices to build. They want to cut taxes of the wealthy at the expense of the working people.

We have to prepare now to defeat these enemies of the poor and middle class. We have our work cut out for us. Make sure people are registered to vote for this very important election of 1996. We must begin to prepare now so that in November 1996 we can elect our friends and defeat our enemies.

DON'T PATRONIZE THESE NON-UNION SHOPS



BJ'S WAREHOUSE CLUB
WAL-MART STORES
SAM'S WAREHOUSE CLUB
K-MART
WILD BY NATURE MARKET
PRICE CHOPPER
GENOVESE DRUGS
C.V.S. DRUG STORES
STEW LEONARD'S
COSTCO WAREHOUSE CLUB
DUANE READE DRUGS
WALGREEN'S
GREAT AMERICAN
REVCO (SAVON, SUPER X, BROOKS)

Local 338 Does It Again!

We are happy to announce an increase in pension credit from \$45.00 to \$50.00 a month for each year of service, which was approved by the trustees of the Local 338 Pension Plan effective January 1, 1996. Commenting on this revised benefit, President Laub declares, "Eligible members who retire will enjoy up to \$2,000 in monthly pension payments, which makes it one of the highest pensions in our industry."

LOCAL 338 DENTAL PLAN PANEL

The Local 338 Dental Plan continues to expand its panel dentists to obtain additional savings to both members and their families.

While it is generally acknowledged that our Dental Plan is one of the most comprehensive in our industry, it still does not always accomplish its aims for our members. The financial gap between the schedule amounts payable by the Plan and the fees charged by all too many dentists is wide and continues to widen. Our new arrangement with Integrated Dental Registry is designed to present a solution to this growing problem.

This plan provides quality dental care to our members at great financial savings. We advise all members who wish to avail themselves of the lower negotiated fees available through the Integrated Dental Registry to consult the updated list of offices indicated below, or call (800) 520-DENTAL for

the name of a general dentist or specialist in either the area of your employment or your home.

Remember, all members and dependents still have the absolute right to choose and be treated by any dentist of their choice and receive the appropriate reimbursement provided by our schedule of benefits contained in your booklet. If you need any information concerning the operation of our PPO Dental Plan or Integrated Dental Registry, including brochures describing the covered-in-full dental procedures and those which require a small co-payment, please call (800) 520-DENTAL.

You will find listed below the current participating dental offices. Please be advised that Integrated Dental Registry is constantly seeking to expand the number of offices available to our members, particularly in the Upstate area, and will be able in the near future to provide a more extensive list of dentists for members in those areas.

PARTICIPATING GENERAL DENTISTS

Queens

Dr. Michael J. Buffa
Dr. Gary J. Bowman
Dr. Richard Klein
Dr. Roy J. Rothstein
39-01 Main Street
Flushing, NY 11354
(718) 353-4908

Dr. Benjamin Cohen
85-15 Main Street
Jamaica, NY 11432
(718) 658-8341

Dr. Lawrence Kurzweil
251-04 80th Avenue
Bellerose, NY 11426
(718) 347-1348

Dr. Mark Molinsky
67-66 108th Street
Forest Hills, NY 11375
(718) 830-0200

Dr. Harold Mostel
238 Beach 20 Street
Far Rockaway, NY 11691
(718) 327-3506
(718) 327-3507

Dr. Alan Richer
38-03 31 Avenue
Astoria, NY 11103
(718) 278-8183

Bronx

Dr. Benj Goldstein
910 Grand Concourse
Bronx, NY 10451
(718) 538-2410

Dr. Jeffrey Goldstein
339 E. Fordham Road
Bronx, NY 10458
(718) 993-8400

Dr. David Rothenberg
966 Southern Blvd.
Bronx, NY 10459
(718) 542-3456

Dr. Kenny Sloane
1581 Westchester Ave.
Bronx, NY 10472
(718) 893-9088

Brooklyn

Dr. Harvey L. Bass
1609 Avenue M
Brooklyn, NY 11208
(718) 645-8200

Dr. Michael Bernfeld
Dr. Michael Kornfeld
1801 Avenue M
Brooklyn, NY 11230
(718) 252-8989

Dr. Paul Cohen
447 Fulton Street
Brooklyn, NY
(718) 675-3200

Ocean Ave. Dental Associates
1773 Ocean Ave.
Brooklyn, NY 11230
(718) 338-0954

Dr. Walter Silverstein
2250 86 Street
Brooklyn, NY 11214
(718) 372-2800

Dr. Alan Lublin
6820 Avenue U
Brooklyn, NY 11234
(718) 531-2300

Dr. Howard Bogan
866 DeKalb Avenue
Brooklyn, NY 11221
(718) 443-0100

Dr. Vitaly Vaynshteyn
424 Brighton Beach Avenue
Brooklyn, NY 11235
(718) 646-5013

Manhattan

Dr. Theodore Aaronson
305 E. 55 Street, Suite 204
New York, NY 10022

Quality Dental Care
211 W. 79 Street
New York, NY 10024
(212) 799-7700
(212) 874-3929

Dr. Elliott Rifkin
2 West 45 Street
New York, NY 10036
(212) 986-4262

Dutchess County

Dr. Justin A. Siegel
1481 Route 52
Hopewell Junction, NY 12533
(914) 896-7788

Nassau County

Dr. Michael J. Buffa
Dr. Gary J. Bowman
Dr. Richard J. Klein
Dr. Roy J. Rothstein
2446 Merrick Road
Bellmore, NY 11710
(516) 783-2900

Caplin & Osher Dental Group
Dr. Steven Goldberg
417 W. Merrick Road
Valley Stream, NY 11580
(516) 568-0448

Caplin & Osher Dental Group
Dr. Steven M. Goldberg
3601 Hempstead Tpke.
Levittown, NY 11756
(516) 579-7577

Caplin & Osher Dental Group
Dr. Steven M. Goldberg
5454 Merrick Road
Massapequa, NY 11758
(516) 798-3300

Dr. Marc Lapinel
Dr. Holly Feinman
307 Magnolia Blvd.
Long Beach, NY 11561
(516) 431-5858

Caplin & Osher Dental Group
Dr. Paul J. Osher
Able Dental P.C.
72 Fulton Avenue
Hempstead, NY 11550
(516) 483-2220

Dr. Harold G. Jacobson
4250 G Jerusalem Avenue
Massapequa, NY 11758-3315
(516) 541-7300

Great Neck Dental Center
17 Maple Drive
Great Neck, NY 11021
(516) 482-2215

Dr. Alan Kazlow
407 E. Jericho Tpke.
Carle Place, NY 11514
(516) 747-8150

Suffolk County

Dr. Michael J. Buffa
Dr. Gary J. Bowman
Dr. Richard J. Klein
Dr. Roy J. Rothstein
496 Smithtown Bypass
Smithtown, NY 11787
(516) 360-8000

Caplin & Osher Dental Group
Dr. Steven M. Goldberg
400 W. Main Street
Babylon, NY 11702
(516) 422-6066

Caplin & Osher Dental Group
Dr. Harvey Caplin
111 Smithtown Bypass, Ste. 217
Hauppauge, NY 11788
(516) 724-0900

Suffolk County (con't.)

Caplin & Osher Dental Group
Dr. Steven M. Goldberg
325 Walt Whitman Road
Huntington Station, NY 11746
(516) 427-2100

Caplin & Osher Dental Group
Dr. Steven M. Goldberg
1149 Old Country Road
Riverhead, NY 11901
(516) 369-7400

Staten Island

Forest Avenue Dental
Dr. Michael Kushner
Dr. Trotskyanetsky
1351 Forest Avenue
Staten Island, NY 10302
(718) 442-4440

Westchester County

Dr. Michael Z. Kuchnerian
2042 Central Park Avenue
Yonkers, NY 10710
(914) 961-1199

PARTICIPATING DENTAL SPECIALISTS

Oral Surgeons

Nassau County

Long Island & Maxillo Facial Surgery
Dr. Leonard Hoffman
Dr. Ralph Cangiano
Dr. Victor Nannini
Dr. Lawrence Becker
134 Mineola Blvd.
Mineola, NY 11501
(516) 294-9696

Dr. Eugene G. Herman
77 North Centre Ave., Ste. 303
Rockville Centre, NY 11570
(516) 766-3330

Long Island & Maxillo
Facial Surgery
Dr. Leonard Hoffman
Dr. Ralph Cangiano
Dr. Victor Nannini
Dr. Lawrence Becker
14 Vander Venter Avenue
Suite 260
Port Washington, NY 11050
(516) 944-8330

Dr. Eugene G. Herman
202 West Park Avenue
Long Beach, NY 11561
(516) 431-5330

Suffolk County

Dr. Louis Colacicco
Dr. Jerry Tulman
425 Broad Hollow Road
Melville, NY 11747
(516) 752-1033

Dr. Stephen Sokoloff
760-4 Montauk Highway
Center Moriches, NY 11934
(516) 878-9300

Dr. Eugene Herman
496 Smithtown Bypass
Smithtown, NY 11787
(516) 360-8000

Queens

Dr. Louis Colacicco
Dr. Jeffrey Tulman
27-30 Francis Lewis Blvd.
Flushing, NY 11358
(718) 762-2340

Dr. Eugene Herman
39-01 Main Street
Flushing, NY 11354
(718) 353-4908

Brooklyn

Dr. William Gelfman
Dr. Mark Birnbaum
1777 Ocean Parkway
Brooklyn, NY 11223
(718) 998-9114

Westchester County

Dr. Steven Bogart
Dr. Dino DeFilippis
1234 Central Park Avenue #2C
Yonkers, NY 10704
(914) 337-7722

Orthodontists (Braces)

Queens

Dr. John Dow
39-01 Main Street
Flushing, NY 11354
(718) 353-4908

Dr. Robert J. Lopatkin
23-09 31 Avenue
Astoria, NY 11105
(718) 278-0358

Manhattan

Dr. John Dow
505 LaGuardia Place
at Blecker Street
New York, NY 10012
(212) 995-8892

Nassau County

Dr. Sheldon Estrin
3601 Hempstead Tpke.
Levittown, NY 11758
(516) 735-2233

Dr. Irwin Haas
47 Merrick Avenue
Merrick, NY 11586
(516) 868-3131

Dr. Sheldon Estrin
5454 Merrick Road
Massapequa, NY 11758
(516) 795-5500

Suffolk County

Dr. Harvey Cholt
496 Smithtown Bypass
Smithtown, NY 11787
(516) 360-8000

Dr. Sheldon Estrin
111 Smithtown Bypass
Hauppauge, NY 11788
(516) 724-3505

Dr. Miles Govenkoff
264 Union Avenue
Holbrook, NY 11741
(516) 588-5600

Endodontists (Root Canal)

Queens

Dr. Tara Roffe
39-01 Main Street
Flushing, NY 11354
(718) 353-4908

Brooklyn

Dr. Albert N. Bonanno
1801 Avenue M
Brooklyn, NY 11230
(718) 252-8989

Nassau County

Dr. Tara Roffe
2446 Merrick Road
Bellmore, NY 11710
(516) 783-2900

Suffolk County

Dr. Brownstein
496 Smithtown Bypass
Smithtown, NY 11787
(516) 360-8000

Westchester County

Dr. Tara Reddi
1925 Central Avenue
Yonkers, NY 10710
(914) 793-9393

Periodontists (Gums)

Queens

Dr. Robin Pollock
39-01 Main Street
Flushing, NY 11354
(718) 353-4908

Brooklyn

Dr. Tara A. Bogart
1801 Avenue M
Brooklyn, NY 11230
(718) 252-8989

Nassau County

Dr. Steven Moss
2446 Merrick Road
Bellmore, NY 11710
(516) 783-2900

Dr. Richard L. Smock
400 So. Oyster Bay Road
Hicksville, NY 11801
(516) 935-6044

Suffolk County

Dr. Stacey Reisfeld
496 Smithtown Bypass
Smithtown, NY 11787
(516) 360-8000

New Study on Preferred Provider Option Under Local 338 Health & Welfare Fund Nears Completion

by John H. Maloney, President
Maloney Associates, Inc., Employee Benefit Plan Consultants

As a result of the general agreements reached during the last negotiations, the Board of Trustees of the Local 338 Health & Welfare Fund have been studying many varied approaches which will provide excellent healthcare benefits while still allowing our membership freedom of choice in choosing a specific general physician and/or other providers of medical care.

The Board of Trustees has studied many concepts over the last year, and has decided that a Preferred Provider Organization enhancement to our Health & Welfare Fund Plan will serve our members most satisfactorily from both a cost and medical quality standpoint.

The Board of Trustees has narrowed down their selection to three major Preferred Provider Organizations and will be making a final judgement shortly. The concept of the Preferred Provider Organization has been selected as it provides freedom of choice of medical care to each member. The plan will not be a managed care plan, where each member must obtain approval prior to going to specific physicians. It will, however, provide an option to each member to use either the current healthcare benefit program, or choose any PPO doctor or provider of his/her choice, and still be covered for extensive benefits. It is the Trustees' belief that this concept of continuing the current healthcare program in force for those who wish to continue to receive medical care on the current basis of fee-for-service reimbursement, and also opening up a new system of care for individuals who wish to use the Preferred Provider Organization network of providers for healthcare benefits which will control their cost is the road most members wish to take.

Remember, there is no change in the current Benefit Program and the proposed PPO Benefit Program which will be implemented shortly will only be an addition to the current plan. All members will have complete freedom in choosing under which program they wish to obtain their medical treatment.

As indicated, the important feature of the new dual benefit approach is that a member or dependent can use either the current Plan or the PPO Plan, or both, depending on the medical services desired by the member. In other words, the member can use a non-PPO physician for general treatment and a PPO network physician

for a surgical or other specialized service. This will allow the member to have the best of both worlds, choice and cost savings.

We are indicating below the major features of all three PPOs that are currently being considered so that when the program is enacted you will have some basic understanding of how it works. Of course, each member will receive a full kit containing information regarding the new PPO when it is placed in force.

A Network of Distinguished Physicians

To help you in choosing physicians who best meet your family's needs, the Fund will have a comprehensive reference guide to at least 10,000 area healthcare providers participating in the chosen PPO multidiscipline medical network. A complete directory of all providers will be provided to all eligible members.

Freedom of Choice is Yours with New PPO

One of the major benefits of your new PPO healthcare plan is the personal freedom which allows you to choose the healthcare providers that meet your family's needs. Choose a physician from any of the medical specialties. There are no referrals required. By choosing a physician from our network, you'll find deductibles and most out-of-pocket expenses for most services are eliminated.

Primary Care Physician or Specialist? The Choice is Yours

The PPO chosen recognizes that healthcare needs of individual family members may vary greatly. That's why they offer you the freedom to choose a different physician for each member of your family. Or, if you prefer, you can select a single healthcare practitioner for all family members. The choice is yours!

The PPO Concept Can Help You Find the Right Physician

With the help of the PPO chosen and the Fund Office, choosing physicians who are right for your family is made easier for you. In the comprehensive reference guide, you'll find listings of over 8,000 area physicians enrolled in the chosen network. New physicians are being added all the time. If you require further assistance in verifying a physician's program status, or help in selecting a physician, a

Customer Service Department of the selected PPO will have a 24 hour telephone line available.

What Will I Have to Pay?

Your cost will be a small co-payment for each time you or one of your dependents visit a participating physician. There will normally be no other, or very minimal, out-of-pocket expense to you. **If you use services outside of the PPO Provider Program, you will be paid as you currently are under the existing Health and Welfare Program.**

The Local 338 Health & Welfare Fund Prescription Drug Program

As we have advised the membership over the last three years, the Prescription Drug Plan has become a major cost item to the Fund, as the cost of prescription drugs continues its increase and the co-payments made by the members have decreased to a very minimal portion of the actual prescription cost.

Many members still do not fully understand that the co-payment made for the purchase of their drugs generally covers less than 7% of the actual cost of the drugs, and the other 93% is paid by the Fund. This minimal contribution by the member and also the continuing increase in the inflationary trend of the cost of prescription drugs has brought about a financial crisis under this coverage.

The Trustees are currently re-evaluating the entire Prescription Drug Program and you will be notified of any changes that are made at the same time as the PPO Program is announced.

Another major problem we have seen with our members and the Prescription Drug Program is the fact that a great number of our members are purchasing drugs at non-union super drug stores, which, in reality, are nothing more than miniature supermarkets competing with their employers. We again wish to advise our membership that they should not be using contributions negotiated from union employers to purchase and subsidize non-union competitors of their employers. A few of these non-union drug stores are Genovese, K-Mart, CVS, Wal-Mart, Walgreens, etc.

Purchases from any of these non-union stores over a period of time will jeopardize the financial ability of your employers and this will reflect itself in poorer working conditions for you and your family. Be smart! Don't shop in non-union stores!

Heart Attacks and Strokes

by Kevin Walsh



then the heart attack/stroke will be found to be compensable.

As an example, the typical history we receive regarding heart attacks is that a worker was doing some type of strenuous work when they felt a pain in their chest. The worker stopped doing the strenuous work but continued to finish the work day.

The pain in the chest, however, continued throughout the day on and off. The worker goes home and goes to bed. In the middle of the night, the worker wakes up with a crushing chest pain and is rushed to the hospital where the diagnosis is a heart attack.

Since the chest pains began on the job and continued into the night, the heart attack would be found to be compensable. (The same would apply to strokes.)

The reason for this is that most doctors would agree that the heart attack began when the worker started to feel chest pain.

Again,

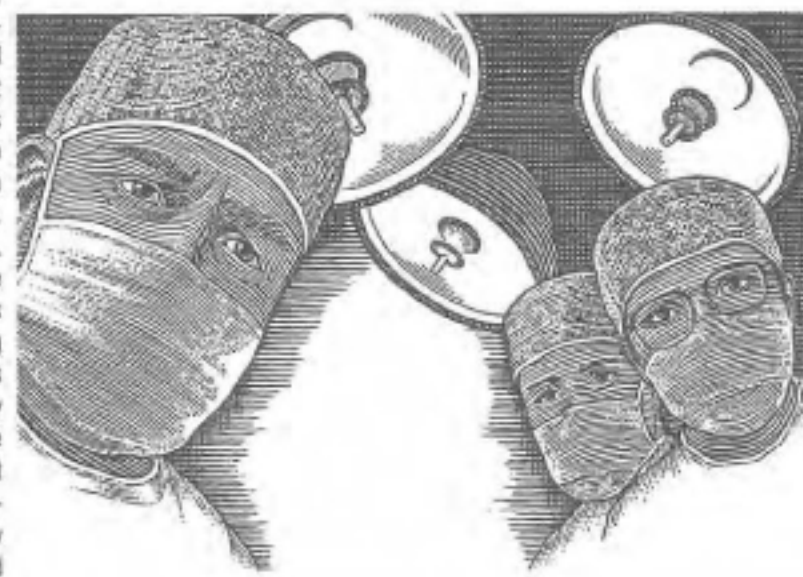
most doctors would agree that strenuous work can cause a heart attack. Therefore, since the worker was performing a strenuous work activity at the time the chest pains began, the law judge would

properly conclude that the pains were caused by the strenuous work activity. The heart attack would then be found compensable.

Reason for Filing Claims

Besides the obvious reason of collecting weekly compensation benefits while disabled from a heart attack/stroke, there are a number of other reasons to file such a claim. First, all medical and drug bills will be covered by compensation. As we are all aware, the cost of medicine and doctors is quite expensive today. Once the heart attack/stroke is found to be compensable, these expenses are fully paid by compensation.

The second reason to file a claim is to protect your family. If something happens to you as a result of this heart attack/stroke, your family will **only** be able to file a claim for death benefits if you have an established heart attack/stroke case. The claim for death benefits is based on your compensable case and enables your spouse to collect lifetime compensation benefits. As you can see, significant benefits flow from these claims and all workers should be aware that this type of claim exists.



In Memoriam

Local 338 extends our deepest sympathy to the families of the following deceased members.

Louis Abramson	Marie Evans	Sigmund Knaster	Joseph Sammarco
Gus Arkontaky	Gaetano Fazio	Matthew Krebs	Samuel Scherer
Charles Aronowitz	Harry Feinberg	Rubin Kunofsky	Max Shapiro
Bernard Baker	Benjamin Feinstein	Nicholas Lang	Alan Shehigian
Meyer Ballin	Paul Firriolo	Charles Lefkowitz	Victor Silberstrum
Ana Barcia	Harold Fish	Edward Leifer	Frank Silver
Sidney Berger	Abraham Fluss	Jack Levine	Bernard Singer
Charles Bernstein	Morris Forgasch	Benjamin Lewis	Gabriella Snow
Solomon Bertenthal	Kevin Forster	Seymour Logvin	Isaac Solomon
David Beshar	Nicholas Franco	Jack Luboff	Louis Sosne
William Betz	Milton Fraust	Gertrude Mandel	Rose Spatafora
Leslie Birthwright	Freda Friedman	Paul Mercado	Vincent Squitieri
Martin Blatt	Harry Galletta	Harold Merims	Henry Stern
Max Bougen	Isidore Gingsburg	Joseph Minker	Jack Stern
George Bramson	Murray Givner	Nettie Monteforte	Ernesto Steves
Solomon Brown	Jacob Goodman	Louis Morizio	Lena Terribile
Harry Burns	Samuel Goodman	Morris Nussbaum	Louis Tucker
Konstantin Butskaris	Joseph Gordon	Anthony Panettiere	Ismael Velazquez
Vincent Cappadona	Solomon Green	Charles Pelz	Patsy Ventura
Jack Carbone	Jack Gutman	Ramiro Penarrieta	Anthony Vitale
Evan Carman	Roy Harrison	Onofrio Perino	Nathan Waga
Stephen Carollo	Dana Haynes	George Pershes	Andrea Ward
Carmela Caschetta	Joseph Herman	Selwyn Peterkofsky	Julius Weinberger
Helen Cebek	Michael Hind	Samuel Picker	George Weinert
Ralph Ceriello	Dorothy Hoberman	Joseph Pittari	James Weinert
Philip Cliffer	Melvin Honig	Leo Polansky	Samuel Welinsky
Charles Cohen	Ambrose Humenick	Irving Preizer	Cinderella Whitehead
Joseph Cohen	Nathaniel James	Carlos Quinones	Isaac Williams
Marion Cohen	Charles Jones	Alex Rabinowitz	Ernest Wilson
Angelo Corea	William Kalaf	Joseph Raimondi	Dorothy Winkelman
Lonzo Cowans	Hyman Kantrowitz	Theresa Reahl	Eddie Wynn
Louis Crystal	Max Kantrowitz	Martin Rios	Louis Zarilli
Violet Dilanni	John Keeler	Ralph Robinson	Jack Zaslowsky
John Drexler	David Keller	Accursio Roome	Edward Zinser
Florence Epstein	Mary Kenny	Edward Roth	Theresa Zottoli
Herman Erlich	Carol Klasko	Bernard Rothman	
Lawrence Ettinger	Charles Klein	Joseph Russo	

Telephone System

When you hear the operator's voice, dial one of the extensions listed below:

Dental Department	214	Medical Claims:	
Disability	225	Last Name Initial A-E	234
Dues	226	Last Name Initial F-K	239
Medical Department		Last Name Initial L-P	233
Major Medical Forms	228	Last Name Initial Q-Z	235
Hospital Verification	231		
Optical	225	Business Agents:	
Pension	230	Manuel Monaco	244 Tommy Hayes 245
Prescription	215	John Durso	246 John DeMartino 248
Retired Members/Medical Benefits	232	Ernesto Matface	247 Hector Torres 251
		Sid Blumgold	250 Eugene Hampl 257
For Assistance	Dial "O" for Operator	Jeff Laub	252 Murray Morrissey 249

SUMMARY ANNUAL REPORT — 1994 LOCAL 338 RETIREMENT FUND

This is a summary of the annual report for the Local 338 Retirement Fund, EIN 13-853628 for the year ending December 31, 1994. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the Plan are provided directly by the Fund.

Plan expenses were \$9,573,944.

These expenses included \$923,464 in administrative expenses and \$8,650,480 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 15,101 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 \$211,879,358 as of December 31, 1994 compared to \$212,435,770 as

of January 1, 1994. During the Plan year, the Plan experienced a decrease in its net assets of \$556,412. This decrease included unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of Plan 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 \$9,017,532 including employer contributions of \$10,043,593, no employee contributions, earnings from investments of (\$1,027,206), including unrealized losses of \$18,444,159, and other income of \$1,129.

MINIMUM FUNDING STANDARDS

An actuary's funding statement show that the assets of the Plan are sufficient to keep it funded in accordance with the minimum 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. assets held for investment;
3. fiduciary information, including transactions between the plan and parties-in-interest;
4. transactions in excess of 5 percent of plan assets;
5. 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 Mr. Emanuel Laub, who is the Plan Manager, 97-45 Queens Boulevard, Rego Park, NY 11374, (718) 997-7400. The charge to cover copying costs will be \$7.50 for full annual report or \$25 per page for any part thereof.

You also have the right to receive from the Chairman of the Committee, 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 Chairman of the Committee, 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 the 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, 97-45 Queens Boulevard, Rego Park, NY 11374 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 N5507, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

SUMMARY ANNUAL REPORT — 1994 LOCAL 338 HEALTH AND WELFARE FUND

This is a summary of the annual report for the Local 338 Health and Welfare Fund, EIN 13-2960855 for the year ending December 31, 1994. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the Plan are provided directly by the Fund.

Plan expenses were \$14,655,889.

These expenses included \$1,058,015 in administrative expenses and \$13,597,874 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 15,364 persons were participants in or beneficiaries of the Plan at the end of the Plan year.

The value of Plan assets, after subtracting liabilities of the Plan was \$35,607,168 as of December 31, 1994 compared to \$39,565,967 as of January 1, 1994. During the Plan year the Plan experienced a decrease in its net assets of \$3,958,799. This

decrease included unrealized appreciation or 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 a total income of \$10,697,090 including employer contributions of \$11,235,688, employee contributions of \$364,788, earnings from investments of (\$903,386), including unrealized losses of \$2,970,887 and other income of \$0.

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. assets held for investment;
3. transactions in excess of 5 percent of the current value of plan assets;
4. nonexempt transactions with parties-in-interest.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Mr. Emanuel Laub, who is the Plan Manager, 97-45 Queens Boulevard, Rego Park, NY 11374, (718) 997-7400. The charge to cover copying costs will be \$7.50 for full annual report or \$25 per page for any part thereof.

You also have the right to receive from the Plan Manager, 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 Manager, 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 the 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, 97-45 Queens Boulevard, Rego Park, NY 11374 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 N5507, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

SUMMARY ANNUAL REPORT — 1994 LOCAL 338 DENTAL FUND

This is a summary of the annual report for the Local 338 Dental Fund, EIN 13-6313146 for the year ending December 31, 1994. The annual report has been filed with the Internal Revenue Service, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

BASIC FINANCIAL STATEMENT

Benefits under the Plan are provided directly by the Fund.

Plan expenses were \$2,543,512.

These expenses included \$371,425 in administrative expenses, \$2,172,087 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 12,665 persons were participants in or beneficiaries of the Plan at the end of the Plan year.

The value of Plan assets, after subtracting liabilities of the Plan was \$32,953,901 as of December 31, 1994 compared to

\$31,101,530 as of January 1, 1994. During the Plan year the Plan experienced an increase in its net assets of \$1,852,371. This increase included unrealized appreciation or depreciation in the value of Plan assets; that is, the difference between the value of Plan 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 \$4,395,893 including employer contributions of \$4,291,916, employee contributions of \$30,549 earnings from investments of \$73,418, including unrealized losses in the value of plan assets of \$1,374,748, and other income of \$0.

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. assets held for investment;
3. transactions in excess of 5% of the current value of plan assets;
4. nonexempt transactions with parties-in-interest.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Mr. Emanuel Laub, who is the Plan Manager, 97-45 Queens Boulevard, Rego Park, NY 11374, (718) 997-7400. The charge to cover copying costs will be \$7.50 for a full annual report or \$25 per page for any part thereof. You also have the right to receive from the Plan Manager, on request and at no charge, a statement of the assets and liabilities of the Plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Manager, 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 the

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, 97-45 Queens Boulevard, Rego Park, NY 11374 and at the U.S. Dept. of Labor in Washington, D.C., or to obtain a copy from the U.S. Dept. of Labor upon payment of copying costs. Requests to the Department should be addressed to Public Disclosure Room N5507, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

1996 Scholarship Awards Program Open

Local 338 is now accepting applications in the union's seventeenth annual scholarship awards program. All members and children of members in good standing in the union, in accordance with provisions of the Local's constitution and bylaws, are eligible, providing that the applicant or applicant's parent has been a member for at least one year. Children of union officers, employees and staff members are not eligible either.

Only students who will be graduating from high school in February or June of 1996 may apply. Students who have already started college or have taken college or university

courses on a part-time basis are not eligible to take part in the competition.

Students wishing to apply should fill out the short form application below and mail it to the Scholarship Awards Committee, Local 338, 97-45 Queens Blvd., Rego Park, NY 11374. Upon receipt of this application, the union will forward to each applicant a long form application. This, in turn should be filled out and sent to the Scholarship Awards Committee at the above address. Also required is a transcript of each student's official high school record. (This is usually sent by each high school upon request by the student.)

In addition, every applicant should arrange to have a character reference written by a high school official — teacher, guidance counselor, etc. Finally, every student is invited to submit a statement on his or her own stating why he or she is applying for the scholarship.

The scholarship applications are screened by an impartial committee of judges — all educators associated with outstanding colleges and universities. The final selections will be made in the spring of 1996 and announced in June.

1996 Scholarship Awards Program Application (Short Form)

All applicants for a Local 338 Scholarship Award in the union's 1996 program must fill out this short form and mail it to the Scholarship Awards Committee, Local 338, Food Employees Union, 97-45 Queens Boulevard, Rego Park, NY 11374. You or your parent must have been a member of the union for at least one year in order to be eligible to enter this competition.

When this application is received by the committee, the applicant will be sent a long form application. This should be filled out by the applicant and should be countersigned by an authorized official of the applicant's high school — principal, guidance counselor, etc. — and returned to the Local 338 Scholarship Awards Committee no later than April 15, 1996. Also, each applicant must arrange to have a transcript of his or her official complete high school record sent to the Scholarship Awards Committee. Please answer all questions. Be sure to record your Social Security number, or that of your parent, if your parent is a member of Local 338.

Applicant's Name: _____
(Last) (First) (Middle)

Home Address: _____

Please supply the appropriate information: _____
Number and street (City and Zip)

☐ I am a member of Local 338. ☐ My Social Security number is: _____

☐ My parent is a member of Local 338. ☐ My parent's Social Security number is: _____

Applicant's date of birth: _____ Home telephone: _____

Place of employment of applicant: _____

Place of employment of parent: _____

(Note: Only children of members or members themselves in good standing in the union, in accordance with the Local 338 Constitution and Bylaws, are eligible to take part in this competition. Elected officials of the union, staff employees or their children are not eligible.)

NOTICE

This edition of 338 News contains three Summary Annual Funds Reports which are published for the information of all members. Included are the annual reports from the Health and Welfare Funds, the Dental Funds and the Pension Funds. For further information about any of these funds, please see the individual reports inside this edition of 338 News.

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